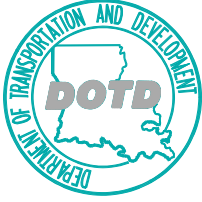




This newsletter is dedicated to all the victims & heroes who lost their lives on September 11, 2001.



KAM K. MOVASSAGHI
SECRETARY

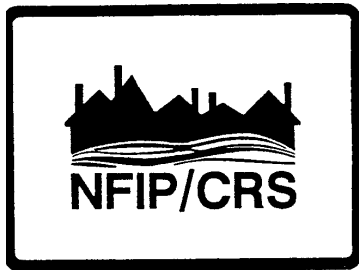


FLOODPLAIN MANAGEMENT *FACTSHEET*

Volume 18 - Number 4

September 2002

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



COMMUNITY RATING SYSTEM RECERTIFICATION

It's That Time Again !!!

**Recertifications are due to: Phil Anderson, CRS Specialist
1713 Lakeshore Dr.
Owensville, MO 65066
OCTOBER 1 !!!!!!!**

If you need any assistance please call us at (225) 274-4354

Each year, communities participating in the Community Rating System (CRS) must recertify that 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).



SUE BLANCHARD,
who has been in Floodplain Management for 5 years, has
taken a promotion with another department within DOTD.

Her sunny disposition and her presence will be missed!

We congratulate her and wish her well.

remember the BIENNIAL REPORT ?!



It is anticipated that the “Biennial Report” will be distributed to NFIP communities during calendar year 2002.



Communities will be able to complete and submit the report electronically, or return it in hard copy format.



It’s important that communities complete this form as accurately as possible as FEMA will use this information in a myriad of ways such as:

Identifying communities that need to be re-mapped or have additional flood hazards,

Developing mapping priorities,

Identifying communities that need technical assistance or have training needs and

Providing qualitative data that FEMA can use to develop priorities and evaluate national progress in floodplain management.

In addition, FEMA may be contacting communities for clarification or elaboration of the information provided in the Biennial Report.

http://www.fema.gov/mit/tsd/mn_prfla.pdf

FLOODING

 is the leading cause of property loss from natural disasters in the United States.

In 1968, Congress created the National Flood Insurance Program. This Federal program provides flood insurance at a reasonable cost in exchange for the careful management of flood-prone areas by local communities. Communities adopt and enforce what the Federal government considers sound floodplain management practices.

THERE IS A 26% CHANCE OF EXPERIENCING A FLOOD DURING THE LIFE OF A 30-YEAR MORTGAGE COMPARED TO A 4% CHANCE OF FIRE.

In an ideal world not living in a flood zone would be the norm. In Louisiana that would leave very little land for development. The most prudent course of action then would be to gather information. Your local community can advise you - by referencing the Flood Insurance Rate Map(s) - whether or not your property is located in a Special Flood Hazard Area and, therefore can let you know the compliance requirements.

If you are located in a Special Flood Hazard Area: Flood insurance is required by law if you are getting federally secured financing. However, a mortgage company or lending institution may require that flood insurance be purchased even though you are located in a *non*-Special Flood Hazard Area. This would be considered a low-to-moderate risk area with coverage that can be purchased at a very reasonable rate.

Be advised that in order to receive federal aid in the form of low-interest loans an occurrence of flooding must be "declared" by the President. Flood insurance is relatively inexpensive and policyholders can collect for flood damage without an official disaster declaration. Also, as a condition of receiving assistance you must buy and maintain flood insurance.

There is a 30-day waiting period from the time a policy is purchased until you are covered, with the following exceptions:

There is no waiting period. . .

if you have an existing flood insurance policy and an additional amount of flood insurance is required with the making, increasing, extending or renewing of a loan, such as a 2nd mortgage, home equity loan, or refinancing. Coverage is effective immediately, as long as the premium is presented at or prior to loan closing.

when flood insurance is required as a result of a lender determining that a loan which does not have flood insurance should be protected by flood insurance. Coverage is effective immediately, as long as the premium is presented at the completion of a loan application.

when an additional amount of insurance is required as a result of a map revision. This applies when the map revision is *from* a non-Special Flood Hazard Area *to* a Special Flood Hazard Area and only if the endorsement is received within 13 months following the map revision. The increased amount of coverage will be available 24 hrs. after the amount of coverage is applied for and the additional premium is made.

SUBDIVISIONS

The community must regulate proposals for *subdivisions*. Subdividing is the division of a parcel of land into two or more separate lots for resale purposes. It is important to review not only proposals for individual structures but also proposals for large scale developments, which might not even involve structural projects in the early stages.

The . . . laying out of lot and street patterns,
the grading of land, and
provision for utilities and storm water drainage

will affect the flood risk to which later structural development will be exposed.



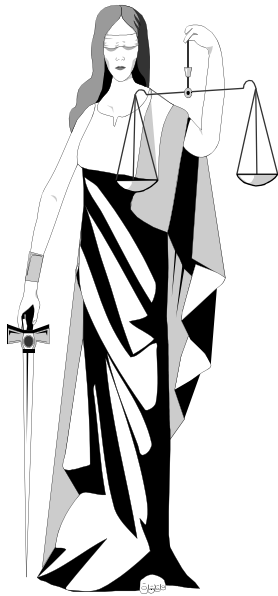
Section 60.3 (b)(3) of NFIP Regulations states:

Require that all new subdivision proposals and other proposed developments (including proposals for manufactured home parks and subdivisions) greater than 50 lots or 5 acres, whichever is the lesser, include within such proposals base flood elevation data.

By reviewing these proposals the community can require the developer to make any necessary revisions to minimize the flood damage potential. The items of greatest concern are public facilities and utilities and the drainage system, because of their role in determining the pattern and location of future development.

The community may wish to generate the data itself, or require that the applicant provide the data. The degree of detail of the information should be consistent with the size and complexity of the development. A developer of a large commercial complex should be required to submit a detailed engineering study to determine accurate base flood elevations if the proposed location is in an area of special flood hazard.

In determining how sophisticated an applicant's bfe data should be, the community should look at the size and complexity of the proposed subdivision; the percent of the area that is flood prone; and whether the flood prone area is used for structural development or is being reserved for open space or parking.



FLOOD INSURANCE IS REQUIRED BY LAW

To get secured financing to buy, build, or improve structures in Special Flood Hazard Areas (SFHA's) you will be required to purchase flood insurance. Lending institutions that are federally regulated or federally insured must determine if the structure is located in a SFHA and must provide written notice requiring flood insurance.

There's a big difference between having to buy flood insurance because the law says you must and choosing to buy flood coverage because it's in your best interest to do so. In fact, **about 25% of all flood claims occur in so-called moderate or minimal flood risk zones.**

We urge you to keep flood insurance protection. Keep the peace of mind in knowing that your property will be protected from damages from the next storm and you're not left to cover the losses yourself?

from and Prepare for *Natural Disasters*

PREVENTION TIPS

FEMA recommends communities take the following steps to help prevent damage and loss:

Remove all debris from culverts, streams and channels to allow the free flow of potential floodwaters.

Ensure the safety or redundancy of critical public records. Remove vital records from basement storage areas.

Adopt policies now that will ensure that if flood destruction does occur, community redevelopment plans and actions will minimize future flood losses. Predetermine mitigation priorities for post disaster development.

In urban wildfire risk areas, trim or remove brush that is located close to schools, libraries, hospitals or any other public buildings. Replace with brush that resists or retards fires where possible.

Use an existing or establish a new coalition of the public and private sectors to orchestrate a community disaster mitigation day. Partner with hardware stores, nurseries, volunteer groups, businesses, banks, insurance companies and others to carry out risk reduction actions.

Elevate electrical power stations and other utility facilities to ensure that vital services are not interrupted during flooding.

FLOODPLAIN MANAGEMENT REGULATIONS

Do *Federal* requirements take precedence over *State* requirements?

The regulatory requirements set forth by FEMA are the minimum measures acceptable for NFIP participation.

More stringent requirements adopted by the local community or State take precedence over the minimum regulatory requirements established for flood insurance availability.

The goal of our office is *flood loss reduction.*

We are here to provide any guidance needed in order to carry out program regulations and to prevent program violations.

Louisiana Floodplain Management Association
and
Tangipahoa Parish Government
Sponsor

Practical Information
on
Floodplain Management

Thursday, November 7th, 2002

8:30 am

Tangipahoa Parish Health Unit (Meeting Room)
15481 Club Deluxe Road - Hammond, Louisiana

AGENDA

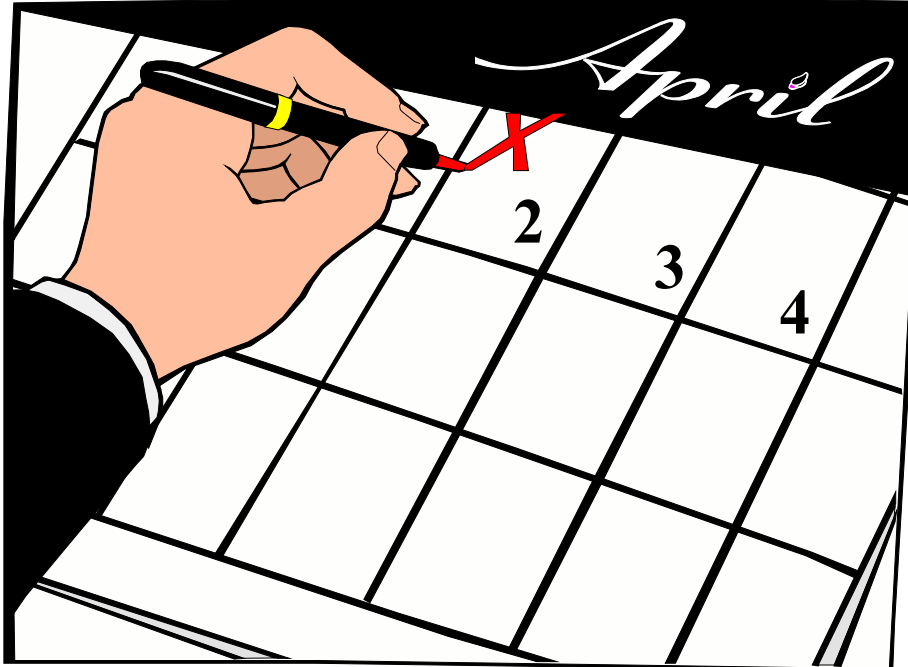
8:30 am	Coffee and Donuts	Handouts and FIRM map information
9:00 am	Welcome	<i>Collins Bonicard</i> , Building Official Tangipahoa Parish
9:05 am	Introduction	<i>Rod Emmer</i> , Executive Director LFMA
9:15 am	FIRM Maps on line!	<i>Alyson Rodriguez</i> , Floodplain Manager Tangipahoa Parish
9:35 am	Substantial Improvements "What does it mean?"	<i>Wayne Berggren</i> , Building Inspector City of Mandeville
9:55 am	BREAK	
10:05 am	"Is Tangipahoa ready for GIS?"	<i>Rachel Beer</i> , Floodplain Mgr., Project Mgr. Corps of Engineers
10:25am	Disaster Mitigation Act 2000 & Map Modernization	<i>Mark Howard</i> , Director, Mitigation Division Aegis Innovative Solutions
11:00am	Discussion & Questions	Panel
11:30 am	Adjourn	

Detach & Mail or FAX:

<p>WORKSHOP: PRACTICAL INFORMATION ON FLOODPLAIN MANAGEMENT</p> <p>Date: Thursday, November 7th, 2002 Time: 8:30 a.m. to 11:30 a.m. Location: City of Hammond Tangipahoa Parish Health Unit 15481 Club Deluxe Rd. Hammond, LA</p> <hr style="border-top: 1px dashed black;"/> <p>Please complete & Return to:</p> <p>Ms. Alyson Rodriguez Tangipahoa Parish 15481 W. Club Deluxe Rd. Hammond, LA 70403 PHONE: (985) 542-2117 FAX: (985) 542-8574 email: arodriguez@i-55.com</p>	<p>Name _____</p> <p>Title _____</p> <p>Organization _____</p> <p>Physical Address _____</p> <p>Mailing Address _____</p> <p>Phone # _____</p>
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MARK YOUR CALENDARS

the LFMA Annual Conference will be held in Shreveport, La.
April 2, 3 and 4, 2003



Look for more information in our March newsletter.

WELCOME

Ms. Lorie Davis

. . .has joined our staff as a Floodplain Insurance Analyst. She has been with the Department of Transportation & Development for 5 ½ years and has worked in the Human Resources Section. She was recently in the Office of Management Systems.

We are glad she is on board and know she will be a great asset to the Floodplain Management Section.

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

**Volume 18 - Number 4
Louisiana Floodplain Management Factsheet**

**Cindy O'Neal, Floodplain Insurance Manager
and Editor
Pam Barbee, Floodplain Insurance Analyst
Sandra Batten, Floodplain Insurance Analyst
Lorie Davis, Floodplain Insurance Analyst**

If you know someone who would like to be added to 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:
coneal@dotd.state.la.us**

**LA Department of Transportation & Development
Floodplain Management
Section 64
Post Office Box 94245
Baton Rouge, LA 70804-9245**