



KAM K. MOVASSAGHI
SECRETARY

Louisiana



FLOODPLAIN MANAGEMENT FACTSHEET

Volume 16 - Number 3

June 2000

A Quarterly Report issued by the Louisiana Department of Transportation and Development
Floodplain Management Regulations Section



HURRICANE SEASON JUNE 1 - NOVEMBER 30

The 2000 Hurricane season begins on June 1st and the general consensus among hurricane researchers is that the upcoming season will be marked by above-normal activity. NOAA scientists concur with the hurricane outlook posted by hurricane researcher and forecasting guru Dr. William Gray and his storm team at Colorado State University. Dr. Gray's latest projection calls for 11 named storms in the Atlantic Basin (compared to a long-term average of 9.3). Of these 11 storms, Gray expects 7 to reach hurricane strength (average is 5.8), with 3 of these becoming 'major' storms (average is 2.2); 'major' hurricanes are those achieving Category 3-4-5 intensity, with winds above 110 mph.

(Information provided by: Jay Grymes/Louisiana State Climatologist/LA Office of State Climatology/LSU)

Storm Names for the 2000 Hurricane Season

Alberto
Beryl
Chris
Debby
Ernesto
Florence
Gordon

Helene
Isaac
Joyce
Keith
Leslie
Michael
Nadine

Oscar
Patty
Rafael
Sandy
Tony
Valerie
William

ARE YOU HAVING TROUBLE ENFORCING YOUR ORDINANCE?

In accordance with Section 59.2(b) of 44 CFR, Chapter 1, of the National Flood Insurance Program (NFIP) regulations, to qualify for the sale of federally-subsidized flood insurance, a community must adopt floodplain management regulations that meet or exceed the minimum standards of Section 60. “These regulations must include effective enforcement provisions.”

In accordance with Section 60.1(b) of 44 CFR, Chapter 1, of the NFIP regulations, “These regulations must be legally-enforceable, applied uniformly throughout the community to all privately and publicly owned land within flood-prone (i.e. mudflow) or flood-related erosion areas, and the community must provide that the regulations take precedence over less restrictive conflicting local laws, ordinance or codes.”

THEREFORE: The following is **suggested wording** for a penalty clause to be included and adopted with your Flood Damage Prevention Ordinance. Wording

should be modified as necessary to reflect specific local/state statutory provisions.

PENALTIES FOR NONCOMPLIANCE

No structure or land shall hereafter be constructed, located, extended, converted, or altered without full compliance with the terms of this ordinance and other applicable regulations. Violation of the provisions of this ordinance by failure to comply with any of its requirements (including violations of conditions and safeguard established in connection with conditions) shall constitute a misdemeanor. Any person who violates this ordinance or fails to comply with any of its requirements shall upon conviction thereof be fined \$?????.00/per day or imprisoned for ???? days, or both, for each violation, and in addition shall pay all costs and expenses involved in the case. Nothing herein contained shall prevent the (*Community*) from taking such other lawful action as is necessary to prevent or remedy any violation.



As a part of preparing for hurricane season, you should make a list of all your personal property. It's a good idea to take pictures (or videos) of these items and of your home, both inside and out and store them in a safe place. These photos will help adjusters to settle any claims you may have to file.

Did you know?



Cooperating *T*echnical *C*ommunities

Partnerships for Flood Mapping

With over 18,000 communities in the NFIP (National Flood Insurance Program), it is a big challenge to keep the flood maps up to date. The Cooperating Technical Communities (CTC) initiative is an innovative partnership between FEMA (Federal Emergency Management Agency) and NFIP communities, and state and regional agencies that have advanced digital mapping and water resources engineering capability.

FEMA is seeking qualified communities, state agencies, and regional agencies to partner with in maintaining up-to-date digital Flood Insurance Rate Maps (FIRMs). The CTC initiative takes advantage of local expertise to speedily updated FIRMs. If you wish to become a CTC community, contact the REGION VI Mitigation Division, (940) 898-5162 or log on to the website:

www.floodmaps.net/mit/tsd/CTC_main.htm

BENEFITS OF THE CTC INITIATIVE

- ◆ By incorporating local knowledge and expertise, FEMA's National Flood Insurance Program flood hazard maps will be more accurate and can be updated faster;
- ◆ Local capabilities in hazard identification and risk assessment - the building blocks for disaster resistance - will be enhanced through FEMA technical assistance, experience, standards and funding;
- ◆ The data, methods, and mapping used for local, regional, and state permitting processes will also be used for NFIP mapping, to the extent possible;
- ◆ Close coordination and involvement in the flood hazard mapping process will result in more efficient local floodplain management by the CTC partners;
- ◆ The initiative has the potential to interject a tailored, local focus into a national program where unique conditions may exist that necessitate special approaches to flood hazard identification.

OBJECTIVES OF CTC INITIATIVE

- ◆ To recognize the contributions that FEMA's partners (states, regional agencies and communities) make in assisting FEMA by providing timely and accurate flood hazard information.
- ◆ To maximize the use of these partners' contributions so that the limited Federal funding that is available can be leveraged to the fullest extent possible while maintaining consistent national standards.
- ◆ To fully integrate contributing partners into the mapping process, with the corresponding authorities and responsibilities.
- ◆ To provide training and technical assistance; and to facilitate mentoring for potential partners willing to develop the capability to participate as a CTC partner.

Taken From: www.floodmaps.net/mit/tsd/CTC_main.htm

The Louisiana Floodplain Management Association and The Ouachita Parish Police Jury sponsor:
 Practical Information on the National Flood Insurance Program Workshop
 Thursday, July 13, 2000 at 8:30 am
 Ouachita Parish Courthouse, 300 St. John Street, Monroe, LA

AGENDA

8:30 am	Coffee and Donuts & Demonstration on How to Read a FIRM	
9:00 am	Welcome	Ben Marshall , Parish President Ouachita Parish Police Jury
9:05 am	Introduction	Dr. Rod Emmer , Rodney E. Emmer & Associates
9:15 am	Community Rating System - The effort is worth it!	Wayne Berggren , Building Inspector, City of Mandeville
9:35 am	Floodplain Manager Certification - The benefits!	Trey Fletcher , Planner II, City of Lake Charles
9:55 am	BREAK	
10:05 am	New Elevation Certificate - Are you ready for it?	Pam Sturrock , Assistant Planning Director, Calcasieu Parish Police Jury
10:20 am	What can you really put below the BFE?	Dennis Bergeron , Technical Supervisor, City of Sulphur
10:40 am	Substantial Improvements	Alyson Rodriguez , Building Inspector, Tangipahoa Parish Council
11:00 am	Discussion & Questions	Rod Emmer & Panel
11:30 am	Adjourn	

Detach & Mail or Fax

<p>WORKSHOP: PRACTICAL INFORMATION ON THE NATIONAL FLOOD INSURANCE PROGRAM</p> <p>Date: Thursday, July 13, 2000 Time: 8:30 A.M. to 11:30 A.M. Location: Ouachita Parish Courthouse Building 300 St. John Street Monroe, LA</p> <p>----- Please complete & Return to: Mr. Rodney Smith Ouachita Parish Police Jury P. O. Box 3007 Monroe, LA 71210 PHONE: (318) 327-1340 FAX: (318) 327-1339 email: rodney.smith@oppj.com</p>	<p>Name _____</p> <p>Title _____</p> <p>Organization _____</p> <p>Physical Address _____</p> <p>Mailing Address _____</p> <p>Phone # _____</p> <p>Fax # _____</p>
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*** * *IMPORTANT NOTICE* * ***



Increased Cost of Compliance (ICC)

Effective May 1, 2000, the new limit of liability under Coverage D - Increased Cost of Compliance (ICC) for the Dwelling Policy, General Property Policy, and the Residential Condominium Building Association Policy increased to \$20,000.

Following a flood, homeowners filing a flood insurance claim are often surprised to learn that they will only be provided funds to replace or repair their home, not to elevate, relocate, or implement other floodproofing measures. In 1997, the Federal Emergency Management Agency's (FEMA's) National Flood Insurance Program (NFIP) initiated a new policy called Increased Cost of Compliance (ICC), through which, for an additional premium of up to \$75, property owners who purchase or renew their flood insurance policies after June 1, 1997, will receive \$15,000 additional coverage for the "consequential loss brought on by a floodplain management ordinance or law affecting repair and reconstruction involving elevation, floodproofing, relocate, or demolition (or any combination thereof) of a structure, after a direct loss" caused by a flood. No separate deductible applies. The NFIP announced in the December 16 *Federal Register* (Vol. 64, No. 241; pp.70191-70193) that it is increasing the amount of coverage to \$20,000, citing new information that indicates a decrease in annual claims, thus allowing an increase in coverage with no change in premium.

Buildings eligible for this coverage are structures that have suffered repetitive loss, that is, those that have incurred flood damage at least twice over 10 years and for which the cost of repair exceeded 25% of the market value of the structure at the time of the flood. Also, any structure that experiences flood damage for which repairs are equal to or exceed 50% of market value are eligible. **In both cases, the state or local government must have a cumulative, substantial damage provision or repetitive loss provision in its floodplain management law or ordinance.**

The Increased Cost of Compliance (ICC) was mandated by the National Flood Insurance Reform Act of 1994. Insurance awards must be used within two years of damage to a structure. The payments program covers the activities mentioned above, as well as the cost of bringing a structure into compliance with state and local floodplain management laws, even if the structure has received a variance from floodplain management restrictions prior to the flood loss.

FEMA'S REPETITIVE LOSS STRATEGY

The Federal Emergency Management Agency (FEMA) has identified the top 10,000 structures in the nation that have proven over the years to be the most susceptible to flood losses. This small group of structures "represents less than 1/4 of 1 percent of the policy base, but accounts for, on average, about 10 percent of the flood losses annually."

To address this problem, FEMA has recently adopted a new Repetitive Loss Property Strategy. The primary objective is "to eliminate or reduce the flood risk to repetitive loss properties and to reduce claims against the National Flood Insurance Fund."

Structures which meet one of the following criteria will be effected by the this new policy.

1. Four or more losses of \$1,000 or more, regardless of ownership.
2. Two losses in a 10-year period that, in the aggregate, equal or exceed the current value of the insured property.
3. Three or more losses that, in the aggregate, equal or exceed the current value of the insured property.

In order to better monitor these repetitive loss structures, the Federal Insurance Agency will begin moving the NFIP flood policies on these structures into a Special Direct Facility (SDF) effective August 1, 2000. The purposes for the SDF are "to provide consistent control of losses, to facilitate data collection, and to track mitigation actions."

On May 1, 2000, policyholders with policies that are renewable August 1, 2000 received a letter notifying them of this new Repetitive Loss Strategy. This process will continue until all 10,000 policies are moved to the SDF. Approximately 3,100 Louisiana residents will receive notification of their flood policies being placed in the Special Direct Facility.

The ultimate outcome of this Repetitive Loss Strategy is to help identify these structures for future mitigation efforts.

As these properties are probably the first to request assistance when flooding occurs, communities will be able to target them as their number one priority for mitigation purposes. Currently, FEMA has mitigation

funds available through two programs: Hazard Mitigation Grant Program and Flood Mitigation Assistance Program. Funding from these programs is based on a 75/25% cost share.

At this time, the policyholder should not anticipate any changes in rates or coverage. For more information you can contact the NFIP Servicing Agent, Special Direct Facility, at 800-638-6620.

As always, our office is here to answer any questions. You can contact us at 225-274-4354.

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COMMUNITY RATING SYSTEM RECERTIFICATION

It's That Time Again !!!

Each year, communities participating in the Community Rating System (CRS) must recertify they are continuing to implement the activities for which they earned credit. Recertification is done on the recertification worksheet, AW-214, which is prepared by ISO and sent to the communities each August.

As noted in their credit documentation sections, some activities have additional requirements that must be submitted with the annual recertification. These are noted on the AW-214 that is sent to the communities. The recertification may also include documentation requested by the ISO/CRS Specialist to verify continued implementation.

***Now* is a good time to review your program's documentation (i.e. logs, letters, mail-outs, outreach projects).**

This recertification is due to FEMA Region VI, 800 North Loop 288, Denton, Texas 76201-3698 by OCTOBER 1, 2000.

Effective immediately, the new point of contact for map coordination needs will be:

**PBS & J
12101 Indian Creek Court
Beltsville, Maryland 20705
1-800-697-7275, ext. 287**

FEMA HOME STUDY COURSE AVAILABLE

Many local Floodplain Administrators find it difficult to be away from their community responsibilities for the 5 days required to take the "Managing Floodplain Development Through the National Flood Insurance Program" course.

FEMA has developed a Home Study Course that covers the same material as the 5 day class. Continuing Education Credits are awarded to those completing the class.

**For more information contact: Independent Study Office
Emergency Management Institute
Emmitsburg, MD
(301) 447-1031**

**Contacts in the
Floodplain Management Section:
(225) 274-4354**

**Volume 16 - Number 2
Louisiana Floodplain Management Factsheet**

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**For those interested in being included on our
mailing list for future copies of the
Factsheet, please fill out the following infor-
mation blank and mail it to the Dept. of
Transportation and Development, Floodplain
Management, Section 64, Post Office Box 94245,
Baton Rouge, Louisiana 70804-9245**

**The *LOUISIANA FLOODPLAIN
MANAGEMENT FACTSHEET*
is published through assistance provided by
FEMA under the Community Assistance
Program-State Support Service Element of
the National Flood Insurance Program.
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