



FACTSHEET

Shawn D. Wilson, Ph. D.
SECRETARY

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Staff Contacts:

Patrick J. Landry, P.E.
Chief, Public Works & Water
Resources Division

Cindy O’Neal, CFM
Manager and Editor-in-Chief

Susan Veillon, CFM
Pam Lightfoot, CFM
Jeanette Clark, Editor
Flood Insurance Program
Coordinators
(225) 379-3005

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RISK RATING 2.0 ROLL OUT



Inside this issue:

Risk Rating 2.0	1-3
Updated Website	4
NFIP/CRS Corner - New CRS Credit for Substantial Damage	5-8
CRS Training Schedule	8
Building Codes	9
Flood Recovery Portfolio	10
NOAA/HMA Grants	11
Important Dates	12
Contact Information	13

Risk Rating 2.0 – Three Things Floodplain Managers Need to Know Right Now

Through a phased approach starting October 1, 2021, FEMA will begin transforming the way flood risk is rated and communicated with the introduction of Risk Rating 2.0 (RR 2.0). This new methodology uses the latest technology and data available, replacing a rating system that is over 40 years old and will now more accurately reflect a property’s individual flood risk. It is designed to help communities and their citizens make better informed decisions when it comes to evaluating flood risk and purchasing flood insurance...and make it easier for insurance professionals to write and sell flood insurance.

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When RR 2.0 rolls out, about 90% of existing policyholders nationwide will experience an initial decrease in their premium or an increase ranging from minimal to about what the annual average increase currently has been. State-level fact sheets with more details, as well as spreadsheets down to the county and zip code levels can be found on the [Risk Rating 2.0 State Profile webpage](#).

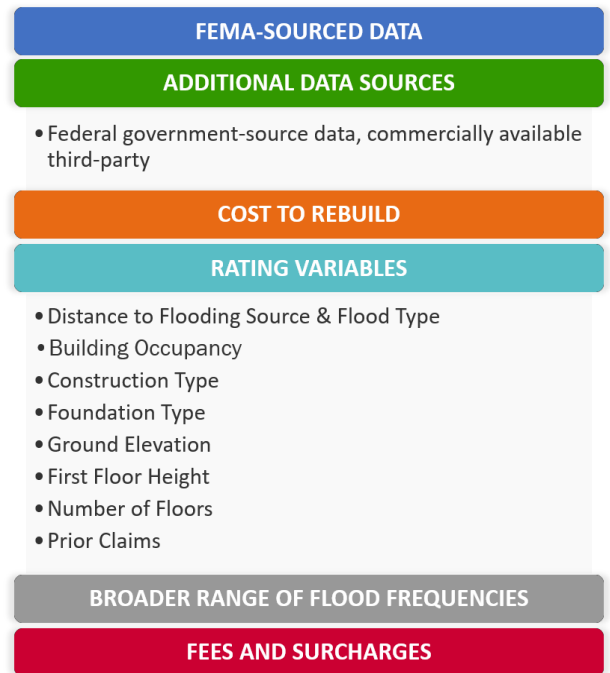
To help inform ASFPM members about RR 2.0, we decided to group our discussion around three broad questions we keep hearing: **What's changing? What's not changing? Where can I learn more?**

First, What's Changing?

RR 2.0 is a totally new way to rate flood insurance (no rate tables!) and as a result there are many changes. Here are some highlights of those changes:

- **Simpler quoting process** – all companies will use FEMA's rating engine and there are way fewer questions
- **Elevation Certificates (ECs) not required for rating** – an EC can be used for rating if it provides a lower rate; still required for floodplain management and CRS
- **Base Flood Elevations (BFEs) and flood zones eliminated from rating** – using distance to flooding source, elevation of first floor height relative to flooding source (all determined by RR 2.0). Also integrates data from three different catastrophe models, plus USGS, NOAA (surge) and USACE (levee) and other third-party sources
- **Based on first floor height** – the First Floor Height of a structure compared to grade/ground is a rating component regardless of flood zone. So mitigation activity such as elevating or adopting freeboard can reduce an individual structure's risk and premium.
- **Based on Building's Replacement Cost Value (RCV)** – determined by RR 2.0 for single family homes; limits of coverage don't change
- **Incorporates prior claims** – triggered by first post-RR 2.0-rated claim; based on building's loss history over a rolling 20-year window (one claim is forgiven)
- **Three construction types** – frame, masonry, and other
- **Reduced number of foundation types** – only six
- **Mitigation discounts available** – machinery and equipment on floor above first floor, flood vents and floodproofing, regardless of flood zone
- **Two new building occupancies** – single family home and residential unit
- **No more grandfathering and preferred risk policy** – existing policies will renew on a glide path of no more than 18% annual increase until they reach their RR 2.0 full-risk rate
- **Uniform Community Rating System discounts** – same percentage discount per class, no matter the flood zone (See next page for more details on how CRS discounts will be applied.)

NEW PRICING METHODOLOGY*



**Additional variables are not shown here*

Whew! Then What is NOT Changing?

Here are some highlights of what is not changing:

- **Mandatory Purchase Requirement (MPR)** – while the NFIP's Mortgage Portfolio Protection Program (MPPP) is ending (very few policies), this requirement remains. You'll want to remind folks that this is NOT a FEMA requirement; it's a lending requirement enforced by the lending regulators)
- **Elevation Certificates** – still used by floodplain managers, for CRS and Letters of Map Changes
- **Flood insurance rate maps** – still used by floodplain managers and by lenders (for MPR)
- **Building and contents limits** – limits stay the same, including the \$30,000 for Increased Cost of Compliance (which still counts toward the building claim limit)

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- ✓ **Policy assignment** – this continues to allow a glide path to transfer to a new building owner
- ✓ **Newly mapped procedure** – new RR 2.0 policies written on properties newly identified at high-risk will continue to start at a discounted rate and then be on a glide path to full-risk rate
- ✓ **Pre-FIRM subsidies** – new RR2.0 policies on pre-FIRM building will receive a discounted premium and then be on a glide path to full-risk rate (e.g., primary residences up to 15% annually; non-primary residences 25% annually)
- ✓ **Fees and surcharges** – yep; still have those same ones!!

Okay. So, Where Can I Go to Learn More?

There is no way this article could cover all that you need to know about Risk Rating 2.0. So, here are links to some of the key resources, including a very informative recording of the training presented to insurance agents in early June. Note that FEMA is updating their webpages regularly, so make sure to bookmark them and check back often.

- [Risk Rating 2.0 Home Page](#) – Resources include an overview, fact sheet, video, infographic, RR2.0 methodology and data source, sample premium calculations, and rating factors
- [Risk Rating 2.0 State Profiles](#) – Resources include a policy breakdown by state and by parish and zip code for each state
- [Risk Rating 2.0 Guidance Documents](#) – Resources include a draft Flood Insurance Manual and Appendices and the Industry Transition Memorandum
- [Risk Rating 2.0 Fact Sheet](#)
- [Risk Rating 2.0 Two-hour Agent Webinar](#)

Questions about RR 2.0 can be sent to FEMA-NFIP-Insurance-Transformation@FEMA.DHS.gov

So, from what you have heard, read, and know so far, what concerns you the most about RR 2.0 and what in particular about RR 2.0 would you like to hear more about? Send your thoughts to insurancecorner@floods.org. Please include your role or title (e.g., FPA, mapping contractor, planner).

*1 Note that elevating now matters in Zone X (through First Floor Height) as does foundation type (e.g., elevated on piers/ posts/piles provides a better premium than elevated on solid foundation walls) in any zone.
2 Letters of Map Amendment and Letters of Map Revision-Fill can be used to remove a person from a Special Flood Hazard Zone; however, it will not affect the rate since flood zones are not used for rating.*

(Taken from The Insider July 2021)



Applying CRS Discounts in Risk Rating 2.0

By Bruce Bender, CFM and Ceil Strauss, CFM

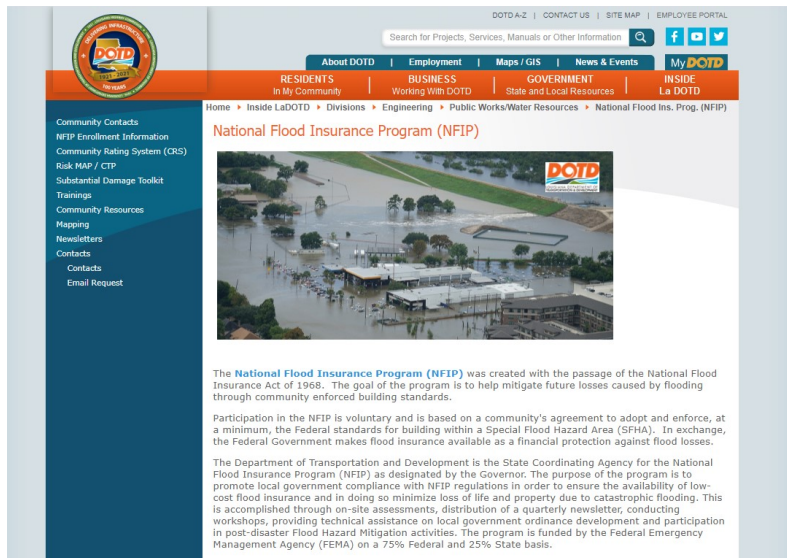
A question—heard at recent floodplain management conferences and Risk Rating 2.0 (RR 2.0) workshops—is how will CRS discounts be applied in RR 2.0?

Simply put, since RR 2.0 does not use flood zones for rating, all policies in a CRS community will receive the same discount. So for example, a compliant structure in Zone A in a Class 4 community would receive a 30% discount. A structure in Zone X, which would have received a 10% discount on a standard rate using the legacy rating method, will also receive a 30% discount. Of course, buildings not built to compliance will not receive the CRS discount.

(Taken from The Insider July 2021)

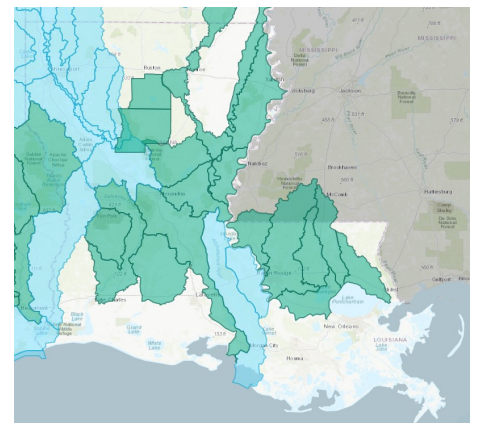
Have You Visited Our Website Lately?

WWW.FLOODS.DOTD.LA.GOV



We have been working hard on updating the information on our website. We have added a Community Rating System (CRS) page, a Cooperating Technical Partners (CTP) page, updated information on Substantial Damage and how to get reimbursed for costs associated with fulfilling the Substantial Damage process. If there is something that should be on our website please contact us.

Do you have A Zones? Check out the Estimated Base Flood Elevation (estBFE) Viewer and information on how to use it. BLE data is available for watersheds in green and will be coming for the watersheds in blue. Contact our office if you would like to schedule training on how to use the BLE viewer.





NFIP/ CRS Corner

New CRS Credit for Substantial Damage Management Plan (SDP)

Addressing substantial damage after an event is a basic requirement of the National Flood Insurance Program (NFIP). All communities participating in the NFIP have adopted, and are expected to enforce, a floodplain management ordinance that meets or exceeds the NFIP minimum standards in 44 CFR 60.3, including those sections addressing substantial damage and substantial improvement. Community Rating System (CRS) communities are expected to do it better.

Doing damage assessments for substantial damage determinations, especially in the chaos after a flood, fire, tornado, or other event, can be a daunting task. After such an event, local officials are often overwhelmed. At the same time, residents are eager to make repairs, reconstruct their damaged buildings, and get back to normal. But floodplain managers know the work must be done correctly (and with safety in mind). Doing it wrong means residents will be flooded again and damage will occur again.

The perfect time to develop a plan and strategy for substantial damage is before a flood or other natural hazard event occurs. If the task is thoughtfully considered before the event occurs, damage assessments are more easily managed, and recovery is more quickly achieved. The same is true with post-event outreach, education, and mitigation planning activities. Preparation and planning done prior to an event will be paid back many times over after an event occurs. This new CRS activity credits plans and actions that a community takes before a flood or hazard event to be prepared for managing and mitigating substantial damage.

CRS communities can now receive credit for actions taken to establish a plan that helps increase awareness of flood-risk areas, identifies vulnerable structures and neighborhoods, and ensures there is a strategy in place for making damage determinations and enforcing the substantial damage requirements. In addition, the plan, and the process of producing it, fosters communication with residents and elected officials, and helps develop long-term actions to mitigate properties and reduce future losses.

CRS credit for an SDP is available in Activity 510 (Floodplain Management Plans) under element SDP, described in the [2021 Addendum](#) to the 2017 *CRS Coordinator's Manual*.

The maximum credit for the SDP is a total 140 points, the sum of three sub-elements:

(1) In SDP1, the base credit, 40 points are available for the development of a basic substantial damage management plan.

(2) In SDP2, an additional 50 points are available if the community also pre-populates a database with building information for all properties with the potential to be substantially damaged, and imports the data into FEMA's Substantial Damage Estimator. SDP2 is only available if a community develops a basic plan credited in SDP1.

(3) In SDP3, 50 points are available if the community considers pre-event mitigation alternatives for all properties with the potential to be substantially damaged. SDP1 credit is a prerequisite for SDP3 credit.

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Receiving Credit for a Substantial Damage Management Plan (SDP1)

As with other CRS planning elements (such as FPM), CRS credit is dependent upon the community completing specific planning steps. Both the steps for developing an SDP and the content of the plan are important for CRS credit. To receive CRS credit for SDP1, the plan must meet all seven credit criteria described in Section 512.d of the Addendum to the Coordinator’s Manual.

- (1) **Regulatory Standards for Substantial Damage** - The SDP must be developed using a definition of substantial damage that meets or exceeds the [NFIP definition of substantial damage](#).
- (2) **Address CSI and/or LSI** - If a community is receiving credit for cumulative substantial improvement (element CSI) or a lower threshold for substantial improvement (element LSI) under Activity 430 (Higher Regulatory Standards), then the SDP must reference these standards and include the process for tracking and compliance.

- (3) **The Six-step Planning Process** - The plan must be an outcome of the six-step planning process (shown right). All steps are required. The six-step planning process will help develop a team, identify, list, and map potential substantial damage buildings, build a substantial damage database, and help with outreach, education, compliance, and mitigation actions.

The Six-Step Substantial Damage Plan

1		Assess Vulnerability. <ul style="list-style-type: none"> • Review Regulations. • Identify risk. • List/map structures.
2		Assemble a Team. <ul style="list-style-type: none"> • Identify staff + needs. • Organize Team.
3		Identify Post Flood Actions. <ul style="list-style-type: none"> • Plan damage assessment process. • Communicate with community.
4		Build a Database. <ul style="list-style-type: none"> • Collect basic building information. • Pre-populate the SDE (SDP2)
5		Identify Pre-Flood Actions. <ul style="list-style-type: none"> • Engage the public. • Explore mitigation alternatives (SDP3)
6		Plan Implementation and Updates. <ul style="list-style-type: none"> • Annual Evaluation Reports. • Periodic SDP updates.

- (4) **Annual Evaluation Report** - Every year, the community must prepare a report evaluating its SDP. The report should address any changes or updates that occurred since the development of the plan.
- (5) **Inform Elected Officials** - The SDP does not need formal approval or adoption by the city council, village board, or parish officials. However, elected officials must be informed of the SDP and an annual evaluation report must be submitted to the community’s governing body.
- (6) **Updates and Revisions to the SDP** – When updates or revisions have been made to the SDP, the community must provide its latest update or revision in time for the next CRS cycle verification visit.
- (7) **Coordination with State and FEMA** - The SDP must be made available to the State NFIP Coordinator and the Federal Emergency Management Agency (FEMA) Regional Office, if requested.

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Receiving Credit for SDP2

SDP2 credit is for communities taking the list or database of properties potentially subject to substantial damage in Step 4 and pre-populating it with additional data for use after a hazard event. Credit for SDP2 can only be obtained once you have received credit for SDP1.

For SDP2 credit, the basic property database developed during the six-step planning process (Step 4) must be organized into a spreadsheet that includes the 28 data fields used by FEMA's Substantial Damage Estimator (SDE) tool. The spreadsheet should be organized and populated so it is consistent with the data used in the FEMA SDE software.

In addition to providing CRS credit, this pre-population work will save the community valuable time after an event and allow quicker damage determinations to be made. The community and residents will be on the fast track to recovery. The focus can then be on pursuing mitigation actions to avoid future damage.

What about other damage assessment software than the SDE?

The NFIP does not require a specific method for doing damage assessments. Rather, just an accurate substantial damage determination based on the NFIP definition. New automated damage determination tools are being developed. Therefore, under SDP2, the community is not required to pre-populate using the FEMA SDE.

The CRS will allow other methods or systems (tools) in place of the SDE provided that:

- (1) The tool accurately determines substantial damage or substantial improvement (SD/SI) as required by the NFIP;
- (2) The tool can be pre-populated with the building information for all buildings that the community identifies for the SDP1 credit; and
- (3) The information gathered on the buildings, at a minimum, matches what the SDE requires.

Receiving Credit for SDP3

After receiving credit for SDP1, a community may also receive credit for considering mitigation alternatives for potentially substantially-damaged properties identified in the planning process. SDP2 is not a prerequisite for SDP3.

SDP3 credit is provided when appropriate mitigation alternatives are identified for each neighborhood, area, or other segment of the list of properties identified in SDP1. The plan must consider and review alternative approaches and determine what property protection measures are feasible. These options should be identified before the next event. The plan must also include an explanation of how residents were informed of these mitigation alternatives.

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Often, these mitigation alternatives have been reviewed and considered in other documents such as the community’s multi-hazard mitigation plan. The multi-hazard mitigation plan is an excellent resource to help develop SDP3 requirements. However, the mitigation effort for SDP3 goes beyond the level of detail included in multi-hazard mitigation plans. The SDP should be focused on which mitigation option are best suited for each substantial damage area identified in Step 1. The level of detail could even go to a structure-by-structure consideration of mitigation priorities.

Help with Substantial Damaged Management Plan

[CRS webinar training](#) dates have been scheduled for the SDP credit and an *SDP Guidebook* will be available soon. A SDP checklist is available on the CRS Resources website and a SDE spreadsheet template will also be posted. Lastly, courtesy reviews are available to help with the substantial damage management plan process. Contact your ISO/CRS Specialist to request a courtesy review. ☰ ☰ ☰

(Taken from the April ? May 2021 Edition of the NFIP/CRS Update Newsletter)



CRS Webinars

CRS offers 1-hour webinars to help communities understand and meet their CRS requirements. Many will be recorded, so they can be accessed later. Registration is free but required, as space is limited. Some courses provide continuing education credits for certified floodplain managers (CFMs). See all of the CRS webinar trainings available on the CRS Resources website. All webinars begin at 12 pm Central time.

- September 21Preparing an Annual Recertification
- September 22CRS and Coastal Hazards
- October 12..... Introduction to the CRS
- October 13..... Floodplain Management Planning (Activity 510)
- November 16.....CRS & Substantial Damage Properties Management Plans
- November 17.....Watershed Master Planning

If you would like to have a webinar on the FEMA Elevation Certificate, or a particular CRS activity, contact your ISO/CRS Specialist. For more on the CRS webinars, go to the Training tab of the [CRS Resources website](#). If you have questions about or suggestions for the CRS Webinar Series, contact Becca.Croft@atkinsglobal.com.

New FEMA Building Code Adoption Tracking Resources

BCAT Landing Page, BCAT Fact Sheets, Mutual Aid Fact Sheets

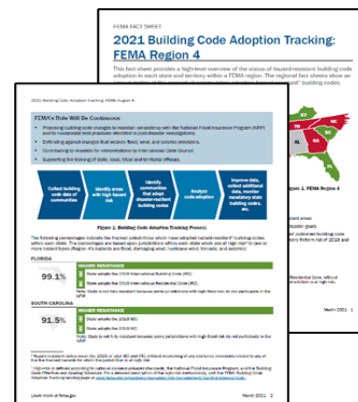
[FEMA Building Code Adoption Tracking \(BCAT\)](#) now has a dedicated landing webpage on [FEMA.gov](#). The page is a one-stop-shop featuring new products:

- The BCAT WebGIS Portal
- The annual BCAT Fact Sheets
- The Mutual Aid for Building Department (MABD) Fact Sheets
- The BCAT Glossary, which explains the methods and terminology of the BCAT effort

BCAT WebGIS Portal

The new features of [the BCAT WebGIS Portal](#) allow users to click on any incorporated jurisdiction or search for any census-recognized jurisdiction to view data on that jurisdiction's building and residential code adoption. You can find data on:

- Notes on which building codes a state or territory has adopted.
- Which hazard risks (flood, hurricane wind, damaging wind, tornado and seismic) exist in a jurisdiction by showing where the risks exist within the United States.
- An interstate mutual aid layer and an intrastate mutual aid layer allow users to view a state or territory's mutual aid laws.



BCAT Building Code Adoption Tracking Fact Sheets

The 2021 BCAT Fact Sheets are published and available for download. Each fact sheet provides a regional map that categorizes each state or territory in the region based on their amount of hazard-resistant versus non-resistant jurisdictions. A breakdown of whether each respective state or territory has adopted hazard-resistant codes or not is on the subsequent pages. The analysis provides specific details on the code adoptions and any hazard weakening amendments in each state and territory. These fact sheets are updated annually and published for each of the 10 FEMA regions.

MABD Mutual Aid for Building Development Fact Sheets

Following a disaster, local officials tasked with enforcing building codes and floodplain ordinances may need support in inspecting buildings, issuing permits and adequately administering building codes and floodplain ordinances.

To assist in these efforts and increase the overall recovery speed, communities may activate mutual aid arrangements to enable jurisdictions to share personnel for response and recovery. The arrangements will typically recognize responders' liability protections and credentials, licenses, and certifications from their home jurisdictions.

Section 1206 of the Disaster Recovery and Reform Act of 2018 supports this initiative by making Public Assistance funding available to reimburse these mutual aid responders for eligible work once cost-share requirements are met. [FEMA Policy FP 204-079-01](#) outlines eligible work.

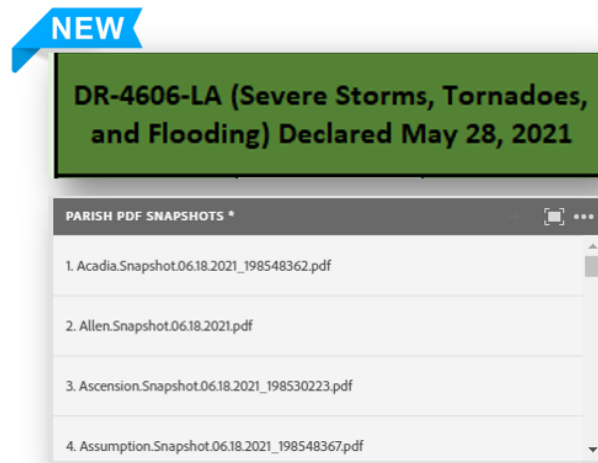
To assist in spreading awareness of this, FEMA has recently released the MABD fact sheets, which are now available for download. The MABD fact sheets describe interstate mutual aid through Emergency Management Assistance Compact (EMAC) and the different types of intrastate mutual aid systems utilized in the United States. Each state and territory's mutual aid legislation varies in terms of legal protections and private sector recognition. ≡ ≡ ≡

(Taken from an email from FEMA June 2021)

Flood Recovery Portfolio Updated to Include Late May Flooding

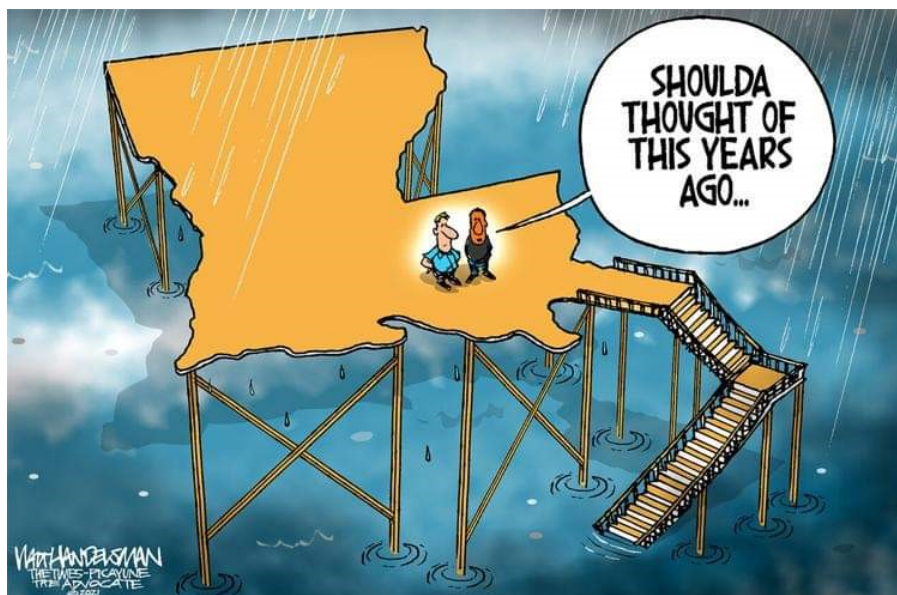
Use the FEMA Hazard Mitigation Flood Recovery Status site to view and download recovery data like the total number of NFIP policies by parish and NFIP-participating communities and how many NFIP flood claims your parish had from the 2020 hurricanes and the late May flooding.

Click [here](#) to view and download your data. Sign in as a guest for ease of use. The HM Recovery Spreadsheet will give you data from across the state. The Parish PDF Snapshot will give you a quick look at just your parish and the communities therein. Click [here](#) for more information about the Flood Recovery Portfolio.



The late May flooding in Louisiana resulted in 3,300 NFIP flood insurance claims. Over 1,300 claims are now closed with payment, averaging \$54,000 per claim.

Get flood insurance.



2021 State of High Tide Flooding and Annual Outlook



Coastal communities saw twice as many high-tide or "sunny day" flooding days from May 2020 to April 2021 compared to two decades ago, according to NOAA's "2021 State of High Tide Flooding and Annual Outlook," which tracks changes in flooding patterns from tide gauges along the nation's coasts and provides flooding projections.

The report highlights areas like Charleston, S.C., and Bay St. Louis and Waveland, Miss., which saw record-breaking stretches of "sunny day" flooding for 14 and 22 days, respectively. Those same locations would have typically experienced floods two to three days each 20 years ago, the agency said.

Today, more than 80% of NOAA's tide gauge locations along the Atlantic and Gulf coasts are seeing an accelerating number of high-tide days, and federal scientists expect that number to grow. By 2030, NOAA's long-term projections show seven to 15 days per year of high-tide flooding for coastal communities nationally. And by 2050, the number rises to 25-75 days, and potentially in some locations reaching nearly 180 days per year, effectively becoming the new high tide. These projections do not consider future floodplain management and adaptation efforts.

[Go here](#) to download the 2021 State of High Tide Flooding and Outlook as well as view an interactive map of high tide flooding trends for each tide station monitored by NOAA.

(taken from ASFPM News & View August 2021)



2021 BRIC and FMA Webinar Series Announced

Mark your calendars for the 2021 Building Resilient Infrastructure and Communities (BRIC) and Flood Mitigation Assistance (FMA) Program Webinar Series. The series will bring FEMA subject-matter experts and partners together to provide technical information, best practices, tools, and resources regarding these grant programs.

The webinars are designed for leaders in states, local communities, tribes, and territories, as well as private sector entities, private non-profit organizations, and individuals interested in learning more about the BRIC and FMA grant programs and strategies for how to apply for them.

[See the full schedule here.](#) All sessions will be recorded and posted to [FEMA's YouTube channel.](#)

For information on mitigation grants contact your Parish's Emergency Manager or visit the Governor's Office of Homeland Security and Emergency Preparedness [\(GOHSEP\) website.](#)

(taken from ASFPM News & View August 2021)

Mark your calendar!



Louisiana Floodplain Management Association

Workshop

Friday, September 24, 2021

9:30 AM – 1:30 PM

Baton Rouge River Center Branch Library
or Zoom

[Register Here](#)



FEMA

FEMA Region 6 Virtual Brown Bag Mapping Group:

September 28, – Flood Decision Support Toolbox

[Register Here](#)

October 26, - The Estimated BFE Viewer – What's New

[Register Here](#)

Floodplain Management Monthly Training

September 14, 1:30-3:30 Risk Rating 2.0– For FEMA

Region 6 Floodplain Administrators [Register Here](#)



LFMA will be Hosting the Association of State Floodplain Managers (ASFPM) Certified Floodplain Managers (CFM®) Exam. Applicants can obtain an application form on the ASFPM website under the Certification Program tab. <https://floods.org/certification-program-cfm/getting-certified/> All CFM® applications and appropriate fee must be received at the office of ASFPM at least 2 weeks Prior to the exam date for review and approval. No walk-ins will be allowed unless authorized by the ASFPM Executive office.

Friday, October 01, 2021 1:00 PM - 4:00 PM OUACHITA PARISH

Lisa Richardson, CFM - Floodplain Manager with Ouachita Parish will be the Proctor.

Contact: Lisa Richardson - lrichardson@oppj.org

Friday, October 01, 2021 1:00 PM - 4:00 PM JEFFERSON PARISH

Michelle Gonzales, CFM - Director of Ecosystem and Coastal Management will be the Proctor.

Contact: Michelle Gonzales mgonazles@jeffparish.net



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: Jeanette.clark@la.gov
WEBSITE: <http://floods.dotd.la.gov>



Thanksgiving Wishes

With Thanksgiving being just around the corner, we would like to say...

*We hope you all have a safe
and happy Thanksgiving
Holiday!!*

From: Cindy, Pam, Susan, & Jeanette