



# FACTSHEET

Sept 2019

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

Volume 19 Number 3

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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.



— More on FEMA’s Moonshot —

## Resources to Promote Flood Insurance

In keeping with FEMA’s goal of doubling flood insurance nationwide by the year 2022, the Community Rating System (CRS) is encouraging participating communities to strengthen their outreach efforts in helping residents understand how flood insurance can help protect them from economic losses and recover more quickly. To raise awareness about the risks of hurricanes and summer flooding and encourage residents to purchase a flood insurance policy, FEMA’s National Flood Insurance Program has released [easy-to-use campaign resources](#) (many of which are in English and Spanish).

### Tools to Help Your Community Prepare for Flooding Include:

- ◆ [Posts to share on social media.](#)
- ◆ [Posters and flyers for your community bulletin board.](#)
- ◆ [Informational brochures and fact sheets to hand out to educate residents.](#)
- ◆ [Videos to share with your community on social media, through email or at community events.](#)

Below are additional resources to inspire your outreach efforts. Your community can draw upon these resources to supplement its public information activities or start new ones—and perhaps earn CRS credit as well.

- The [FloodSmart website](#) and its [Agents page](#) have an array of materials targeted toward consumers and insurance specialists.
- [NFIP Claims Handbook](#) (FEMA F-687) guides policyholders in filing claims for flood damage.
- Photos and other graphics lend appeal to your marketing materials. The [Regional NFIP Marketing & Outreach Toolkit](#) has a range to choose from, and don’t forget the free materials available from [FEMA’s media library](#).
- Sample press releases, op-eds, sample letters, sound bites and public service announcements can be found in FEMA’s [Moonshot Outreach Starter Kit](#). ≡ ≡ ≡

*(Taken from the June/July 2019 Edition of the NFIP/CRS Update Newsletter)*

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# The 4-1-1 on 310

*EDITOR'S NOTE: This column explores issues related to a community's successful implementation of CRS Activity 310 (Elevation Certificates).*

## Part 1. Permit Lists at Cycle Time

Since the 2013 *CRS Coordinator's Manual* became effective, Activity 310 (Elevation Certificates), element EC, requires communities to submit a list of all permits issued for new buildings and substantial improvements in the Special Flood Hazard Area (SFHA) since the last cycle verification visit. This list must be submitted two months before the verification visit. The *Coordinator's Manual* also requires the community to submit the "Finished Construction" Elevation Certificates that go along with the Permit List. Once you submit your Permit List, your ISO/CRS Specialist will look through the list and tell you which Elevation Certificates to send.

Maintaining Elevation Certificates on all new buildings and substantial improvement constructed in the SFHA has always been a Class 9 prerequisite for the CRS. What to maintain, and how to maintain, the Elevation Certificates and other certificates have always been explained in Activity 310 of the *Coordinator's Manual*. Simply put, a community must provide the Permit List and the requested Elevation Certificates in order to stay in the CRS. Many communities have found that the Permit List for CRS purposes is not necessarily the same list they keep for themselves — this has caused some difficulty in submitting the correct information. To help everyone understand exactly what should be submitted and how the Permit List should be formatted, we have created a template, available on the 300s page of the [CRS Resources website](#). Using the template is not required, because we realize you may have your own permitting software, but it is a great guide to all the information that needs to be on your Permit List for CRS purposes. If you can incorporate this information into your permit tracking, we strongly recommend it. The column headings in the template are the only items needed by the CRS for your Permit List.

## Things to Remember about your Permit List

- (1) The Permit List must be submitted two months before your verification visit.
- (2) The Permit List should only include permits issued for new construction or substantial improvement of buildings within your Special Flood Hazard Area (SFHA) (not your regulatory floodplain, as was incorrectly stated in the last newsletter). Do not include fences, fill, cell towers, pools, electrical/plumbing service, etc., or permits for buildings outside your SFHA. Do not include permits for any areas that are inside your regulatory floodplain but outside your SFHA, if there are any.
- (3) The list needs to include, at minimum:
  - Address of each building;
  - Type of building (e.g., residential, commercial, house, etc.);
  - FIRM zone;

(continued on next page)



# NFIP/CRS Corner (cont...)



- Whether it's a new building or substantial improvement;
  - Date of the permit; and
  - Whether the permit is final or not.
- (1) The Permit List should cover the time period from the date of its creation back to the date of your most recent verification visit.
  - (2) Do not send your Elevation Certificates with the Permit List. Wait for your ISO/CRS Specialist to tell you which Elevation Certificates to send in [see *Part 2, below*].

We have also created the two-page “310 Permit List Template Instructions,” which explains the template and how to submit your Permit List and Elevation Certificates. It is found right next to the Permit List template on the 300s page of the [CRS Resources website](#). Please take the time to read through this two-page document as it will answer many of your questions for what type of SFHA development we are looking for, what Elevation Certificates we will be looking for, required attachments, and how to submit both electronically and via hard copy. If you should still have any questions, please contact your ISO/CRS Specialist.

## Part 2. Submitting Elevation Certificates at Cycle Time

As noted above, to remain in the CRS a community must provide a Permit List and the required Elevation Certificates at the time of its cycle verification. To meet this requirement, at least 90% of the Elevation Certificates submitted must be correct. The centralized review process has improved the way the CRS receives, reviews, and stores Elevation Certificates. However, it has also necessitated that communities get better at submitting their Elevation Certificates.

The helpful guide, “310 Permit List Template Instructions,” found at the 300s page of the [CRS Resources website](#), is suggested reading for all communities. In the meantime, here are some tips on how to submit your Elevation Certificates most effectively to ensure you meet all CRS requirements, achieve the highest score you can for element EC, and make sure the buildings on your Elevation Certificates are not viewed as possibly non-compliant during the review.

- (1) Once your ISO/CRS Specialist specifies which Elevation Certificates will be needed, based on your Permit List, be ready to submit them immediately. Usually, all your Elevation Certificates will be required, but if you have more than 70 Elevation Certificates for reporting period, we will request a random sample of 70. But note that this means you need to have all of them prepared for submittal anyway.
- (2) Make sure the Elevation Certificates you are sending are for “finished construction” and that you have reviewed them to ensure that they are complete and correct.
- (3) Elevation Certificates can be hard copy or digital, but digital is preferred.
- (4) To submit digital copies, please follow these guidelines:
  - If you are scanning hard copy Elevation Certificates, please scan at the “grayscale” setting, 300 dpi resolution.
  - Save them as PDFs. Keep a copy in your files.
  - You can group all Elevation Certificates into one large PDF or send them in separate files if there are not that many of them. If you're creating one large PDF, place them in the same order as the addresses on your Permit List. If you are not sending one large PDF, then name the individual Elevation Certificate files by address.



## NFIP/CRS Corner (cont...)



- Send all Elevation Certificates at one time — not in small batches over time, unless otherwise directed by your ISO/CRS Specialist.
  - Be sure to include anything that needs to be attached to each Elevation Certificate:
    - o Memo of Correction,
    - o Flood Opening Engineering Certification,
    - o V-Zone Certificate,
    - o Non-Residential Floodproofing Certificate, and/or
    - o Basement Floodproofing Certificate.
  - Be sure to include all the pages of the Elevation Certificate form. There should be at least two pages for the 2012 Elevation Certificate forms and either three or four pages for the 2015 form (depending on which 2015 form is used).
- (5) If you are submitting hard copies, please send all your Elevation Certificates at one time, unless your ISO/CRS Specialist tells you otherwise.
- (6) Only submit the Elevation Certificates that your ISO/CRS Specialist asks for, as noted above.

### Part 3. Permit Lists & Elevation Certificates at Recertification

One last reminder: at recertification time, you submit the Permit Lists and Elevation Certificates at the same time, along with the rest of your recertification documentation. The Elevation Certificates are part of the recertification. At recertification time, you will hear from the CRS Resource Specialist (instead of your ISO/CRS Specialist) informing you of the specific requirements. ≡ ≡ ≡

*(Taken from the April/May 2018 Edition of the NFIP/CRS Update Newsletter)*

## NFIP Transformation & Risk Rating 2.0

FEMA is focused on building a culture of preparedness by closing the insurance gap. Recognizing that purchasing flood insurance can be confusing and time-consuming, the NFIP is redesigning its risk rating plan to improve the policyholder experience. [Risk Rating 2.0](#) aims to accomplish this by leveraging industry best practices and current technology to deliver rates that are fair, easy to understand, and better reflect a property's unique flood risk. Risk Rating 2.0 will fundamentally change the way FEMA rates a property's flood risk and prices insurance. The current rating methodology has not changed since the 1970s. But since then, technology has evolved and so has FEMA's understanding of flood risk. Currently, FEMA develops rates based predominantly on Flood Insurance Rate Map zone and base flood elevation. With Risk Rating 2.0, FEMA is pairing state-of-the-art industry technology with the NFIP's mapping data to establish a more comprehensive understanding of risk at the community and individual level. Learn more and stay [updated on Risk Rating 2.0 development here](#). ≡ ≡ ≡

*(Taken from the June/July 2019 Edition of the NFIP/CRS Update Newsletter)*



## **CFM® Corner—Where your Career and Practice Meet**

### **Decertification...did you know?**

Certified floodplain managers can lose their CFM for reasons other than letting their certification lapse or failing to obtain the required number of Continuing Education Credits. A CFM may be decertified for unprofessional conduct if he or she has:



- ◆ Been convicted of a crime or any felony directly related to his or her professional duties;
- ◆ Falsified, intentionally destroyed or modified official records or documents relating to his or her professional duties, or otherwise knowingly provided misleading information related to his or her duties or floodplain management;
- ◆ Received or solicited money or anything of value directly or indirectly that may be expected to influence his or her actions or judgment in a manner outside of commonly acceptable practices or values
- ◆ Used his or her position in an illegal, dishonest or unprofessional way to influence or gain a financial or other benefit, advantage or privilege for his or her benefit, or for benefit of his or her immediate family or organization with which he or she is associated; or
- ◆ Violated the Code of Ethics Policy

As certified floodplain management professionals, we have an obligation to hold ourselves, our co-workers and peers to a high standard of accountability. In our industry, the safety of the public depends, in large part, on how well we enforce floodplain regulations and manage the country's floodplain resources. There also remains an expectation that we, as CFMs, will act ethically and professionally in the performance of our duties and responsibilities.

What happens if you believe a fellow CFM has violated the [Code of Ethics](#)? You should submit information about the alleged unethical behavior, in writing, to the ASFPM executive office. No anonymous complaints will be accepted. A formal investigation will be conducted to determine what disciplinary action, if any, should be taken. If a complaint is validated, and after an optional appeal process, the case may end with the individual losing his or her CFM credentials.

Other professions have a way of policing themselves and culling out bad performers. Licensed professionals (engineers, land surveyors, doctors, etc.) regularly report unlawful or unethical behaviors within their industry to state boards or professional organizations. CFMs have the same duty to our profession and society. Maintaining high professional standards and reinforcing ethical practices across our industry helps preserve the value of the CFM credential and strengthens the floodplain management profession.

Here is more information on the [Code of Ethics](#) and [Decertification](#).

*(Taken from the April/May 2018 Edition of the NFIP/CRS Update Newsletter)*



# Louisiana — In the News

Sea level rise and ground subsidence will render the flood barriers in New Orleans inadequate in just four years. Read, [“After a \\$14-billion upgrade, New Orleans’ levees are sinking.”](#)

A New Orleans newspaper [does a fabulous job](#) showing how communities along the Mississippi River that work "with" the river rather than fighting it, are doing quite well.



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, & Jenn



**Thanksgiving Wishes**



# LFMA WORKSHOP REGISTRATION



2019 FLOODPLAIN MANAGEMENT  
FALL WORKSHOP:

**DATE: Friday, October 11, 2019**

**LOCATION:**

Cheniere Lake Lodge  
104 Cheniere Lake Drive  
West Monroe, LA 71292

**TIME:**

8:00 am — 12:00 noon

**\$25.00 fee for non-LFMA Members**

**REGISTER ONLINE AT:**

<http://lfma.org/events/fall-workshop>

**MAIL OR E-MAIL THIS FORM BY**

October 9, 2019 TO:

**Melissa Becker, CFM**

**Rapides Area Planning Commission**

**1405 Frank Andrews Blvd.**

**Alexandria, LA 71303**

[mbecker@rapc.info](mailto:mbecker@rapc.info)

**(PLEASE WRITE LEGIBLE)**

NAME: \_\_\_\_\_

TITLE: \_\_\_\_\_

ORGANIZATION: \_\_\_\_\_

PHONE: \_\_\_\_\_

EMAIL: \_\_\_\_\_

**Professional Certifications or Registrations:**

**CFM      PE      PLS**

**Circle All that apply**

**\*\*CFM Exam will be offered following the workshop at 1:00 pm. Register directly through ASFPM at [www.floods.org](http://www.floods.org)—click on “Certification”. Deadline to register for the CFM exam is [September 27, 2019](#).\*\***



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:

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Fall is Here!

HAPPY FALL  
Y'all  
