



# FACTSHEET

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# May I Have Your Attention, PLEASE!!

## Guidance on that Expired Elevation Certificate Form

The Federal Emergency Management Agency (FEMA) has officially notified communities that the anticipated, revised Elevation Certificate is *“pending approval,”* and that *“the current version of the Elevation Certificate can be used until further notice.”* The FEMA Elevation Certificate form expired on November 30, 2018. The form and its instructions, along with updates about when the new form will be available, can be found on the [Elevation Certificate page](#) of FEMA’s website.

(Taken from the February/March 2019 Issue of the NFIP/CRS UPDATE)

**Inside this issue:**

NFIP/CRS Corner - Outreach Kit Aims to help Stakeholders Close the Insurance Gap	2-5
An Interesting Read— Policy Matters	5-6
Think Again about Flood Insurance	7-9
FEMA News You Can Use	9
Save The Dates -ASFPM Conference -LFMA Conference	10



## **Outreach Kit Aims to help Stakeholders Close the Insurance Gap**

CRS communities and CRS stakeholders are well aware of the importance of flood insurance to their residents. Insured residents and property owners recover from flooding faster than those who are uninsured, and communities with more insured people are more resilient in the face of flooding.

As noted in the last issue of the newsletter, the Federal Emergency Management Agency (FEMA) set a goal in its latest strategic plan of “closing the insurance gap,” including an ambitious “moonshot” of doubling the number of properties covered by flood insurance nationwide, by 2022. This means adding 4 million new insurance contracts across the Nation over the next several years. Because about 70% of all policies are held by people in CRS communities, the CRS is anticipated to be an important driver in expanding flood insurance coverage. Floodplain managers and other stakeholders are being asked to incorporate flood insurance into preparedness and recovery messages to help people understand the risk they face from floods and how insurance can help protect them.

To help all stakeholders, FEMA has prepared an Outreach Starter Kit for Insurance Moonshots, which comprises useful materials and information that will make it easier to conduct public awareness efforts and educate people about flood insurance.

All the materials in the Starter Kit can be reproduced by any means, photocopied, tailored to a specific community’s situation, and shared freely. Among the items included are:

- Sample messages for Facebook and Twitter;
- A short essay suitable for the op-ed section of a local newspaper or an article in a newsletter;
- Ideas of steps that can be taken by stakeholders—including your local or parish emergency manager, businesses, non-governmental organizations, and others—to explain the value of flood insurance and encourage its purchase;
- Many facts and phrases that can be used as “sound bites” and incorporated into presentations, discussions, and written materials;
- A selection of flood-related graphics, in digital form; and
- Two FEMA Fact Sheets (one page each), “Why Buy Flood Insurance?” and “How to Buy Flood Insurance.”

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# NFIP/CRS Corner (cont...)



Note that many of these materials can be incorporated into CRS-creditable activities, like Activity 330 (Outreach Projects), especially with a community's Program for Public Information, and Activity 370 (Flood Insurance Promotion).

The CRS encourages all its communities to download the Moonshot Outreach Starter Kit and use its many aids to spread the word about flood insurance. The CRS team has formed a workgroup that will be developing additional, community-level ideas for incorporating more emphasis on flood insurance into community efforts, many with CRS credit attached. Watch future issues of the NFIP/CRS Update newsletter for that information. Meanwhile, access the FEMA Moonshot Outreach Starter Kit on the FEMA website. ≡ ≡ ≡

## Additional Tools for Flood Insurance Outreach

As discussed in previous issues of the NFIP/CRS UPDATE newsletter, the Federal Emergency Management Agency has set a "moonshot" goal of doubling flood insurance coverage nationwide by 2022. The Community Rating System is asking participating communities to strengthen their outreach campaigns and take other steps to help their residents understand how flood insurance can help protect them from economic losses and recover more quickly. More tools for advocating this approach are being identified and made available all the time. Some selections are listed below. Your community can use these new items to supplement its public information activities or start new ones—and may garner CRS credit points as well.

### Message

"Insure your property for your flood hazard" is CRS priority topic 2 for element OP credit under Activity 330 (Outreach Projects). Publicizing flood insurance can also be creditable in a community's flood response preparations (element FRP), and under Activity 370 (Flood Insurance Promotion). In many communities, an important message is that flood insurance is available to cover all properties, not just those within the Special Flood Hazard Area. "Everyone in our community can buy a flood insurance policy. Call your insurance agent."

### Marketing Materials

For each message, the CRS recommends making additional information available on the topic. For flood insurance messages, more new materials are now available to help communities.

- Tips on effective ways to use social media such as Twitter, Facebook, or Instagram, including concise messages and examples, are given in a new [Regional NFIP Marketing & Outreach Toolkit](#)

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# NFIP/CRS Corner (cont...)



prepared by FIMA's Marketing and Outreach Branch. It gives an overview of best practices that can amplify media outreach about flood insurance and help communities avoid unnecessary work.

■ Four videos of flood survivor stories have been assembled on the [FloodSmart website](#). Each tells a story of real people, with a 30-second and 60-second version of each. The videos, including the background music, are free to post to a community's website, distribute through social media, or use in local presentations about the benefits of flood insurance.

■ A short, specifically-targeted brochure produced by the Union of Concerned Scientists goes beyond the basic question of whether a property is "in" or "out" of a flood zone. Instead, it lists questions potential homebuyers ought to ask their real estate agent, the neighbors, their insurance agent, and local officials. Know Your Risk focuses on the potential for flooding in low-lying areas near coasts or estuaries, regardless of whether that flooding stems from storm surge, rain, poor drainage, rising sea levels, or a combination of influences. The pdf can be downloaded, printed in color on the front and back of a lettersized sheet, and then folded. Check it out on the [UCS website](#).

■ Spanish (and English) versions of two FEMA products are now available. "[Why Do I Need Flood Insurance?](#)" (F-002) is a tri-fold brochure to help customers understand their home or business flood risk, and why flood insurance offers protection. "[Your Homeowners Insurance Does Not Cover Flooding](#)" (F-061) is a palm card that helps dispel common misconceptions about flood insurance and flood protection.

## Tools

The [Cost of Flooding tool](#) developed by FEMA is a simple interactive device through which users can move a lever to change the depth of flooding shown and see how it translates to damage costs in different sizes of homes. Often people are shocked to realize that, for example, only six inches of water can easily cause over \$50,000 in damage to a 1500-square-foot home. This tool is a good addition to a community's flood awareness website, and shows how beneficial it is to have flood insurance.

## Sources for More Assistance and Ideas

■ Browse the [FloodSmart website](#) and its [Agents page](#) to find more tools to share with insurance agents in your community and others who can spread the word about the value and availability of flood insurance. New ideas and materials are constantly being added to both sites.

■ Learn more about Promoting Flood Insurance (Activity 370) on the CRSresources webinars. Check the website for dates.

■ Download the new [Regional NFIP Marketing & Outreach Toolkit](#), which has advice, examples, templates, photos, and the video links mentioned above.

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# NFIP/CRS Corner (cont...)

■ FEMA's [Moonshot Outreach Starter Kit](#), first described in the June/July issue of the NFIP/CRS UPDATE newsletter, has an assortment of press releases, graphics, sound bites, and other information for communities to use.

## Looking Ahead

Over the last few months the CRS Moonshot Workgroup has been developing additional ways to support and provide incentives to CRS communities in their work to expand flood insurance coverage. Watch future issues of the NFIP/CRS Update newsletter for details. ≡ ≡ ≡

*(Taken from the June/July 2018 and the October/November 2018 Issues of the NFIP/CRS UPDATE)*



## AN INTERESTING READ..

### Policy Matters!

From: Larry Larson, P.E., CFM  
Director Emeritus – Senior Policy Advisor, ASFPM

Private flood insurance has been part of the NFIP reauthorization for the past seven years, but particularly the last two years. Why should flood risk professionals care about how or why the private sector enters the flood insurance market? Let me start by explaining that the private sector had little to no interest in flood insurance 50 years ago when the NFIP was first authorized. They indicated they had no information on where flooding would occur, and the randomness of flooding, along with the fact flood claims would be concentrated in large areas that would flood, meant regular homeowners insurance would not cover flood losses.

What has changed in the last 50 years that suddenly has private flood insurance companies interested in selling flood insurance? The two biggest changes are likely: (1) flood maps now cover about 40 percent of the nation's floodplains, so private companies now have data showing them where flooding will occur in many places; and (2) private insurance companies can now share their risk with global reinsurance companies to even out the large claims spikes that might occur in major flood events.



## AN INTERESTING READ... (CONT.)



So why would anyone care if private flood policies take more and more of the flood policies in the nation? On the plus side, having more buildings covered by flood insurance protects the home investment of more homeowners in the nation. So what is the negative side? The key thing to remember is that NFIP policyholders pay a fee every year that supports about 40 percent of the cost for flood mapping and pays all the costs of helping over 22,000 communities manage their flood risk. This includes FEMA staff, but also cost-sharing for some state staff to train and audit local floodplain managers who advise local officials on development to better manage flood risk.

Up until now, lenders could only accept flood insurance policies that were “at least as broad as” the NFIP policy (as directed in the Biggert-Waters Flood Insurance Reform Act of 2012). The agencies that regulate lenders, however, have just issued new rules that provide an exception for lenders to accept any private policy if the lender feels it protects the lender’s investment.

This sets up three large concerns:

- Lenders may accept policies with variations such as high deductibles or without ordinance and law-type coverage that provides for meeting updated building elevation or code requirements, which may leave the homeowner unable to rebuild because the claim payment is so small;
- A longer-term threat is that many communities may drop out of the NFIP because their citizens who must have flood insurance can now buy from private insurers that the lender will accept. Many communities only joined the program so their citizens could get flood insurance, which until recently was only available from the NFIP. And a number of those communities do not enjoy having to administer a floodplain management ordinance (a basic requirement of joining the NFIP)—so ASFPM is concerned that potentially thousands of currently NFIP participating communities may drop out of managing their flood risk, unless other policies or incentives are in place to alter this scenario; and
- Policy fee revenue supporting mapping and floodplain management would drop unless private policies include an equivalent policy fee to be paid to FEMA. ASFPM has suggested that private flood policies sold to satisfy the mandatory purchase requirement be sold only in NFIP participating communities and that private flood policies include an equivalent policy fee.

ASFPM and a number of other organizations are working to overcome these threats, which we believe can be resolved in a win-win scenario. But it will take efforts from many floodplain managers across the nation to educate local, state and national decision makers on the implications of major actions like this and the value of retaining the flood risk management and mapping functions of the NFIP as the private flood market develops. Keep watching ASFPM’s newsletters and social media posts to stay abreast of these issues. Send us your comments and questions to [larry@floods.org](mailto:larry@floods.org) so we have your input as we work on these critical issues. ☰ ☰ ☰

(Taken from ASFPM’s News&Views February 2019 Issue)

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## **Think Again about Flood Insurance**

With early, drastic flooding capturing everyone's attention this spring, communities have an opportunity to emphasize the importance of flood insurance. One message communities can send to their residents is "Think again about flood insurance." This can encourage people to take another look at what they have that needs protection, get fresh information about their risk and about the coverage available, and/or reexamine their past decisions about flood insurance.

The spring 2019 outlook from the National Oceanic and Atmospheric Administration is for an elevated flood risk for two-thirds of the contiguous United States at least until the end of May. The map shows that there is potential for moderate to major flooding in parts of 25 states. There is no better time to emphasize the fact that people need flood insurance now.

### **Flood Insurance Myths**

Often those who do not have flood insurance have failed to purchase a policy because they are laboring under one or more misimpressions about the availability or expense of a policy. One way to turn this around is to confront those "myths" directly with to-the-point information. Here are a few more prevalent misunderstandings about flood insurance and the real scoop about those topics. Your community may find it helpful to use the linked materials to address mistaken beliefs among your residents.

#### **MYTH - You can't buy flood insurance right before or during a flood.**

The reality is that a flood insurance policy may be purchased at any time, as long as the community participates in the National Flood Insurance Program (NFIP). The fact that flooding is taking place or is imminent does not change that. It is true, however, that the coverage usually does not become effective until after a 30-day waiting period after the policy is issued. Any residents who are told that they cannot purchase flood insurance—or that they do not need it should contact the NFIP call center at 800-427-4661 or visit [www.FloodSmart.gov](http://www.FloodSmart.gov) to be referred to a knowledgeable agent. Flood insurance is sold as a separate policy, so even if a person's regular agent doesn't handle flood insurance, it can be obtained from another agent who serves the area.

#### **MYTH - Flood insurance is only available for homeowners.**

Renters of apartments, houses, and condominiums can get flood insurance. Owners of condominiums, houses, duplexes, and second homes can get flood insurance. Business owners can get flood insurance. Flood insurance is available to virtually anyone in an

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## **Think Again about Flood Insurance ... (cont.)**

NFIP-participating community to protect the structure and/or the contents, and the two coverages are purchased separately. Renters and owners can get up to \$100,000 coverage for the contents of their home. Businesses can get up to \$500,000 coverage for the contents of their commercial structure. Up to \$250,000 of coverage for the building structure can be obtained, whether it's an individual house or a condominium. A commercial structure can be insured up to a limit of \$500,000.

### **MYTH - Flood insurance is too expensive.**

Like all insurance, the premium rate depends on the risk factors, including location in terms of the chances, depth, and velocity of flooding; the design of the building's structure, especially the foundation; and how high above the expected flood level the building is sited. The rates also depend on the size and value of the building itself and the amount of coverage selected. For people in a low-risk zone, the base flood insurance premium can be as low as \$127 a year for \$20,000 in building coverage and \$8,000 worth of contents coverage (fees are additional). The NFIP offers a maximum of \$250,000 in building coverage and up to \$100,000 for contents. To help determine how much coverage is right for a property owner, FloodSmart.gov offers the [Cost of Flooding Tool](#), which can help people to understand how expensive the damage can be, even from shallow flooding.

For the maximum (\$250,000) building coverage and the maximum (\$100,000) contents coverage, annual premiums would run about

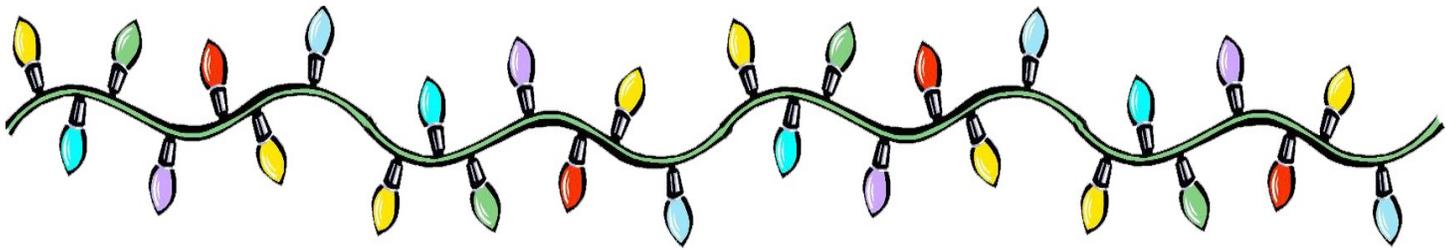
- \$ 1,800 in a low-to-moderate flood risk area;
- \$ 3,300 in a high-risk flood zone (within the Special Flood Hazard Area); or
- \$ 7,000 in a high-risk coastal area.

An overview of the coverages, and costs of flood insurance in clear language and with sources of more information can be found on the [FloodSmart website](#). Communities can also use the [brochure about the preferred risk policy](#) for low-hazard areas.

### **Sources of Outreach Materials**

- You can learn about Promoting Flood Insurance (Activity 370) from the CRS webinar at the CRSresources website, when available.
- Check out FEMA's [Moonshot Outreach Starter Kit](#), the [Regional NFIP Marketing & Outreach Toolkit](#), and the [FloodSmart website](#) and its [Agents page](#). Posted there are many useful examples, templates, photos, videos, and press releases that can be used in your community's outreach, as well as basic facts to help you dispel these misconceptions about flood insurance.

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## **Think Again about Flood Insurance ... (cont.)**

### **Stay Tuned**

Future NFIP/CRS UPDATE newsletters will have more helpful information on promoting flood insurance. The CRS Moonshot Workgroup will be presenting new ways for CRS communities to increase coverage in their communities and thereby help their residents be better protected from damage in future floods. = = =

(Taken from NFIP/CRS UPDATE February/March 2019 Issue)



# **FEMA NEWS YOU CAN USE**

### **Ahead of the Game—The Stormwater Report**

New visualization tool mixes FEMA data with video-game technology to model flood damage before it occurs. [Read the article here.](#)

### **Updated Information on Risk Rating 2.0**

FEMA just released a one-page update on RR 2.0. It answers: “Why Risk Rating 2.0?” “What is Changing?” and “What are the benefits of Risk Rating 2.0?” [See the flyer here.](#)

### **FEMA Introduces Its New Ready Kids Website**

FEMA updated [Ready.gov/kids](#). This section of [Ready.gov](#) now includes FEMA and partner resources for and about children and youth. Previously, these resources had been on various FEMA and Ready.gov websites. But now, everything is just a few clicks away. On the new Ready.gov/kids, you can fill out a [family communications plan](#), meet [Pedro the Penguin](#), watch a [webinar or PrepTalk](#) and more. News&Views October 2019 9 Ready.gov/kids has how-to resources and games for all audiences, including young people, families, educators and caregivers.

### **October 2019 Revisions to the NFIP Flood Insurance Manual Posted Online**

The [updated NFIP Flood Insurance Manual](#), effective Oct. 1, 2019, is posted for your reference in the FEMA Media Library.

(Taken from both ASFPM's News & Views Newsletter, October 2019 Issue & ASFPM's The Insider Newsletter, September 2019 Issue)



# SAVE THE DATES



## June 7—11, 2020



ASFPM's 44th Annual  
National Conference  
Fort Worth, Texas

Please visit [www.asfpmconference.org](http://www.asfpmconference.org) for  
more information



## LFMA's 37th Annual State Conference

Houma, Louisiana  
April 15—17, 2020

For more information please visit [www.lfma.org](http://www.lfma.org)





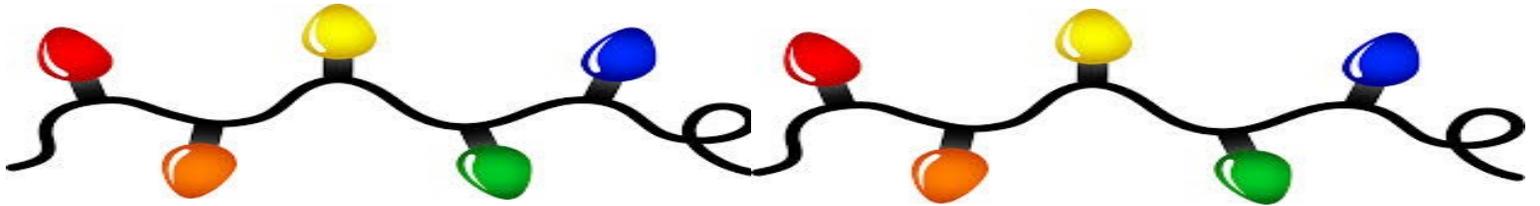
LOUISIANA DEPARTMENT OF  
TRANSPORTATION & DEVELOPMENT

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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Cindy, Pam, and Susan  
would like to wish you all a



*Merry Christmas*

*and a*

*Happy New Year*

