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SECRETARY

LOUISIANA FLOODPLAIN MANAGEMENT



FACTSHEET

SEPT 11

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PASS IT ON WE ARE MOVING



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The Louisiana State Coordinators Office of the National Flood Insurance Program is moving to a new location on September 30, 2011. Please make note of the new address, phone number and fax number .

**Louisiana Dept. of Transportation and Development
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1201 Capitol Access Road
Baton Rouge, LA 70802

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LARRY WALTERS WITH THE LOUISIANA INSTITUTE FOR BUILDING TECHNOLOGY AND SAFETY (IBTS) FOUND THIS BUTANE GAS TANK DURING INSPECTIONS FOLLOWING THE MISSISSIPPI RIVER FLOODING EVENT. HE WAS INSPECTING CAMPS IN AN AREA AROUND LAKE YUCATAN WHICH IS LOCATED INSIDE THE MISSISSIPPI RIVER LEVEE IN TENSAS PARISH.

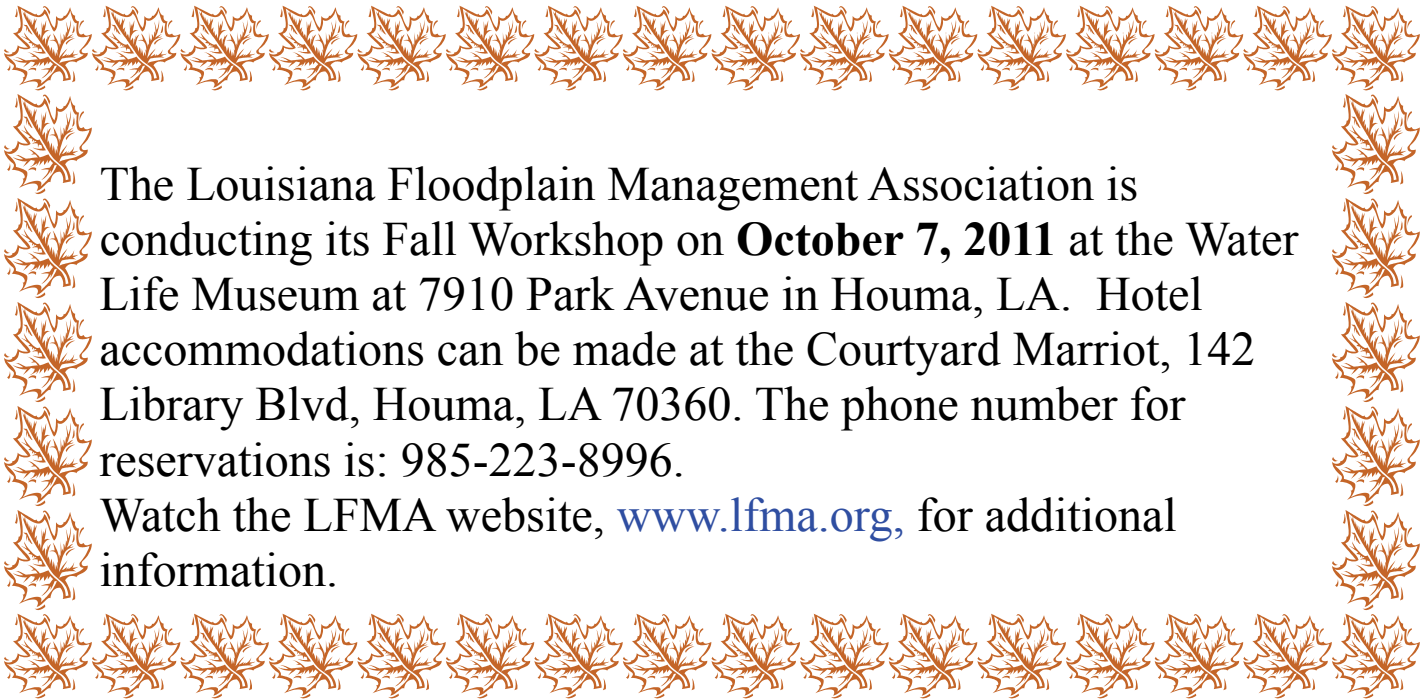
Anchor Outside Propane Tanks

Unanchored fuel tanks can easily be moved by flood waters. These tanks pose serious threats not only to you, your family, and your home; but also to public safety and the environment.

An unanchored tank outside your home can be driven into your walls by flood waters, and it can be swept downstream, where it can damage other homes.

When an unanchored tank is moved by flood waters, the supply line can tear free and the area can be contaminated by oil. Even a buried tank can be pushed to the surface by the buoyant effect of soil saturated by water.

One way to anchor a tank is to attach it to a large concrete slab whose weight is great enough to resist the force of flood waters. This method can be used for all tanks, both inside & outside. You can also anchor an outside tank by running straps over it and attaching them to ground anchors.



The Louisiana Floodplain Management Association is conducting its Fall Workshop on **October 7, 2011** at the Water Life Museum at 7910 Park Avenue in Houma, LA. Hotel accommodations can be made at the Courtyard Marriot, 142 Library Blvd, Houma, LA 70360. The phone number for reservations is: 985-223-8996.

Watch the LFMA website, www.lfma.org, for additional information.

ATTENTION *** ATTENTION**

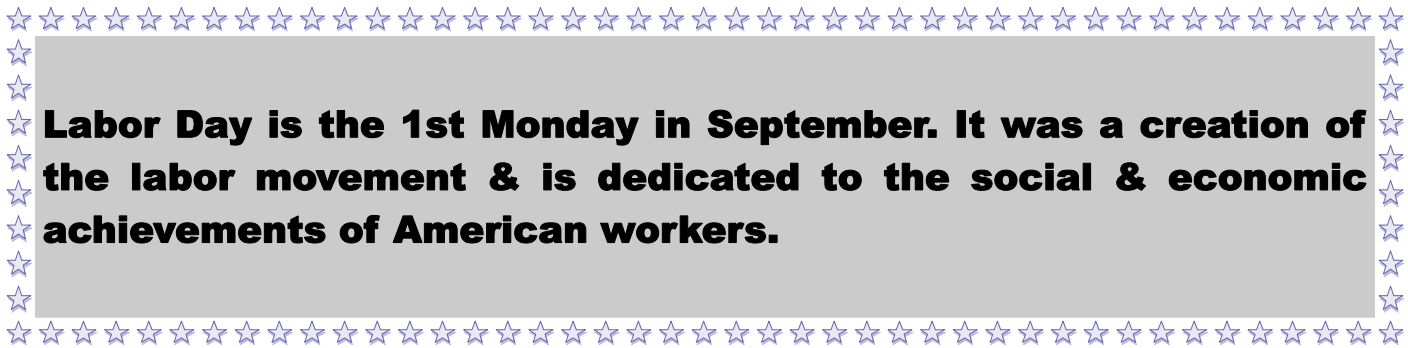
I am taking names of those who would be interested in participating in a field deployed E278 – NFIP/Community Rating System (CRS) class. If I can get enough people interested in taking it, I will check with Jonathan to see about when we can make this happen.

If you are interested, please contact Pam Lightfoot at pam.lightfoot@la.gov.

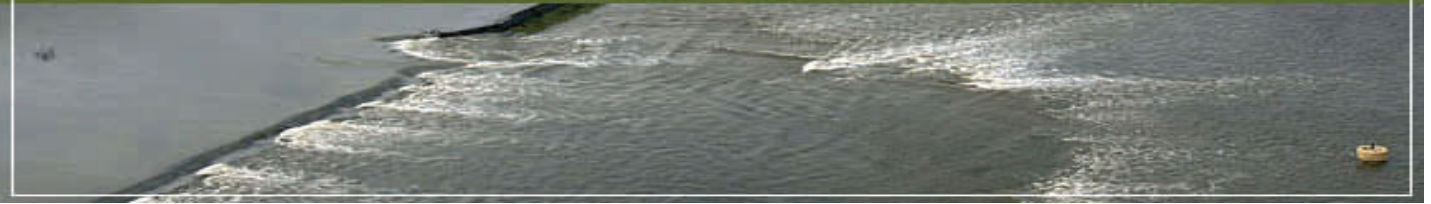
Re-Certification Is Here Again!!!

Re-Certifications are to be mailed to:
Jonathan Smith
ISO/CRS Specialist
2310 Poplar Springs Road
Meridian, MS 39301

**BY OCTOBER 1, 2011
SO DON'T DELAY**



Labor Day is the 1st Monday in September. It was a creation of the labor movement & is dedicated to the social & economic achievements of American workers.



The Following Tips can be Helpful to Residents Returning to Flood Damaged Areas.

- **Beware of Hazards.** Check for damage, including structural damage before re-entering your home. Contact the appropriate professionals immediately if you suspect damage to water, gas, electric and sewer lines. Throw away water-damaged food including canned goods that have come in contact with floodwaters. Boil water until local authorities declare the water supply safe to drink.
- **File your Flood Insurance Claim.** Call your agent who handles your flood insurance to file a claim. Have the following information with you when you place your call: (1) the name of your insurance company (your agent may write policies for more than one company); (2) your policy number; and (3) a telephone number/e-mail address where you can be reached.
- **Take photographs.** To make filing your claim easier, take photographs of any water in the house and damaged personal property. If necessary, place these items outside the home. Your adjuster will need evidence of the damage and damaged items (e.g.: cut swatches from carpeting, curtains, chairs) to prepare your repair estimate.
- **Make a list of damaged or lost items** and include their age and value where possible. If possible, have receipts for those lost items available for the adjuster. Local officials may require the disposal of damaged items. If so, keep a swatch or other sample of the item(s) for the adjuster.
- **Gather any documents**, such as photographs, receipts and itemized lists you made prior to the flood.
- **Prevent mold** and remove wet contents immediately.
- **Work with the adjuster** to calculate the damage in order to prepare an accurate estimate.
- **Resources are available.** The American Red Cross offers a free [Repairing Your Flooded Home](#) guide. This guide will help you as you first re-enter your damaged home.
- **For FEMA Disaster Assistance** call 1-800-621-3362. For general flood insurance questions call 1-800-427-4661.

TAKEN FROM THE FLOOD SMART WEB SITE

Top Ten Changes proposed for the 2012 CRS Coordinator's Manual

Note that these ten are listed in CRS Activity order, not in order of importance.

- 1.** The 50-page *CRS Application* will be replaced with a shorter “Quick Check,” which will appear in Section 212–Application Documents.
- 2.** More items will need to be submitted with each annual recertification, including all Elevation Certificates collected during the previous year. (Section 214, Recertification, and Activity 310–Elevation Certificates)
- 3.** A new web-based self-assessment can help communities identify the CRS activities that will help them the most. Instructions will appear as a new Section 240, Self-Assessment.
- 4.** A new approach to public information programs is being taken, which will result in a reduction in credit for old, routine, annual outreach projects. (Activity 330–Outreach Projects)
- 5.** The first new activity in 20 years is being added to the CRS. Activity 370–Promotion of Flood Insurance, will provide credit for communities that take an active role in encouraging people to obtain and maintain their flood insurance coverage.
- 6.** More credit will be provided for preserving open space. New credit points are going to be available to communities that encourage developers to set aside their floodplain areas as open space. (Activity 420–Open Space Preservation)
- 7.** There will be more points available for protecting the natural functions of floodplains and coastal areas. This will include a new credit for implementing regulations that encourage low Impact development. (Activity 420–Open Space Preservation and Activity 450–Stormwater Management)
- 8.** More emphasis will be placed on prohibiting fill in the floodplain, including NOT approving LOMR-Fs (Letters of Map Revision based on Fill). (Activity 430–Higher Regulatory Standards)
- 9.** New credit will be provided for exemplary administration of local regulations, including points for conducting field inspections and reinspections. (Activity 430–Higher Regulatory Standards)
- 10.** A new approach will be taken to the provision of credit to programs that prepare people and emergency management offices for the potential failure of a levee or dam. (Activity 620–Levee Safety and Activity 630–Dam Safety)

TAKEN FROM THE NFIP/CRS UPDATE JULY-AUGUST 2011

Flood Insurance Committee Corner of the Association of State Floodplain Managers

FLOOD IN PROGRESS UPDATE NEWS & VIEWS AUG 2011

FEMA has attempted to address this Flood-in Progress issue in black & white, but it still remains somewhat gray for many. This Insurance Corner will not attempt to clarify it further, rather will just share the latest information from FEMA.

As most of you know, there is typically a 30-day waiting period for a flood policy to go into effect. So, if a flooding event starts during that waiting period and you are affected by it, you are not covered for THAT flood. However, if flood insurance is required due to a loan (making, increasing, renewing, or extending), there is no waiting period. *As mentioned in the last article, one of the initial drivers for the NFIP Bulletins issued by FEMA was that lenders were providing quick-closing loans for property owners so they could avoid the 30-day waiting period as the Mississippi and other rivers began to rise in April and May. Again though, if a flooding event was in progress when the policy became effective, there would be no coverage for THAT event. So, when flooding events start is what FEMA wishes to clarify.

So . . . the first NFIP Bulletin came out in mid-May (during the ASFPM conference) and generated perhaps more questions than it answered. When the Garrison Dam released its waters, the NFIP issued another Bulletin defining when that flooding event started. Feedback from the insurance industry and others was that more clarification was still needed. FEMA reached out to the insurance industry for input and has now issued a third Bulletin (visit the Insurance Committee web page for a copy). Here's the bottom line:

Scenario A: The community where the insured building is located first experiences a flood as defined in the STANDARD FLOOD INSURANCE POLICY.

Scenario B: The date and time of an event initiating a flood that causes damage, including but not limited to: i) a spillway is opened, ii) a levee is breached, iii) water is released from a dam, or iv) water escapes from the banks of a waterway (stream, river, creek, etc.).

When the flood is caused by a **Scenario A** event, the date that the flood starts is the date when the community first experiences a flood. When the flood is caused by a **Scenario B** event, the date that the flood in progress starts is the date that the flood event first started for all persons and properties impacted by that event. FEMA stresses that the applicability of this exclusion (Section V(B) in the policy) and hence denial of any claims cannot be determined until after a loss occurs. And sadly, looking at the low policy count in many of these areas, we probably won't see as many flood insurance claims as we would hope... but instead, more disaster assistance requests. We'll keep you updated.

—Your Humble Insurance Committee Co-Chairs
Gary Heinrichs & Bruce Bender

This column is produced by the ASFPM Insurance Committee. Send your questions about flood insurance issues to InsuranceCorner@floods.org and they will be addressed in future issues of the newsletter.

* NEWS & VIEWS , JUNE 2011, FLOOD IN PROGRESS

INCREASED COST OF COMPLIANCE QUESTION (ICC)

QUESTION: Is it appropriate for local Floodplain Administrators to issue or change substantial damage determinations for structures which have already been repaired, to facilitate a NFIP claim for Increased Cost of Compliance (ICC)?

ANSWER: As a participating community in the NFIP, communities are responsible for regulating all development in the special flood hazard areas (SFHA), which includes determining if structures have met the definition in their local ordinance for substantial damage. Communities are required to determine if a structure must be brought into compliance with the local floodplain management regulations regardless of an NFIP claim for ICC. Once a community has determined if a structure has been substantially damaged, then the repair of the substantially damaged building would trigger the local requirements for a floodplain development permit and compliance.

ICC was designed to help pay the added cost of bringing buildings that are substantially damaged or repetitively damaged by flooding into compliance with the community's floodplain management requirements for new construction. As a result, substantial damage determination is required to initiate ICC and would occur prior to any repairs. Since ICC is associated with substantial damage by flood, once repairs are started, it is not feasible for the NFIP claim adjuster to verify the percentage of damage caused by flooding.

It is common and acceptable for owners to appeal substantial damage determinations at the initiation of the repair process as evidence of more extensive (or less) damage is uncovered and the local permit officers and inspectors are able to verify such.

It is not appropriate to provide revisions of substantial damage determinations after repairs have been completed. The appropriate procedure would be to determine if the additional work to the structure would qualify as a substantial improvement and to issue a floodplain development permit based on the renovation.

Please note that the above-stated inquiry is not equivalent to cases where the structure has received a substantial damage determination and floodplain development permit for repair, but repairs have not yet started. The community must still determine through the community appeal process if any newly identified damages should be included in the substantial damage determination.

Any submissions for ICC would be reviewed case by case by the risk insurance division at the FEMA Headquarters' office. Among other things, that office would consider whether the ICC claim is being within a reasonable timeframe following the flood damage event.

For additional information refer to ***Substantial Improvement/Damage Desk Reference, Dated May 2010.***



Our goal is flood loss reduction . . .

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

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Floodplain Management Section
8900 Jimmy Wedell Drive
Baton Rouge, LA 70807

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

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