



KAM K. MOVASSAGHI  
SECRETARY

# Louisiana



## FLOODPLAIN MANAGEMENT FACTSHEET

Volume 17 - Number 2

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



### COMMUNITY RATING SYSTEM CORNER

The Community Rating System (CRS) is a program supported by the Federal Emergency Management Agency which allows for discounts in flood insurance premiums in communities that go above and beyond the minimum regulations for participation in the National Flood Insurance Program (NFIP). In order to join the CRS, your community must be in good standing with the NFIP. You must be enforcing your Flood Damage Prevention Ordinance and correctly regulating all development.

The CRS consists of four categories with 18 activities. The categories include (1) Public Information, (2) Mapping and Regulatory, (3) Flood Damage Reduction and (4) Flood Preparedness Activities. A community receives points for each activity in which it participates. You must receive a minimum of 500 points to become a Class 9 and receive a discount of 5%.

In Louisiana, there are 34 communities participating in the CRS, representing 74% of all policy holders. If you feel you are doing more than the minimum requirements, please contact this office at (225) 274-4354.

FEMA offers community officials CRS training three times a year. The last two dates for CRS training this year are April 2-6, 2001 and July 30 - August 3, 2001 at the Emergency Management Institute in Emmitsburg, Maryland. For more information about EMI please contact this office.

**Louisiana Floodplain Managers Association  
2001 State Conference  
will be held April 18 - 20, 2001  
at the Holiday Inn South  
in Baton Rouge, Louisiana  
Further details inside.**



**FLOODPLAIN ADMINISTRATOR HEADACHES...**

**How To?**

**If you have a question that you would like to submit for a future newsletter, please contact our office at (225) 274-4354 or email: [jgriffin@dotdmail.dotd.state.la.us](mailto:jgriffin@dotdmail.dotd.state.la.us)**

**QUESTION:**

I've been recently assigned to be our floodplain administrator. I've studied the books. But, I have a nagging feeling that the "minimum" NFIP criteria are just not cutting the mustard for my community. Why is that?

**ANSWER:**

Congratulations, your experience is teaching you that wise floodplain management is often a higher standard than the NFIP minimum. I can offer a few classic examples:

- The floodplain can be filled up to the edge of the regulatory floodway. Completely filling the flood fringe will cause the BFE to increase by one foot. The water will be that much deeper in the floodway. This is all OK by the minimums. So, if I legally built my house with the lowest floor elevation equal to the BFE, and all my neighbors added two feet of fill to their lots, guess what... I will be nearly one foot deep in water in my house during the base flood!
- The minimum regs don't require any regular verification of reference marks. If I'm basing elevation certificates and compliance on a reference mark in an area that has experienced subsidence, structures can be expected to flood!
- In many areas, erosion is a real risk; not addressed at all by the NFIP minimums. It may be nice that high water can come and go, but what good does that do if my whole house crumbles into the river or ocean!

These are only the first three examples that come to my mind. I encourage you to submit more!

For further information or comments, you can contact David Hiegel at FEMA, Region VI, (940) 898-5405 or email [david.hiegel@fema.gov](mailto:david.hiegel@fema.gov)



**2001 - THE GROWTH OF FLOODPLAIN MANAGEMENT**

(See Page 3 - 4 for Agenda)

**Registration Form**

Please print or type:

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Firm/Organization: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

\_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

REGISTRATION includes: Conference Packet, Luncheon, Wine & Cheese Reception, and Hospitality Cookout.

_____ Members	\$ 80 (by April 11)
_____ Non-Members	\$110 includes membership
_____ One Day	\$ 40
_____ Spouse	\$ 25

Late Registration:

_____ Members	\$ 90
_____ Non-Members	\$120

Golf \$ 30 Handicap \_\_\_\_\_

Hotel reservations must be made directly by contacting the hotel at (225) 924-7021. Reference LFMA - \$65 night plus 13% tax or 4% if tax exempt.

Make check payable to: LA Floodplain Management Assn. Registration fee and this form should be mailed to:

Trey Fletcher - LFMA Treasurer  
P. O. Box 64725  
Baton Rouge, LA 70896



**LOUISIANA FLOODPLAIN MANAGERS ASSOCIATION**  
**2001 State Conference Schedule**  
**Wednesday, April 18 - Friday, April 20, 2001**  
**Holiday Inn South**  
**9940 Airline Highway**  
**Baton Rouge, Louisiana**  
**(225) 924-7021**

**WEDNESDAY - APRIL 18, 2001**

- 7:30 a.m. - 1:00 p.m. **Golf Tournament - Pelican Point**
- 12:00p.m. - 3:00 p.m. **Registration**
- 1:00 p.m. - 1:45 p.m. **Board Meeting**
- 2:00 p.m. - 2:30 p.m. **Welcoming Address**
- 2:30 p.m. - 4:00 p.m. **New Elevation Certificate Discussion**
1. **Examples - The Good, The Bad and The Ugly**  
**Janet Griffin, LA DOTD**  
**A critique of typical certificate submittals with instruction on how to correct the errors.**
  2. **A Surveyor's Perspective**  
**Lamon Miller, Miller Engineers and Associates**  
**Problems that the surveyor encounters in preparing the certificate.**
  3. **A Floodplain Administrator's Perspective**  
**Pam Sturrock, Calcasieu Parish and Alyson Rodriguez, Tangipahoa Parish**  
**Problems that the floodplain administrator has in correlating the certificate to the building permit.**
- 4:00 p.m. - 4:15 p.m. **Break**
- 4:15 p.m. - 4:45 p.m. **Flood Map Determination from the Sky**  
**Ted DeBaene and David Kozan, Owen and White, Inc.**  
**Locating a proposed structure on a FIRM can be a tedious and uncertain operation. It does not have to be that way.**
- 5:00 p.m. - 'til **Wine and Cheese Social sponsored by Aegis Innovative Solutions**

**THURSDAY - APRIL 19, 2001**

- 8:00 a.m. - 9:00 a.m. **Cram Session for CFM Exam**
- 9:00 a.m. - 9:30 a.m. **Higher Regulatory Standards Legislation**  
**Catherine Fabacher, City of Covington and Alyson Rodriguez, Tangipahoa Parish**  
**The difficulties which need to be overcome to establish a higher regulatory standard.**
- 9:30 a.m. - 10:00 a.m. **Drainage Impact and Fill Mitigation in Baton Rouge/EBR Parish**  
**Bryan Harmon, Baton Rouge City/Parish**  
**The pleasures and problems of administrating a unique standard to preserve watershed storage capability.**
- 10:00 a.m.-10:30 a.m. **Floodproofing**  
**Pat Skinner, LSU Ag Center**  
**Concepts for residential and commercial floodproofing systems compatible to Louisiana conditions.**
- 10:30 a.m.-10:45 a.m. **Break**
- 10:45 a.m.-11:15 a.m. **Coastal Restoration**  
**Windell Curole, South Lafourche Levee District**  
**Coastline erosion presents new challenges to the floodplain administrator which may be avoided.**
- 11:15 a.m.-11:45 a.m. **FEMA - A Washington Perspective**  
**Lauren Russell, FEMA Headquarters**  
**With a new administration, changes in FEMA are inevitable. Hear what is happening.**

- 12:00 p.m.- 1:30 p.m. **Lunch**  
Keynote Speaker - Col. Mike Brown, LA OEP  
Hurricane Preparedness in Louisiana
- 1:30 p.m. - 2:00 p.m. **CAV - A Permit Official's Perspective**  
Woodson McGuffee, Ouachita Parish  
One of last year's workshops dealt with a CAV from LA DOTD's perspective. This time we will provide the community's viewpoint.
- 2:00 p.m. - 2:30 p.m. **Repetitive Loss Strategy**  
Greg Solovey and David Hiegel, FEMA Region VI, Denton, Texas  
An explanation of a procedure to assist in alleviating FEMA's most expensive payout.
- 2:30 p.m. - 2:45 p.m. **Break**
- 2:45 p.m. - 3:15 p.m. **Floodplain Management Office Automation**  
Rodney Greenup, USACE New Orleans  
A customized GIS for floodplain management is being developed for 30 parishes in the New Orleans District.
- 3:15 p.m. - 3:45 p.m. **Substantial Damage**  
Donald W. Glondys, URS Chicago  
URS has provided FEMA with a substantial damage software to allow computation of residential damage without the aid of an appraiser.
- 5:30 p.m. - 9:30 p.m. **U.S.S. Kidd and Naval Museum**  
Hospitality Cookout  
Jambalaya, Catfish and Good Times!

**FRIDAY - APRIL 20, 2001**

- 9:00 a.m. - 9:30 a.m. **NFIP Subsidy Reduction**  
Diana Herrera, Computer Science Corp./FEMA NFIP  
The FEMA insurance program operates at a deficit due to the cost of subsidizing pre-FIRM structure's policies. FEMA is considering the elimination of the subsidy.
- 9:30 a.m. -10:00 a.m. **HMGP & FMA Funding**  
Dan Falanga, LA OEP and James Demouchet, Caddo Parish  
Successful application of a funding program to assist buyouts and similar flood reduction measurements.
- 10:00 a.m.-10:30 a.m. **CTC/CTP**  
Wayne Berggren, City of Mandeville  
How to get in the program and accomplish the community's goals.
- 10:30 a.m.-10:45 a.m. **Break**
- 10:45 a.m.-11:15 a.m. **General Session & Election of Officers**  
Wayne Berggren, LFMA Chairman
- 1:00 p.m.- 4:00 p.m. **CFM Exam**

**NFIP REGION VI  
11/30/2000 STATISTICS**

	AR	LA	OK	NM	TX	PR	VI
Policies in Force	13,526	353,750	14,657	11,721	349,350	52,872	2,336
Pol. Increase Last 12 Months	-0.56%	0.61%	1.38%	11.45%	3.33%	17.39%	16.45%
# Structures in SFHAs	70,308	509,959	76,701	74,907	349,925	162,390	1,956
# Policies in SFHAs	10,379	227,236	9,605	9,062	135,776	41,539	1,544
% Structures Insured In SFHAs	14.76%	44.56%	12.52%	12.10%	38.80%	25.58%	78.94%
Flood Disaster Decs-Past 10 years	1	7	1	1	9	6	2

## **EIGHT THINGS YOU SHOULD DO AFTER A FLOOD**

1. Contact your insurance agent right away. Have your policy or policy number handy at all times.
2. Give your agent phone numbers and addresses where you can be reached day or night.
3. When an adjuster contacts you, ask for identification. Do not permit an adjuster to inspect your property without proper I.D. Unscrupulous repairmen often try to take advantage of people who have suffered storm losses.
4. Protect your property from further damage. Make whatever reasonable temporary repairs are needed, and keep a record of these repairs for possible reimbursement. Especially: Cover broken windows and holes in the roof or walls.
5. Remember: Flooding generally is not covered under homeowners' policies. Flood insurance is a separate policy, though it may be purchased through local agents.
6. If you do not have flood insurance, there are other possibilities for reimbursement. Check other policies for all opportunities for recovery.
7. Do not pay money, make any deposits for repairs or sign any contracts for repairs until you have been instructed to do so by your adjuster and you have called the Better Business Bureau in your area to check on the people who are to do the work.
8. Do not be afraid to report your damage to your company for fear your insurance will be canceled. Your insurance company cannot cancel your policy because of a storm.

Taken from a flyer from The Louisiana Department of Insurance



## **WHITE HOUSE RELEASES PROPOSED 2002 BUDGET**

The proposed 2002 budget, "Blueprint for New Beginnings" was recently released by the White House.

The following is part of the summary of changes for the Federal Emergency Management Agency budget.

"..... two cost saving reforms end preferential treatment of certain properties in the National Flood Insurance Program. First, flood insurance coverage would no longer be available for several thousand "repetitive loss" properties. These properties are located in the flood plain and are flooded regularly, but are not required to pay risk-based premiums. As a result, they have been rebuilt multiple times with the subsidized support of other flood insurance policy holders and U.S. taxpayers. The budget seeks to begin removing the worst offending repetitive loss properties from the program in 2002. Policyholders whom FEMA has identified as repetitive loss claimants will be allowed to make one more claim before having their policies terminated. Second, subsidized premium rates for vacation homes, rental properties, and other non-primary residences and businesses would be phased out. FEMA charges many of these policyholders less than actuarial rates, which undermines the financial stability of the insurance program. Savings from these proposals are estimated at \$12 million in 2002."

For a complete report, see:

<http://www.whitehouse.gov/news/usbudget/blueprint/bud32.html>



**ASFPM National Floodplain Managers Conference  
June 3 - 8, 2001  
Charlotte, North Carolina**

Full information and registration forms are now available online for the ASFPM's annual conference in Charlotte. Go to [www.floods.org](http://www.floods.org) and click on the Charlotte logo at the top of the home page. On the Charlotte page, another quick click will open the full brochure or its various segments.

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**ELEVATION CERTIFICATE**  
**PAGE 2 - THE FLIP SIDE**

It is important to keep in mind that the Elevation Certificate's primary use is to accurately rate flood insurance policies for structures built or substantially improved in the Special Flood Hazard Area. A correctly completed certificate also reflects vital information needed to determine if a structure is compliant for floodplain management purposes. Page 2 of the Elevation Certificate deals mainly with compliance and rating of structures in Zone AO or Zone A where a base flood elevation (BFE) has not been established or obtained.

As the community official, you can complete Section E for development in a Zone AO or if you are unable to obtain a BFE in a Zone A. In a Zone A without a BFE, you must determine the possibility of flooding before making a decision as to the location requirement of the lowest floor above the highest adjacent grade in order to decrease the liability on the community.

The first area on the second page is a repeat of the address information from Section A. This is needed so that the front and back of the form can be identified and matched

**SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION**

Comments are very important. Possibly, this section should be used each time a certificate is completed. Additional pages should be attached if necessary. All unusual problem(s) should be described. Information about datum or pertinent elevations not shown in Section C should be noted here. Directions to the property may also be listed in the comments section.

**SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)**

This section is used only for Zone AO or Zone A when a BFE is not listed on the FIRM or where a BFE has not been determined (and the certificate will not be used to support information for a LOMA or LOMR-F. Section C must be completed for LOMA or LOMR-F consideration). This section does not require certification by a surveyor, engineer or architect. It is only used to certify that the top of the bottom floor (including basement or enclosure) of the structure is a certain height above or below the highest adjacent grade (HAG). This section can be completed by a homeowner or his representative. For floodplain management purposes, the community official must determine if he is willing to accept the homeowner or his representative's certification or if he needs to certify the elevation himself.

Once again, if you are permitting new development in a Zone AO or Zone A (without elevations), you may, as community official, want to complete the certification on the structure. The following explains what is required in Section E.

Sections A, B and, if applicable, C3h & C3i must be completed along with Section E.

E1: Choose Building Diagram Number (1 through 8) which best describes the design of the building from pages 6 & 7 of the instructions. If you are unsure, submit a drawing.

E2: Enter the height in feet and inches that the top of the bottom floor is above or below the highest adjacent grade (HAG). If available, use natural grade. For a post-FIRM structure in Zone AO, this height must equal or exceed the base flood depth given on the FIRM.

E3: For buildings with enclosed areas below an elevated floor (diagram number 6-8), show the elevation of the next higher or elevated floor in feet and inches above HAG. For diagram number 6, 7 or 8, the enclosed area the below the elevated floor requires openings and Sections C3h and C3i must be completed.

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E4: Zone AO only. If no flood depth is available on the FIRM, indicate if the top of the bottom floor is elevated according to the requirements of community's floodplain management ordinances. (This would include any freeboard requirements that need to be met.) The community official must make this determination.

### **SECTION F – PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION**

Section F is for the certification of the homeowner or his representative. This area must be completed to certify the information in Section E. Use the mailing address of the person completing this section. Once again, the community official must determine if a site visit is necessary to assure compliance with the community's floodplain regulations. Certification by a community official of information provided in Section E is shown in Section G, not in Section F.

### **SECTION G – COMMUNITY INFORMATION (OPTIONAL)**

Section G is completed when a community official is authorized by law to certify the elevation of the structure. If you are responsible for completing Elevation Certificates for your community, you should complete Section G along with Sections A, B, and C (or E when applicable).

G1: Check here when you complete Section C with information from another source. (ie: If you were transferring information from a surveyor's letter to an elevation certificate.) Note source of elevation data and date obtained in Comments Section for Section G. The surveyor's letter must still be retained with the certificate as it contains the official certification of the elevations. If you are both a community official and surveyor, engineer or architect, authorized by law to certify elevation information, and you performed the actual survey for the building in any flood zone with a BFE, you must also complete Section D for certification purposes.

G2: If you completed Section E as the community official for a building in Zone A (without a BFE) or Zone AO, check G2 and complete signature area.

G3: Check here if information in G4-G9 is for documenting the as-built lowest floor elevation for floodplain management purposes. Section C of the Elevation Certificate records the elevations of the structure's components but does not verify that the structure complies with the community's floodplain management ordinance. G4-G9 gives you the opportunity to carefully check the information on the certificate to determine if the structure is compliant.

G4: Permit Number, which approved the development.

G5: Date permit was issued.

G6: Date of certificate of compliance/occupancy was issued.

G7: Check if the permit was issued for new construction or substantial improvement.

G8: Enter the elevation of the as built lowest floor (including basement). Check to assure that the lowest floor elevation is at or above the required BFE plus any required freeboard. Indicate the elevation datum used.

G9: Enter required BFE as listed on FIRM panel, Flood Insurance Study (FIS) or as determined from another source. Indicate the elevation datum used.

Finally, complete the certificate by filling-in name, address, phone number date and signature. Any comments should be noted in the Comment Section.

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

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**Janet Griffin, Floodplain Insurance Manager  
and Editor  
Cindy O’Neal, Floodplain Insurance Analyst  
Sandra Batten, Floodplain Insurance Analyst  
Sue Blanchard, Floodplain Insurance Analyst**

**For those interested in being included on our mailing list for future copies of the *Factsheet*, please fill out the following information and mail to the Department of Transportation and Development, Floodplain Management, Section 64, Post Office Box 94245, Baton Rouge, Louisiana 70804-9245 or fax (225) 274-4351.**

**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. The contents do not necessarily reflect the views and policies of the Federal Government.**

**NAME \_\_\_\_\_  
AGENCY \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_  
STATE & ZIP \_\_\_\_\_**

**or send an email to:  
[jgriffin@dotdmail.dotd.state.la.us](mailto:jgriffin@dotdmail.dotd.state.la.us)**

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