



FACTSHEET

June 2017

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

Volume 17 Number 2

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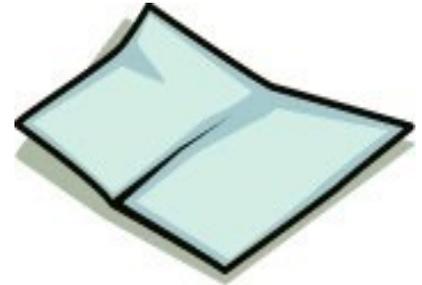
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The LOUISIANA FLOODPLAIN
MANAGEMENT *FACTSHEET* is
published through assistance
provided by FEMA under the
Community Assistance Program
State Support Services Element
of the National Flood Insurance
Program (NFIP). The contents
do not necessarily reflect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

EXTRA...EXTRA...

READ ALL ABOUT IT!!!



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The “*FACTSHEET*” newsletter is going digital. We will no longer mail out hard copies of the newsletter beginning January 2018. If you have been receiving the newsletter through snail mail, you will need to make sure that our office has your email address. If you don't have an email address, don't worry, the newsletter will be available for viewing on our website at <http://floods.dotd.la.gov>.





NFIP/CRS Corner

The 2017 *CRS Coordinator's Manual* (Expiration date March 31, 2020) has been approved in accordance with requirements of the Paperwork Reduction Act. The Manual is available for download at www.FEMA.gov by searching for CRS Coordinators Manual in the search box and at www.CRSresources.org/manual. The 2017 *CRS Coordinator's Manual* will be implemented by FEMA immediately. As always, changes will not take effect for any community until that community's next cycle verification visit.

Changes from previous editions of the *Coordinator's Manual* will be marked with vertical bars in the margins of the pages of the 2017 *Coordinator's Manual*. Most changes are clarification and improvements. The changes have been presented in issues of NFIP/CRS Update newsletters, beginning with the September/October 2016 issue. Back issues are available at www.fema.gov/national-flood-insurance-program-community-rating-system.

The CRS Webinars series for 2017 will include training courses on the new items in the 2017 *CRS Coordinator's Manual* and other topics to assist communities. Visit www.CRSresources.org/training to see webinar dates and to register.

CRSresources.org will also have the community certification forms and other resources that pertain to the 2017 *Coordinator's Manual*. Other resources are being updated.

If you have questions regarding the 2017 *CRS Coordinator's Manual*, or trouble downloading the file, please contact your ISO/CRS Specialist, Jonathan Smith at jonathan.smith@verisk.com, or our State CRS Program Manager, Pam Lightfoot at pam.lightfoot@la.gov.

Tidbits from the CRS Task Force

The Community Rating System Task Force met in San Antonio, Texas, during the week of January 30th, 2017. The meeting included these items:

- Updates were presented on efforts by the CRS Task Force committees, and on CRS training. Representatives from the Federal Insurance and Mitigation Administration headquarters spoke on FIMA's priority efforts that are pertinent to the CRS.
- A committee is considering issues related to establishing a one-foot freeboard requirement as a prerequisite for CRS participation, and expects to make a recommendation to the CRS Task Force this year. Future issues of the *NFIP/CRS Update* will provide details and request input from stakeholders on this suggestion.
- A proposal is being developed to consider making it possible for communities to submit CRS credit documentation materials through a website application.

Taken from the February/March 2017 issue of the NFIP/CRS Update

Frequently Asked Questions

HFIAA Section 28 Clear Communications

Some of you may be getting calls from homeowners about letters they are receiving from FEMA. Well here are a few Q & A's that may help...

Q: Why is FEMA sending out these letters?

A: Section 28, *Clear Communication of Risk*, within the [Homeowner Flood Affordability Insurance Act of 2014](#) (HFIAA), requires FEMA to clearly communicate full flood risk determinations to individual property owners. To meet this requirement, FEMA is reviewing the flood risk for every policyholder insured under the National Flood Insurance Program (NFIP). The letters will communicate how the flood risk impacts the premium rate.

Q: Who is getting these letters, and when should they expect to receive them?

A: NFIP policyholders will begin receiving the letters in January 2017. All policyholders will receive a letter from FEMA about two months after their policy renews, and will continue to receive one each time it renews. Policyholders who renewed after October 2016 will receive their first letter with the January mailing. The letters fall into one of seven categories:

- ◆ Letter A: Newly mapped into the Special Flood Hazard Area (SFHA), or high risk flood zone
- ◆ Letter B: Standard X Zone (moderate risk), full-risk-rated
- ◆ Letter C: Standard X Zone (moderate risk), grandfathered
- ◆ Letter D: Pre-FIRM subsidized, primary residences
- ◆ Letter E: Pre-FIRM subsidized, non-primary residences and businesses
- ◆ Letter F: Preferred Risk Policy (PRP)
- ◆ Letter G: Post-FIRM, full-risk-rated

FEMA will mail Letters F & G to applicable policyholders whose policies renew beginning October 2017.

Q: Why are discounted/subsidized flood insurance rates going away?

A: The [Homeowner Flood Insurance Affordability Act of 2014](#) (HFIAA) requires gradual insurance rate increases to properties that currently receive artificially low (or discounted) rates, rather than immediate increases to reflect the property's full flood risk. HFIAA requires increases to discounted premiums for most properties by 5-15% annually, but no more than 18% for an individual policyholder until the premium reaches its full-risk insurance rate, with limited exceptions. Approximately 80% of NFIP policyholders paid a full-risk rate in 2014 and are minimally impacted by the law.

Q: What if a flood policy lapses?

A: To continue to receive the discounted rate, policyholders must maintain flood insurance coverage. After a policy lapse, those paying subsidized rates, grandfathered rates, or discounted rates available through the Newly Mapped procedure could lose out on the premium saving they now enjoy. Learn more at: <https://edit.fema.gov/media-library/assets/documents/126395>.

Q: The letter talks about an Elevation Certificate. Should I get one and if so, when?

A: There is a cost to purchasing a new Elevation Certificate. Until a policyholder gets one, there is no way to determine when, or if, having it will lower flood insurance premiums. FEMA has created some graphics illustrating the phase-out of discounts/subsidies compared to various full risk premiums for different types of buildings. These can be found at www.fema.gov/cost-of-flood.

Q: Does an Elevation Certificate save policyholders money?

A: For many policyholders it will save them money, either immediately or eventually. The Elevation Certificate provides the information needed to determine a full risk premium. For many policyholders, there will come a time—either immediately, or at some point in the future—when full risk rates will be more beneficial than discounted/subsidized rates.

Q: Can policyholders keep paying the lower rate even if they get an Elevation Certificate?

A: Yes. Once policyholders get an Elevation Certificate, they can pay either the amount that reflects the property's full flood risk, or the discounted/subsidized rate, whichever is less.

Frequently Asked Questions

HFIAA Section 28 Clear Communications

(cont...)

Q: Will policyholders need another Elevation Certificate in the future?

A: As long as the elevation of the lowest floor of the building does not change, policyholders can continue to use the same Elevation Certificate. It can also be transferred to a new owner.

Q: Will an Elevation Certificate be beneficial when selling a property?

A: Yes. An Elevation Certificate may be helpful because the buyer will know the property's full flood risk, and will have a better idea of how much they may be charged for flood insurance in the future. Learn more by speaking with your insurance agent or company, or online at: <https://edit.fema.gov/media-library/assets/documents/126395>.

Q: What happens after a policyholder gets an Elevation Certificate?

A: Policy holders can work with their insurance agent to determine when it will be financially beneficial to switch to a rate based on the property's full flood risk. As long as the subsidized rate is lower than the rate based on the Elevation Certificate, policyholders can continue to pay the lower rate.

Q: When is the grandfather rating no longer an option for rating purposes?

A: Policyholders lose their grandfathering rating option if they:

- ◆ Fail to maintain continuous coverage:
- ◆ Substantially improve the building more than 50% of the building's market value. ≡ ≡ ≡

COMPLIANCE

DON'T RISK PROBATION OR SUSPENSION FROM THE NFIP

Failure to comply with provisions of the National Flood Insurance Program (NFIP) is not only costly to homeowners and developers; it may also result in your community being placed on probation or suspension. In some Louisiana communities, and those in other states, it is very common to find structures that are not compliant with NFIP standards.

Often these deficient structures result in unnecessary costs to many homeowners through prohibitively high flood insurance rates and/or retrofitting to restore compliance.

It is crucial for communities to have an effective floodplain management program. If a community does not enforce their Flood Damage Prevention Ordinance and adequately manage development in floodplains, it may face probation or ultimately suspension.

Probation is carried out by placing a surcharge on all flood insurance policies in the community. Policy holders are notified of the probation and advised of the potential for suspension. If a community does not remedy problems with its program, it may be suspended from the NFIP. This suspension would mean, not only the loss of federally subsidized flood insurance, but could also affect the availability of other sources of federal aid, such as Federal Disaster Assistance, federally guaranteed or insured mortgages (VA, FHA, SBA), Community Development Block Grants Funds, etc.

****ENFORCE YOUR ORDINANCE****



You wouldn't want this to be you...

...and not be able to get Disaster Assistance

from the Federal Government

DOTD Certificate of Appreciation

This year, at the 34th Annual LFMA Conference, **Mr. Rick Foster** of Denham Springs and **Mr. Butch Ford** of Bossier Parish were presented with the "Certificate of Appreciation". This certificate, presented by the Louisiana Department of Transportation & Development, is given to a person with outstanding qualities in the field of floodplain management. We thank them for their dedication and service to the citizens of their community and Louisiana. *(Pictures not available)*



LFMA 2017 Workshops

LFMA will be hosting two (2) half-day workshops. The summer workshop will be on **July 14, 2017** at the LSU AgCenter in Mansura, Louisiana in Avoyelles Parish. The fall workshop will be on **October 6, 2017** in Lake Charles, Louisiana. For more information and registration, when available, please go to www.lfma.org.

2017 Hurricane Names

2017 STORM NAMES		ATLANTIC
Arlene	Harvey	Ophelia
Bret	Irma	Philippe
Cindy	Jose	Rina
Don	Katia	Sean
Emily	Lee	Tammy
Franklin	Maria	Vince
Gert	Nate	Whitney

Our office would like to wish Ms. Linda Duhon, FPA in Vermilion Parish, a happy retirement. We will certainly miss you!

Best wishes from Cindy, Susan, Pam, and Jenn



Wishing you all a happy and safe one!!



FLOODPLAIN MANAGEMENT

As the State Coordination Office between the DHS/FEMA Regional Office and the communities of Louisiana that belong to the National Flood Insurance Program [NFIP], it is our job to provide any guidance or assistance needed to our Louisiana communities in order to assure the NFIP regulations are carried out and violations prevented. In order to better serve you, please take a moment to tell us how we're doing and how we could improve. Thank you,

Cindy O'Neal, CFM – Pam Lightfoot, CFM – Susan Veillon, CFM – Jenn Rachal, CFM

CUSTOMER SERVICE SURVEY

Have you had contact with our office within the last 6 months? YES NO

if yes, please check one: Email Phone Meeting

(please circle a number)

	Strongly Agree	Agree	Neutral	Strongly Disagree	Disagree
Staff was friendly and courteous	5	4	3	2	1
I was treated with respect	5	4	3	2	1
Staff was knowledgeable	5	4	3	2	1
My questions & concerns were addressed in a timely manner	5	4	3	2	1
The staff provided me with useful information	5	4	3	2	1
I had an overall positive experience dealing with the staff of Floodplain Management	5	4	3	2	1

How could we improve our services?

PLEASE MAIL completed survey to:

LADOTD Floodplain Management - Section 64

P.O. Box 94245

Baton Rouge, LA 70804



Our goal is flood loss reduction . . .

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

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