



Sherri LeBas, P.E.  
SECRETARY



# FACTSHEET

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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.

## Things to Consider in the Aftermath of Hurricane Isaac

### FEMA Regulations 44 CFR 60.3(c)(6) Substantial Damage is:

**Damage of any origin** sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damaged occurred.

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As a Floodplain Administrator it is your responsibility to determine if the damage meets the criteria for substantial damage, as required by your *Flood Damage Prevention Ordinance*.

If the structure is located in a Special Flood Hazard Area and is *determined to be substantially damaged* - then the structure must comply with the community's current Base Flood Elevation or Advisory Base Flood Elevation.

**Key Points:** The damage can be from any cause - flood, wind, fire, rain or any other natural or human induced hazard. The substantial damage rule applies to all buildings (residential & non-residential) in the Special Flood Hazard Area, regardless of whether the building was covered by flood insurance.

# FEMA's Substantial Damage Estimator Software

FEMA's Substantial Damage Estimator Software offers a formalized approach to develop reasonable estimates of building values and reasonable estimates of the cost to repair or reconstruct buildings. The SDE enables local officials to calculate a reasonable and defensible estimate of whether a building has been substantially damaged. Local officials can use these results from the software to make substantial damage determinations.

The SDE is described in the FEMA Substantial Damage Estimator (FEMA P-784 CD). This publication includes a User's Manual and a Field Workbook. Together they focus on using the SDE tool to perform field evaluations and post-event data collection, as well as pre-planning before an event.

Communities may request assistance with SDE:

- FEMA offers training workshops on SDE
- FEMA may deploy personnel to help local officials use SDE after disasters

**FEMA**

August 21, 2012

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the  
National Flood Insurance Program (NFIP) Servicing Agent

FROM: Edward L. Connor *Edward L. Connor*  
Deputy Associate Administrator for Federal Insurance  
Federal Insurance and Mitigation Administration

SUBJECT: Extension of Preferred Risk Policy Eligibility

The purpose of this memorandum is to announce the Extension of Preferred Risk Policy (PRP) Eligibility. While FEMA completes a study and analysis to develop an implementation strategy for the Biggert-Waters Flood Insurance Reform Act of 2012, policies written as PRPs under the PRP Eligibility Extension may continue to be renewed as PRPs beyond the previously designated 2-year period.

Under the initial 2-Year PRP Eligibility Extension, buildings newly mapped into a Special Flood Hazard Area (SFHA) on or after October 1, 2008, became eligible for the PRP for 2 years beginning on January 1, 2011. Buildings newly mapped into an SFHA on or after January 1, 2011, were also eligible for the PRP during the 2-year period following the map revision date. At the end of the 2-year period, the policies were required to be rewritten as standard-rated policies.

Beginning with the first renewal effective on or after January 1, 2013, policies issued under the PRP Eligibility Extension that meet the PRP loss history requirements will not be transitioned into standard X-zone rating, but will continue to be issued as PRPs at each renewal until further notice.

Under the extension, new-business PRPs may also continue to be issued for properties newly mapped into the SFHA as a result of a map revision that became effective on or after October 1, 2008.

For technical assistance regarding the continuation of the PRP Eligibility Extension, please contact Joe Cecil at (202) 212-2067.



**Lake Arthur, Louisiana** is a quaint, picturesque community nestled on the shore of the largest body of water in south Louisiana. The lake, one mile wide and nine miles long, bears the same name as the town, and is fed by the Mermentau River leading to the Intracoastal Canal 11 miles below. To the south and west of the lake are thousands of acres of marshlands which form the winter feeding grounds for vast flights of ducks and geese.

**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.

**FEMA TECHNICAL BULLETINS**

are a source of important information. There are currently 11 technical bulletins available for your reference.

To access this valuable tool go to:

[www.fema.gov/fima/techbul.shtm](http://www.fema.gov/fima/techbul.shtm)

**Substantial Damage in the Disaster  
Recovery Environment**

Waiving permit fees and inspection fees is a common post-disaster action taken by many communities. However, waiving fees does not waive the requirement for permits and the National Floodplain Management Regulations.



## Mitigation Value to Society

Mitigation is the effort to reduce the loss of life and property by lessening the impact of disasters. A recent study by the Multi-hazard Mitigation Council shows that each dollar spent on mitigation saves an average of four dollars.

### **Value to Society**

Mitigation yields benefits to society and therefore:

- It creates safer communities by reducing loss of life and property;
- It enables individuals to recover more rapidly from floods and other disasters; and
- It lessens the financial impact on the Treasury, states, tribes and communities.

FEMA's Mitigation Directorate implements numerous congressionally authorized programs that address the effects of natural hazards through mitigation activities.

### **Mitigation creates safer communities**

In any disaster, buildings constructed to a higher standard not only reduce property damage but can also save lives. Homes constructed to National Flood Insurance Program (NFIP) standards incur 80 percent less damage from floods than structures not built to those standards.

### **Mitigation speeds recovery**

Mitigation is key to decreasing the time it takes to rebuild and recover after a disaster. By using existing, proven plans and building standards, mitigation allows individuals and communities to lessen post-disaster disruption and rebuild more quickly. Long-term hazard mitigation planning and projects enable communities and individuals to break the cycle of disaster damage, reconstruction and repeated loss. Mitigation saves money.

Mitigation activities have been proven to lessen the financial impact on individuals, communities and society as a whole. Floodplain management actions save the country more than \$1 billion in prevented damages each year.

### **Mitigation is cost-effective**

In December 2005, the MMC of the National Institute of Building Sciences (NIBS) released *Natural Hazard Mitigation Saves: An Independent Study to Assess the Future Savings from Mitigation Activities*. The report was the culmination of a 3-year, congressionally mandated independent study.

### **Case Study: Grand Forks, North Dakota**

In 1997, the Red River flooded 8,600 homes in Grand Forks, North Dakota, causing \$3.7 billion in flood losses. Following the 1997 disaster, the State of North Dakota, local governments and FEMA worked together to buy out almost 700 of the most vulnerable homes in the state with FEMA mitigation grant program funds.

The Red River flooded again in 2006, yet losses were kept to \$6.5 million as a result of the mitigation projects and studies. Demonstrating mitigation's cost-effectiveness is critical to the continued success of FEMA mitigation programs.

*May 2011*

## FEMA Adds New “Recovery Lessons Learned & Information Sharing” to FEMA.gov

The new FEMA.gov website has added a new page, “Recovery Lessons Learned & Information Sharing” for information exchange from the disaster recovery community. FEMA outlines the focus of the page as:

This page will serve as a national online network for the exchange of ideas surrounding the Disaster Recovery Community. We encourage feedback and contributions to help develop a “one stop shop” for those involved in planning, capacity building, and disaster recovery operations. Please submit your comments or materials via the e-mail address to [kevin.burr@fema.dhs.gov](mailto:kevin.burr@fema.dhs.gov).

Take a moment to bookmark this resource and then be sure to share your own disaster recovery lessons learned! Many hands make light work.

Taken from August 1, 2012 ASFPM Bi-Monthly Newsletter for Chapters

## FEMA’s Emergency Management Institute (EMI) Course Offerings

FEMA’s Emergency Management Institute (EMI) offers training on many topics including floodplain management, mitigation, and construction. These are oriented to local building, zoning, planning, and engineering officials. Tuition is free for state and local government officials and travel stipends are available. Call the training office of your emergency management agency, see <http://www.training.fema.gov/emcourses/emcourses.asp>, or call EMI at 1-800-238-3358 or (301) 447-1035.

- ♦ **Managing Floodplain Development through the NFIP (273) November 5-8, 2012, March 11-14, 2013, April 29-May 2, 2013, June 24-27, 2013, or September 9-12, 2013**
- ♦ **Retrofitting Floodprone Residential Buildings (E279) May 6-9, 2013**
- ♦ **Advanced Floodplain Management Concepts II (E282) March 25-28, 2013**
- ♦ **Advanced Floodplain Management Concepts III (E284) July 8-11, 2013**
- ♦ **Residential Coastal Construction (E386) August 5-8, 2013**

**Periodically the State NFIP Office will offer a field deployed Managing Floodplain Development through the National Flood Insurance Program, (273) course. As the class becomes available, we will advertise the notice in our newsletter.**



**LOUISIANA FLOODPLAIN  
MANAGEMENT ASSOCIATION  
AND  
City of Carencro  
SPONSOR**

**Floodplain Management  
Workshop  
FRIDAY, October 5, 2012  
8:15 a.m. – 12:00 noon  
Carencro Community Center  
5115 North University Avenue  
Carencro, LA 70520**

**Make your own hotel reservations**

Holiday Inn Lafayette US-167  
2032 NE Evangeline Thruway  
Lafayette, LA 70501  
(337) 233-6815  
Reference "LFMA"  
Gov't. Rate \$85 – Cutoff Date : Sept. 18th

**AGENDA**

- 8:15 a.m.—Coffee & Donuts
  - 8:30 a.m. - **Introduction**  
Darla Duet  
LFMA Chairwoman
  - 8:40 a.m.—**Welcome** by Glenn Brasseaux,  
Mayor, City of Carencro
  - 8:45 a.m.—**Elevation Certificate Trivia**  
Pam Mattingly, CFM, Asst. Planning  
Director, Calcasieu Parish Police Jury
  - 9:00 a.m. —**Flood Insurance**  
Lee Verret, Agent State Farm Insurance
  - 9:30 a.m. — **Community Rating System** Nancy Durham, CFM,  
Planner City of Slidell & FLOAT
  - 10:00 a.m. Break
  - 10:15 a.m. —**Critical Action Facilities/Disaster Grants**  
Alan A. Johnson, P.E., CFM, Black & Veatch
  - 10:45 a.m. — **Development Permits**  
Juanita Fowler, CFM, Planning Director  
City of Natchitoches
  - 11:15 a.m. — **Floodway Experience**  
Jim Ferguson, P.E., CFM, Chief Engineer  
Dept. Public Works, City of Baton Rouge
  - 11:45 a.m. - Question & Answer
  - 12:30 p.m.**- Certified Floodplain Manager  
(CFM) Exam
- For more information on the CFM Exam,  
please contact: Bonnie Anderson  
337-896-7971 [planning@carencro.org](mailto:planning@carencro.org)  
This workshop earns 3 CEC Credits. Contact for workshop:  
Pam Mattingly, [pmattingly@cpj.net](mailto:pmattingly@cpj.net) (337) 721-3600

**Registration Form WORKSHOP:  
Floodplain Management**

DATE: Friday, October 5, 2012  
TIME: 8:15 am – 12:00 noon  
LOCATION: Carencro Community Center  
5115 North University Avenue  
Carencro, LA 70520

Please check one:

- LFMA member -FREE
- \$30 Non-LFMA member

Make check payable to: LFMA  
PLEASE E-MAIL, FAX, or MAIL THIS BY  
September 28, 2012 TO:  
Bonnie Anderson, CFM  
City of Carencro  
P.O. Drawer 10  
Carencro, LA 70520  
[planning@carencro.org](mailto:planning@carencro.org)  
FAX: 337-886-7546

NAME

CFM  PE  PLS

ORGANIZATION:

E-MAIL ADDRESS:

PHONE #:

FAX #:

**CFM Exam will be offered following the  
workshop at 12:30 pm @ same location.  
Please register (for exam only) at [www.floods.org](http://www.floods.org)  
- Click on "Certification"  
Deadline to register for the CFM exam is  
September 21, 2012. Walk-ins not accepted.**



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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1201 Capitol Access Road  
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FAX: 225-379-3002  
E-MAIL: [susan.veillon@la.gov](mailto:susan.veillon@la.gov)  
WEBSITE: <http://floods.dotd.la.gov>

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