

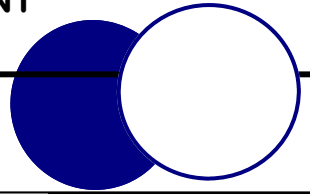


William D. Ankner, Ph.D.,
SECRETARY

LOUISIANA FLOODPLAIN MANAGEMENT



FACTSHEET



SEPT. 09

Issued quarterly by the Louisiana Dept. of Transportation & Development-Floodplain Management Section

Volume 09-Number 3

COMMUNITY RATING SYSTEM CORNER

Re-Certification Is Here Again!!!

Re-Certifications are to be mailed to:

Janine Ellington
ISO/CRS Specialist
714 Co Rd., 722
Buna, TX 77612

BY OCTOBER 1, 2009

Now is a good time to review your program's documentation (i.e. logs, letters, mail-outs, outreach projects). If you need any assistance please call us at (225) 274-4354

Our office would like to acknowledge the achievement of the City of Kenner

The City of Kenner is moving to a **Class 7** in the Community Rating System {CRS}. Flood insurance policyholders in the City of Kenner will now receive a 15% discount.

Staff Contacts:

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

Susan Veillon, CFM, Editor
Pam Miller, CFM
Flood Insurance Program
Coordinators
[225] 274-4354

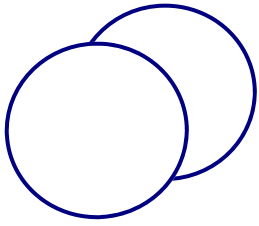
The LOUISIANA FLOODPLAIN MANAGEMENT FACTSHEET is published through assistance provided by FEMA under the Community Assistance Program State Support Services Element of the National Flood Insurance Program (NFIP). The contents do not necessarily reflect the views and policies of the Federal Government.

INSIDE THIS ISSUE

NFIP RATE AND COVERAGE CHANGES	2
CFM CERTIFICATION REQUIREMENTS	3
LFMA WORKSHOP CARENCRO, LA	3
FLOOD INSURANCE MYTHS	4
MANUFACTURED HOMES	5
DEADLINE TO ORDER PAPER MAPS	5
CBRA ZONES	6
LFMA WORKSHOP PICTURES, SHREVEPORT, LA	7



Keith Chiro, FPA, City of Kenner; Pam Miller, CFM, LADOTD; Mayor Edmond Muniz, City of Kenner



NFIP Rate and Coverage Changes Announced

This fall will see several changes to the National Flood Insurance Program, many of which were postponed from this May. Some are procedural and others are rate related. Some of the main changes, effective October 1, 2009, are summarized below.

The basic insurance limits (also called the first-tier rate) are being increased for all categories of buildings and contents. For example, the basic limit on building coverage for a 1–4 family dwelling is going from \$50,000 to \$60,000.

Rates are being raised again:

- V zone rates will go up by the 10% maximum;
- A zone rates will go up by the 10% maximum, except for AH and AO zones;
- X zone rates are going up by 8% (standard rates).

Minimum deductibles are going up as well. There will no longer be a \$500 deductible option. The standard deductible for pre-FIRM policies will be \$2000 (with an option of buying it down to \$1000). The post-FIRM deductible will be \$1000.

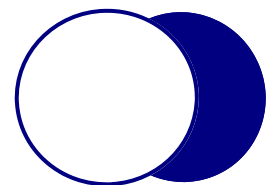
Whether the building is grandfathered or not will be captured (along with any pertinent information about the grandfathering) and it will be indicated on the declarations page if grandfathering was used for rating.

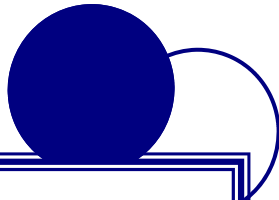
A new risk rating method has been developed for any property leased from the federal government identified as being on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure. A list of property addresses meeting this description has been provided to FEMA by the U.S. Army Corps of Engineers. Beginning October 1, 2009, these buildings will be charged actuarial rates. ASFPM Insurance Committee Co-Chair, Paul Osman, has been a champion in getting this measure enacted, because these buildings are problematic in Illinois, where he is the NFIP State Coordinator.

Two new building types (and diagrams) have been added: “elevated on crawlspace” and “non-elevated with sub-grade crawlspace.”

WYO (write-your-own) companies will have to start reporting the source of the building construction date used in rating policies.

FEMA’s 69-page program change bulletin, which details the new coverages, rates, and other changes, is posted on the Flood Insurance Committee’s page of the ASFPM website, at http://www.floods.org/PDF/Committees/Insurance/October_%2009_Program_Change_Bulletin_04-09.pdf. *News & Views* April 2009





LFMA FALL WORKSHOP

WILL BE HELD ON **OCTOBER 16, 2009** AT THE **CARENCRO COMMUNITY CENTER LOCATED AT 5115 N UNIVERSITY AVE, CARENCRO, LA 70520**

THE TOPIC OF THE WORKSHOP IS: **HOW TO UTILIZE THE DIGITAL FLOOD INSURANCE RATE MAPS**

THE LFMA HAS BLOCKED ROOMS AT THE HOLIDAY INN HOLIDOME, 2032 NE EVANGELINE THWY, LAFAYETTE, LA, (337)233-6815. \$86/ NIGHT GOV RATE

THE CFM EXAM WILL BE GIVEN AT 1:00PM FOLLOWING THE WORKSHOP. PLEASE REGISTER FOR THE EXAM AT WWW.FLOODS.ORG . YOU MUST APPLY TO ASFPM AT LEAST TWO WEEKS IN ADVANCE TO TAKE THE EXAM.

UPDATE YOUR TERMS

COMMON TERMINOLOGY	ODDS OF OCCURRING IN ANY YEAR	MORE ACCURATE TERMINOLOGY
10 - year flood	1 in 10	10 - percent chance of flood
50 - year flood	1 in 50	2 - percent chance flood
100 - year flood	1 in 100	1 - percent chance flood
500 - year flood	1 in 500	0.2 - percent chance flood

The requirements to maintain your ASFPM CFM Certification are:

- You must earn at least 4 of your required CECs in your first year of the two year period.
- Over the two year period, acquire 16 Continuing Education Credits (CEC's), of which a maximum of 12 can be earned in any one year.
- On or before completion of the two years, submit the renewal form(ASFPM will send you) and the appropriate fee for recertification, furnishing a listing of the training and/or education courses you have completed.

*******!!!!!!ATTENTION!!!!!!*******

ALL CRS COMMUNITIES

If your FIRMs use NGVD 29, make sure that a conversion equation is indicated before accepting the elevation certificate as complete.

Get The Facts About Flood Insurance



Myth: Homeowners' insurance policies cover floods.

Fact: No, most standard multi-peril home and business insurance policies do not cover flooding. The National Flood Insurance Program (NFIP) is the only way a homeowner, business owner or renter can limit the cost of damages from flooding. Homes, businesses, personal property and business inventory contents are covered for flood by the NFIP. Policies may be purchased through private insurance companies or directly from an NFIP Agent.

Myth: You cannot buy flood insurance if you do not live in a high flood-risk area or if your home or business was flooded in the past.

Fact: You can buy flood insurance no matter where you live, provided your community participates in the National Flood Insurance Program. You are still eligible to purchase flood insurance even if your home, apartment or business has experienced a flood. Even if your area is not considered a high flood-risk, all areas are susceptible to flood. Nearly 25 percent of all NFIP claims are from outside high flood-risk areas.

Myth: Flood insurance does not cover flood damage to anything in the basement.

Fact: Yes, it does. The NFIP defines a basement as any area with a floor below ground level on all sides. In a basement, the NFIP covers essential home equipment connected to an electrical source such as sump-pumps, furnaces, water heaters, air conditioners, heat pumps, circuit breakers, etc.

The NFIP also covers structural components in the basement such as staircases, elevators, dumbwaiters, unpainted drywall walls, ceilings and fiberglass insulation. If the resident or business owner chose to insure the basement "contents" with the policy, NFIP would cover clothes washers and dryers, as well as food freezers located in the basement and the food inside.

The NFIP does not insure "finished" basements. The NFIP will not cover improved basement walls, ceilings, and furniture or entertainment electronics in a finished basement.

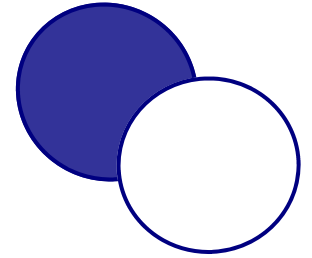
Myth: You cannot buy flood insurance immediately before or after a flood.

Fact: You can buy flood insurance anytime, but there is a 30-day waiting period after the first premium payment before the policy becomes effective. There are exceptions: There is no waiting period when making, increasing, extending, or renewing a loan. The waiting period is reduced to one day during the first 13 months after a change to the local flood insurance rate map (FIRM). If the building or home was recently revised by the FIRM to be a high flood-risk area, an NFIP policy takes effect one day after the first premium payment.

Article from FEMA Website

Are your manufactured homes compliant?

As Floodplain Manager, you are probably already aware that the lowest floor of a manufactured home is required to be elevated above the base flood elevation, but there is another requirement you may not have thought about.



*All materials below the base flood elevation must be constructed with materials resistant to flood damage. On manufactured homes, this would require the floor joist to be treated wood and all ducting and insulation to be water proof. **(THEY ARE NOT)**. The belly insulation and ducting hang under the floor joist, but above the bottom of the I-Beam.*

Therefore for compliance you may want to require the bottom of the I-Beam be elevated above the base flood elevation, and have the surveyor document this elevation in the comments area of the elevation certificate.

Also, you are required to insure that all machinery and equipment servicing the building are protected from flooding. When reviewing your elevation certificate, make sure that Section C2e is completed and described in the comment section.

*Melissa Becker, CFM
Rapides Parish*

Please make note of our new e-mail addresses:
Cindy O'Neal cindy.oneal@la.gov
Pam Miller pam.miller@la.gov
Susan Veillon susan.veillon@la.gov

LAST CHANCE TO ORDER PAPER MAPS

Beginning on October 1, 2009, customers may order only digital flood hazard maps and reports from FEMA's Map Service Center. To order your paper copy, contact the MSC @ 1-800-358-9616 before the deadline.

Coastal Barrier Resources System

During the response to Hurricane Ike last summer in Texas and Louisiana, a situation was noted that some local officials might not have been aware of until the Federal Emergency Management Agency (FEMA) and State compliance personnel arrived to assist. There are many areas along our coasts that have been designated as Coastal Barrier Resources Act (CBRA) Zones. The purpose of this article is simply to acquaint you with some CBRA background and to make you aware of the restrictions that apply to structures in a CBRA Zone. Hopefully, those of you who have compliance responsibilities on our coasts can become more aware of floodplain management requirements for development in CBRA Zones.

CBRA Zones are not determined by FEMA. They are designated by the U.S. Fish and Wildlife Service of the Department of Interior. However, CBRA Zones are shown on FEMA's flood maps for compliance purposes.

The Coastal Barrier Resources Act of 1982 established the Coastal Barrier Resources System (CBRS) to minimize the:

1. loss of human life
2. wasteful expenditures of federal revenues, and
3. damage to fish, wildlife, and other natural resources by restricting future Federal expenditures and financial assistance which have the effect of encouraging development of coastal barriers

What does this mean for a local government official or the floodplain administrator? Can someone construct a home or other development in a CBRA Zone? What is the relationship between the CBRA and the National Flood Insurance Program (NFIP)?

The purpose of the CBRA is to "discourage" development in designated areas – not necessarily to "prohibit" it. The effects of development in a CBRA Zone include:

1. Although discouraged, structures and other development may be constructed in a CBRA Zone. However, all floodplain management provisions still apply.
2. With very few exceptions, Federal funding of projects is prohibited.
3. Flood insurance through the NFIP is not available on structures constructed after the date the CBRA Zone was designated (noted on the Flood Insurance Rate Map (FIRM)). If a structure built prior to the CBRA designation is insured and is substantially damaged or improved, the flood insurance policy will not be renewed.

The Coastal Barrier Improvement Act of 1990 created a new category of lands known as "Otherwise Protected Areas (OPAs)". These areas are also depicted on the FIRM. These lands are identified more for conservation and recreation purposes such as, national wildlife refuges, national parks and seashores, state and county parks, and lands held by private groups for conservation and recreation purposes. The only prohibition in an OPA is that flood insurance through the NFIP is not available. Federal financial assistance can be available for development in an OPA, especially if the project serves the purposes of conservation and recreation.

The bottom line for local officials is that development in CBRA and OPA areas is discouraged by withholding Federal financial support and flood insurance. If a developer or owner still wants to construct projects in these areas, all of the community's floodplain management provisions, including permitting, must take place.

If you have any questions, contact your state, or FEMA Regional representative for assistance.

Caddo Parish Commission and the City of Shreveport sponsored the LFMA Workshop held at the Independence Stadium Sky Box in Shreveport, LA on July 17, 2009



Butch Ford, Cindy O'Neal, CFM and David Hiegel, CFM gave a presentation on permitting Oil & Gas Rigs in the SFHA.



Woodrow Wilson, Parish Administrator for Caddo welcomes the workshop attendees.



Our goal is flood loss reduction . . . We are here to provide any guidance needed to assure that NFIP regulations are carried out and violations prevented.

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

LA DOTD
Floodplain Management Section
8900 Jimmy Wedell Dr.
Baton Rouge, LA 70807

PHONE: 225 – 274-4354
FAX: -4351
E-MAIL: susan.veillon@la.gov
WEBSITE: <http://flood.dotd.la.gov>