



FACTSHEET

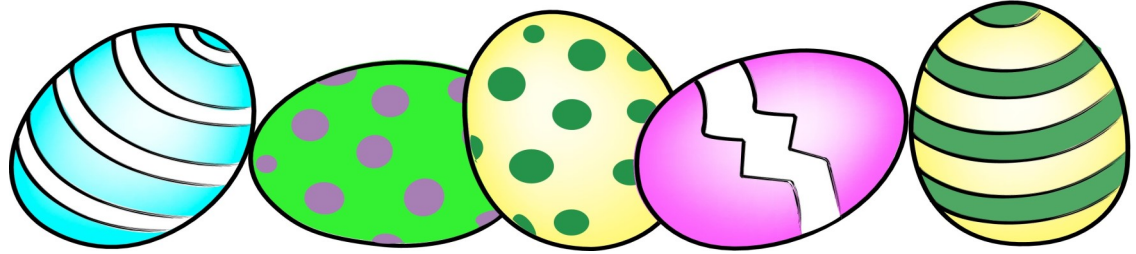
Joe Donahue
SECRETARY

March 2024 Issued quarterly by the Louisiana Dept. of Transportation & Development Floodplain Management Section Volume 24 Number 1

Staff Contacts:
Edward Knight, P.E.
Chief, Public Works & Water
Resources Division

Susan Veillon, CFM
Manager and Editor-in-Chief

Pam Lightfoot, CFM
Tatanisha White, Editor
Angela Gil
Flood Insurance Program
Coordinators
(225) 379-3005



Get FEMA Training on New Elevation Certificate, Floodproofing Certificate

Webinar recordings, slides, and Q&A now available

If you missed FEMA’s webinars concerning the 2023 changes to the Elevation Certificate and Flood proofing Certificate policies, you can now watch the recordings.

Floodproofing Certificate:

In this training, FEMA reviews the newly released Dry Floodproofing Certificate. Instruction includes the revised format, which requires separate certification of building design, elevation, and construction. The training also covers the separate sections for certifying the design and as-built elevation and confirming performance standards.

- ⇒ [Watch recording](#)
- ⇒ [Download slides](#)
- ⇒ [Read webinar Q&A](#)

Elevation Certificate:

In this training, FEMA provides background information on the Elevation Certificate form and connects the recent form changes to the way that flood

The LOUISIANA FLOODPLAIN MANAGEMENT FACTSHEET is published through assistance provided by FEMA under the Community Assistance Program State Support Services Element of the National Flood Insurance Program (NFIP). The contents do not necessarily reflect the views and policies of the Federal Government.

Inside this issue:	
Get FEMA Training on New Elevation Certificate	1
NFIP/CRS Corner	2-4
OFIA Report Outlines Recommendations to Improve the NFIP	4-5
National Preparedness Report Now Available	5
\$150 Million Available for Disaster Resilience Loan Program	6-7
Refresher Resources on SDE Tool	7
Save the Date	8

(continued on next page)



Get FEMA Training on New Elevation Certificate, Floodproofing Certificate (cont...)



insurance is rated. Instruction also involves a review of changes within each section of the form, including the addition of two new sections (Sections H and I).

- ⇒ [Watch recording](#)
- ⇒ [Download slides](#)
- ⇒ [Read webinar Q&A](#)

(Taken from ASFPM News & Views, FEMA News, January 11, 2024)



NFIP/ CRS Corner

Is Your Community Due for a 3-year or 5-year Cycle Soon?



Here are some CRS Class Prerequisite Reminders

If your community is coming up on its 3-year or 5-year cycle verification visit, there are several things that you might be concerned about. “What will I need to provide?” “What will the Community Rating System (CRS) Specialist be looking for?” “How will it affect my community?” “What if I am doing something wrong?”

For starters, your Insurance Services Office (ISO) CRS Specialist is not coming to visit your community to see if you are doing “anything wrong.” They are visiting to see all the things you are doing right, to learn about new activities you are doing and to credit you with the proper CRS classification. Secondly, do not be anxious about the visit. Your CRS Specialist will be there to help you prepare! They can guide you through documentation requirements, provide simple tips to help with organizational issues, and work with you to make it as easy as possible. ISO has new ways for communities to upload documentation, and your CRS Specialist will assist you with this. While the CRS Specialist is there to evaluate your current activities, they are also there to help you progress towards a more comprehensive program.

If your community is due for a visit soon, one very important reminder is to make sure to check the activities that are prerequisites for your classification. For example, it’s unfortunate when a community has

(continued on next page)



NFIP/ CRS Corner (cont...)



enough points to be a Class 6, but doesn't have a Building Code Effectiveness Rating Schedule (BCEGS®) rating of 5/5 to meet the Class 6 prerequisite. Your CRS Specialist can help identify these concerns as far in advance as possible. In an effort to help all communities, the following is a list of issues to know or look into before your next verification visit:

All Communities

Contact your Federal Emergency Management Agency (FEMA) Regional Flood Insurance Liaison, Gilbert Giron at (940) 383-7253 or Gilbert.Giron@fema.dhs.gov, to request your most recent National Flood Insurance Program (NFIP) repetitive loss property data. You may want to do this as much as a year ahead of your cycle visit to give FEMA enough time to respond to your request. From the repetitive loss data, you'll determine if you're a Repetitive Loss Category A community (zero repetitive loss properties), Category B (1-49 repetitive loss properties) or Category C (50 or more repetitive loss properties). Your CRS Specialist can tell you what Repetitive Loss Category you were at your last cycle visit.

All Repetitive Loss Category C Communities

If you have 50 or more repetitive loss properties (Category C), make sure you either have an acceptable Activity 510 (Floodplain Management Planning) Repetitive Loss Area Analysis or Floodplain Management Plan (FMP) that examines your repetitive loss areas. You will also want to make sure the FMP has an assessment and review of historical damage to buildings, including all repetitive loss properties and all properties that have received flood insurance claims payments. This is usually achieved through your FEMA Multi-Hazard Mitigation Plan, which shouldn't be more than five years old. Also see Sections 500-507, and 510 of the 2017 [CRS Coordinator's Manual](#).

Class 9 and Better Communities

New as of 2021, get your Construction Certificate Management Procedures (CCMP) in place. You can use [this template](#) as a model, or you can revise your current written permitting procedures to include all CRS criteria for elevation certificates, etc. Also see page A-10 of the [2021 Addendum to the CRS Coordinator's Manual](#). All CRS communities receive 38 points for CCMP.

Class 8 and Better Communities

Make sure you have adopted and are enforcing at least 1 foot of freeboard for all residential buildings, new construction, and substantially improved, and/or reconstructed due to substantial damage, including manufactured homes and all associated machinery and equipment, prior to the visit. Although a community may have been enforcing freeboard on machinery and equipment and manufactured homes, it sometimes hasn't been codified. See page A-11 of the Addendum and the [Frequently Asked Questions document](#).

Class 6 and Better Communities

Ensure you have a current (less than five years old) BCEGS® rating of 5/5 or better. Your CRS Specialist can help you with this.

Class 4 and Better Communities

Ensure you have a current (less than five years old) BCEGS® rating of 4/4 or better. See Sections 211.c and 432.h of the CRS Coordinator's Manual. In addition, Class 4 and better communities have other prerequisites to meet. Your CRS Specialist can help you understand those, but please check with them well ahead of your visit if you are planning on improving your classification to this level.

[continued on next page]



NFIP/ CRS Corner (cont...)

Summary

While the CRS program has a large CRS Coordinator's Manual and the 2021 Addendum, remember that all communities may lean on the CRS Specialists to assist with understanding, preparing, and making things simpler. It's important to contact your FEMA Regional Office to request repetitive loss data, and it's never too soon to check your community's class prerequisites.

(Taken from NFIP/CRS Newsletter, Feb/March 2023)



OFIA Report Outlines Recommendations to Improve the NFIP

The Office of the Flood Insurance Advocate (OFIA) is pleased to announce the public release of the [OFIA FY2022 Report: Insights and Recommendations](#). This report highlights the new National Flood Insurance Program (NFIP) rate structure as a necessary change that simplifies the flood insurance quoting and application process, eliminates unintentional inequities in the old premium rates, and provides more accurate price signals of the risk of flooding. The report advocates for advancing communications and makes recommendations for programmatic process improvements.

About the Report

The OFIA's mission is to advocate for policyholders and property owners with compassion and fairness. OFIA's goal is to reduce the complexity of the NFIP to ensure policyholders are treated fairly. The OFIA accomplishes this by fielding inquiries from NFIP customers, identifying trends in the issues these customers face, and making recommendations for program improvements based on these findings. These findings and recommendations are published in OFIA's annual reports.

The OFIA Fiscal Year 2022 Report focuses on improving customer experience. With a modernized approach to flood insurance rating, there are also opportunities for improvements to advance the NFIP customer experience. OFIA's FY22 Report focuses on the following topics:

[continued on next page]

OFIA Report Outlines Recommendations To Improve the NFIP (cont...)



- **Communicating Premium Pricing:** inquirers seek more tools and information to help them understand risk, understand premium rating and make informed decisions.
- **Flood Insurance Communication Mailings:** inquirers seek more detailed information on communication mailings such as policy declarations pages, quotes and renewal notices.
- **Consequences of a Lapse at the Time of Renewal:** inquirers express confusion and frustration when a lapse in coverage results in the need for a new application, resulting in a new effective date, a loss of discounts and sometimes a substantially higher premium.
- **Frustration with Understanding How to Reduce Flood Insurance Premiums:** inquirers express they need more clarity on taking mitigation actions to reduce flood risk and flood insurance premiums.

[Download the Report](#)

[Taken from ASFPM's News & Views, January 23, 2024]



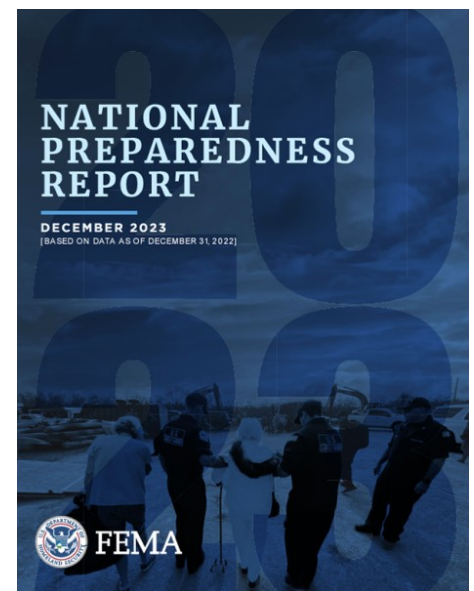
National Preparedness Report Now Available

FEMA has released the 12th annual National Preparedness Report, which summarizes the progress made toward building and sustaining the capabilities required to prevent, protect against, mitigate, respond to, and recover from the threats and hazards that pose the greatest risk to the nation.

According to the report, the United States has experienced a rise in the frequency, severity, and cost of climate-related disasters. From January 2020 to December 2023, 60 climate-related disasters caused 1,460 fatalities and 2,939 injuries. These climate-related disasters have all cost at least \$1 billion each, marking a significant increase in costly disasters from decades prior. Calendar year 2022 accounted for 18 climate-related disasters that cost at least \$1 billion.

The 2023 NPR offers practical insights into preparedness and capabilities at the federal, state, local, tribal, and territorial levels to support decisions about program priorities, resource allocations, and actions for increasing whole community resilience.

[Download the Report](#)



(Taken from ASFPM's The Insider, January 2024)



\$150 Million Available from Disaster Resilience Loan Program



FEMA is offering communities a total of \$150 million in low-interest loans for disaster resilience projects this year through the Safeguarding Tomorrow Revolving Loan Fund Grant Program. This level of funding is triple what was available in the program's first year.

This program, funded by the Bipartisan Infrastructure Law, provides [capitalization grants to eligible applicants](#) nationwide. Applicants then offer low-interest loans directly to local communities to reduce their vulnerability to disasters, promote equity, foster greater community resilience and reduce disaster impacts.

“We listened to our emergency management partners from across the nation and using their guidance, fine-tuned this new program and increased the funding to allow for more under-resourced communities to benefit from this opportunity,” said FEMA Administrator Deanne Criswell.

The application period opened Feb. 1, 2024. Applications must be received by 3 p.m. ET, April 30, 2024.

With a goal of removing barriers and increasing equitable access to this important source of funding, FEMA said it used feedback received during the first funding opportunity to streamline the application process. In addition, applicants are not required to submit a benefit-cost analysis (BCA) for projects.

The Safeguarding Tomorrow Revolving Loan Fund is part of FEMA's Hazard Mitigation Assistance program. These grant programs help communities increase resilience to extreme heat waves, drought, wildfires, floods and hurricanes by funding transformational projects that reduce risk to multiple hazards, support adaptation to future conditions and reduce the impact of all disasters on our nation's most at-risk, underserved and disadvantaged communities.

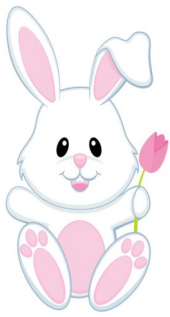
Applicants eligible to receive revolving loan capitalization grants include states, the District of Columbia, territories, and federally recognized tribes that have received a major disaster declaration. Local governments may use these low-interest loans provided by these entities for projects and activities to reduce the effects of natural hazards — including the many fueled by climate change.

Requirements for projects funded through these grants include:

- Increasing the resilience of major economic sectors or critical national infrastructure and reducing the risk of harm to natural and built infrastructure.
- Involving a partnership between two or more eligible entities.
- Accounting for the regional impacts of hazards.

Revolving loans are intended to reach local governments most in need of financing assistance, including low-income geographic areas and underserved communities. FEMA encourages governments to take full advantage of the broad range of activities and projects eligible through this program and include mitigation measures that are not typically submitted under other programs.

(continued on next page)



\$150 Million Available from Disaster Resilience Loan Program (cont...)



For instance, the Safeguarding Tomorrow RLF is unique in that it is the only FEMA grant program under which extreme heat is explicitly eligible. The program allows applicants to use loan funds for projects or activities that reduce the impacts of drought and prolonged intense heat.

Additional eligible project types under this program include activities that mitigate the impact of natural hazards, zoning and land use planning changes, and adoption and enforcement of modern building codes. Loans may also be used by local governments to satisfy a local government's non-federal cost-share requirement for other FEMA grant programs.

Of the nearly \$7 billion available in Bipartisan Infrastructure Law funding to FEMA, \$500 million is invested in the Safeguarding Tomorrow Revolving Loan Fund program over five years to reduce disaster suffering and avoid future disaster costs. For the first year of the program, FEMA made \$50 million available in capitalization grants.

The Safeguarding Tomorrow RLF funding notice is available at [Grants.gov](https://www.grants.gov). Eligible entities must apply for funding by April 30 using the [Non-Disaster \(ND\) Grants Management System \(ND Grants\)](#).

(Taken from ASFPM's News & Views, January 22, 2024)

Good Refresher Resources on SDE Tool

- ◆ Contractor-led 3.5 hour training on the SDE Tool: <https://fema.connectsolutions.com/p2jbf0xdjhd/>
— Includes exercises to use the tool, that can still be downloaded in Adobe Connect while watch the recording and following along while you use the tool yourself.
- ◆ Angel-Cabiya-led 4.5 hour training on the SDE Tool: <https://fema.connectsolutions.com/potlcubroq3b/>
— Includes exercises to use the tool, that can still be downloaded in Adobe Connect while watching the recording and following along while you use the tool yourself.
- ◆ FEMA YouTube Playlist for SDE Training Modules: https://youtube.com/playlist?list=PL720Kw_OoJlKaUGLcplGiC2Gw9-lutGHt&si=upSZNaE55vi4P11Q
- ◆ 3-hour FEMA IS Course: [FEMA - Emergency Management Institute \(EMI\) Course | IS-284.A: Using the Substantial Damage Estimator 3.0 Tool](#)

(Taken from FEMA Region 6)

SAVE THE DATE!



LFMA 2024 Annual Conference

April 17-19, 2024

City Club at River Ranch

110 Camellia Blvd., Lafayette, LA 70508

[Register Here](#)

2024 ASFPM Conference

June 23-27, 2024

Salt Lake City, Utah



For more info: [View 2024 ASFPM Conference](#)



Our goal is flood loss reduction . . .

LOUISIANA DEPARTMENT OF
TRANSPORTATION & DEVELOPMENT

If you or someone you know would like to receive future copies of this newsletter please contact our office:

LA DOTD
Floodplain Management Section
1201 Capitol Access Road
Baton Rouge, LA 70802

PHONE: 225-379-3005
FAX: 225-379-3002
E-MAIL: tatanisha.white@la.gov
WEBSITE: <http://floods.dotd.la.gov>



From
Susan, Pam, Tatanisha,
and Angela