



KAM K. MOVASSAGHI
SECRETARY

Louisiana



FLOODPLAIN MANAGEMENT FACTSHEET

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Floodplain Management Regulations Section

SHE'S REALLY LEAVING!

As we prepare for another year to come to a close, we are faced with a reality here in the DOTD Floodplain Management Section: **Janet is really going to retire!**

A Retirement Party is being planned for Friday, February 15, 2002 and you are invited.

LOCATION: DOTD Headquarters Bldg. - 2nd Floor Conference Room
1201 Capitol Access Road (next to the Governor's Mansion)
Baton Rouge, Louisiana

TIME: Open House from 1:00 p.m. - 4:00 p.m.

RSVP: email: sbatten@dotd.state.la.us (or)
fax: (225) 274-4351 (or)
US mail: DOTD, Floodplain Management Section
8900 Jimmy Wedell Street, Room 203
Baton Rouge, LA 70807

For planning purposes, we are asking that you respond by February 1, 2002 if you plan to attend. Any contribution to defray the cost of the open house and a gift is appreciated.

_____ I plan on attending the open house and enclosed is my contribution.

_____ I cannot attend, but would like to make a contribution.

Please Print Name

**SUMMARY OF ICC CLAIMS ADJUSTMENT PROCESS
for “SUBSTANTIALLY DAMAGED” Structures**

Increased Cost of Compliance (ICC) coverage under the NFIP provides for the payment of a claim to help pay for the cost to comply with State or community floodplain management laws or ordinances after a flood event in which a building has been declared substantially damaged. ICC will help pay for the cost to elevate, floodproof, demolish or relocate the building up to a maximum benefit of \$20,000.

CR = Claims Representative

Policyholder suffers flood loss & reports loss to the insurer.	○	CR advises policyholder if building appears to be substantially damaged and of policyholder’s ICC coverage.	○	Community determines whether the building is “substantially damaged” and must comply with floodplain management laws and ordinances. Community and policyholder confer on mitigation options** available under ICC coverage.
○				
<u>Insurer establishes an ICC Claims File.</u> CR obtains information from community regarding damages and market value and other information to determine the building’s eligibility for an ICC claim payment.	○		○	Policyholder notifies the insurer of the “substantial damage”. . . determination by the community. CR advises policyholder that a signed contract to undertake the mitigation measure must be provided prior to obtaining a Proof of Loss.
○				
Policyholder provides a copy of a signed contract which details the cost to undertake the mitigation measure to the CR.				
○				
CR provides Proof of Loss form to the policyholder.	○	Policyholder provides insurer the following: – Proof of Loss – Copy of permit from the community	○	CR provides an initial ICC claim payment. ○
Insurer makes the final ICC claim payment to the policyholder upon receiving documentation that the mitigation measure undertaken has been satisfactorily completed.			○	When chosen mitigation option is completed, community makes final inspection and issues a certificate of occupancy or other written evidence that the work has been satisfactorily completed.

** Elevate
Demolish
Relocate
Floodproof



COMMUNITY RATING SYSTEM CORNER

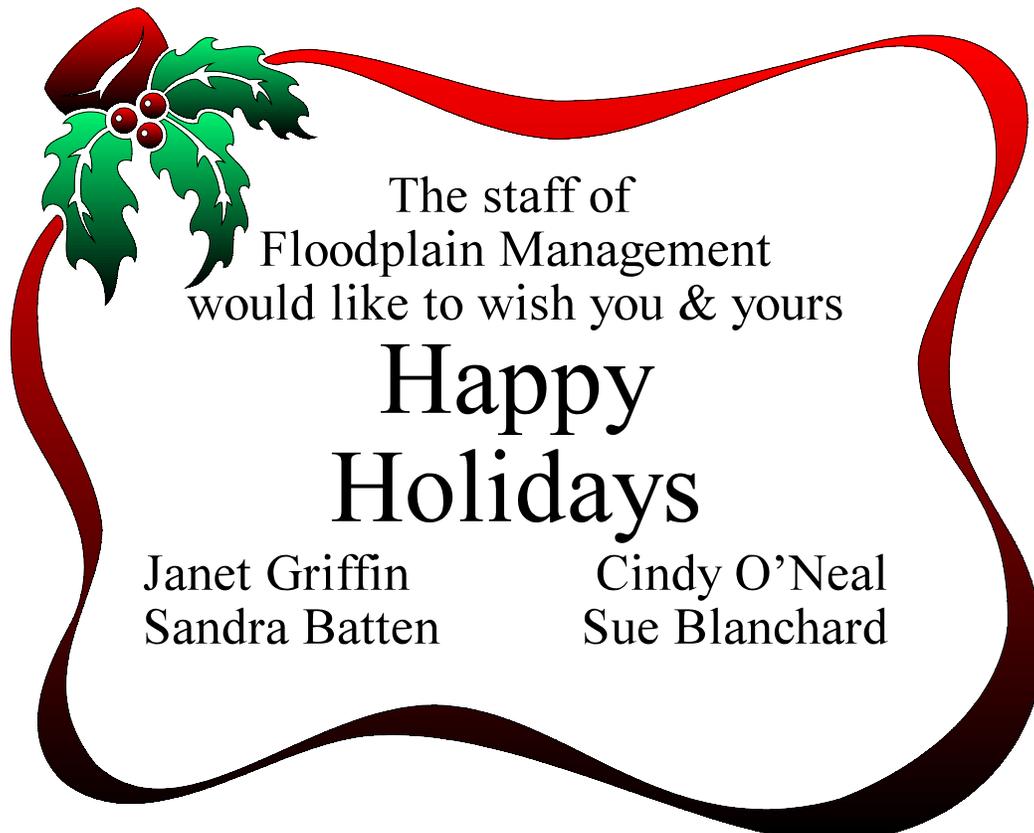


The final 2002 CRS Coordinators' Manual should be distributed to you by the end of January. Please be on the look out for your copy. There are several changes in store for CRS communities. These changes will not affect most communities immediately. The changes should only apply to:

New Communities joining the CRS Program;
Communities wanting to modify; or
Communities due to receive their 5-year reverification visit in 2002.

Please review the new manual carefully. There may be activities your community should start now in order to receive credit at reverification time. If you have any questions regarding the changes, please contact this office.

SPECIAL NOTE: Phil Anderson, Louisiana's CRS Specialist and ISO Representative has moved. His new address is 1713 Lakeshore Drive, Owensville, MO 65066. His new telephone/fax number is (573) 437-3338. His email address has not changed.



The staff of
Floodplain Management
would like to wish you & yours

Happy Holidays

Janet Griffin
Sandra Batten

Cindy O'Neal
Sue Blanchard

Elevation Certificate Training Now Offered Online for Surveyors

Certifying building elevations on the Elevation Certificate just became a lot easier, thanks to a new web-based training module developed for land surveyors, engineers, and architects.

The *Surveyor's Guide to the Elevation Certificate* is a new tutorial available through the National Flood Insurance Program (NFIP) web site hosted by the Federal Emergency Management Agency (FEMA). Located at www.fema.gov/nfip, the NFIP web site provides a wide range of information about all aspects of floodplain management and flood insurance.

After accessing the NFIP web site, visitors can select "Surveyors" under "Audience Type" to view the tutorial for surveyors. The surveyor's tutorial also was developed to assist the community officials who monitor compliance with the elevation requirements of their communities' floodplain ordinances.

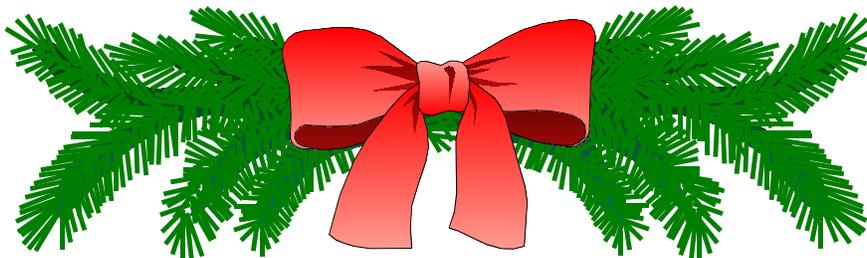
It takes about half an hour to browse through the new tutorial. At the home page of the *Surveyor's Guide to the Elevation Certificate* (<http://nfip.kevric.com/ecsurveyor/>), visitors view a short introduction to the EC and then click on three section tabs to move around the site.

- Clicking on the "Elevation Certificate" tab allows visitors to view and download an electronic copy of the EC along with instructions in how to complete it.
- Clicking on the "Surveyor Video" tab opens a video that briefly describes the process a surveyor follows to establish a building's elevation points.
- Clicking on the "Bldg. Diagrams & Photos" tab displays a series of eight sample building diagrams and representative photos. This section of the tutorial is designed to show surveyors, engineers, and architects where to take the necessary elevation measurements for each building diagram.

Navigation tools at the bottom of each page on the site provide information not only for how to move around within the tutorial and how to use each section most effectively, but they also allow visitors to e-mail their questions or comments directly to EC specialists at FEMA.

For more information about the new *Surveyor's Guide to the Elevation Certificate* training module, visit the site (<http://nfip.kevric.com/ecsurveyor/>). If there are questions about completing the EC, contact the FEMA regional office covering your state or your State NFIP Coordinator. Contact information for each FEMA regional office is accessible at: <http://www.fema.gov/about/regoff.htm>

http://www.fema.gov/reg-v/newsletter/bits_n14.htm



SUBSTANTIAL IMPROVEMENTS / SUBSTANTIAL DAMAGE

The following is a clarification of standards for additions, reconstruction, rehabilitations, and second floors.

DEFINITIONS:

1. Post-FIRM - a structure for which the start of construction commenced on or after the effective date of a floodplain management regulation adopted by a community and includes any subsequent improvements to such structures.
2. Pre-FIRM - any structure not meeting the definition of Post-FIRM.
3. Substantial Improvement - any reconstruction, rehabilitation, addition or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. This term includes structures which have incurred "substantial damage", regardless of the actual repair work performed.

NOTE: Does not include any project to correct violation of codes or historical structure. (See ordinance definition for more information.)

4. Addition - an alteration to an existing structure which results in any increase in its floor area.
5. Reconstruction - (repair of damaged structures) is constituted by the rebuilding of an existing structure which has been partially or completely destroyed by any cause (fire, wind, flood, etc.) without increasing the floor of the structure.
6. Rehabilitation - includes any improvements and repairs which are made to the interior and exterior of an existing structure, but which do not result in any increases in the floor area of the structure.

PRE-FIRM/POST-FIRM ADDITIONS, RECONSTRUCTION, REHABILITATION

If the total cost of the addition, reconstruction, rehabilitation or any combination thereof is **less than 50%** of the market value of the original structure, then the addition, reconstruction or rehabilitation must meet the elevation requirements in effect at the time the original structure was built.

PRE-FIRM/POST-FIRM ADDITIONS

If the total cost of the addition is **more than 50%** of the market value of the original structure and there is no major alteration to the original structure, then only the addition must meet the current floodplain standards. Major alteration is defined as structural changes in walls or roof; i.e., removal of an exterior wall for tie-in purposes or change in primary roof line.

PRE-FIRM/POST-FIRM ADDITIONS

If the total cost of the addition is **more than 50%** of the market value of the original structure and includes major alterations to the original structure, then the addition and the original structure must be upgraded to meet current floodplain standards.

(Continued)

PRE-FIRM/POST-FIRM RECONSTRUCTION, REHABILITATION

If the total cost of the reconstruction, rehabilitation or any combination thereof is **more than 50%** of the market value of the original structure, then the entire structure must be upgraded to meet current floodplain standards.

PRE-FIRM/POST-FIRM SECOND FLOOR

If the total cost of the second floor is **less than 50%** of the market value of the original structure, then the second floor must meet the elevation requirements in effect at the time the original structure was built.

PRE-FIRM/POST-FIRM SECOND FLOOR

If the total cost of the second floor is **more than 50%** of the market value of the original structure, then the entire structure must be upgraded to current floodplain standards.

FEMA'S MAPPING WEBSITE

The website for the Federal Emergency Management Agency's Technical Support Division is: www.fema.gov/mit/tsd. It has a wealth of information on the following mapping topics:

For Homeowners

- How to read a Flood Insurance Rate Map.
- Why do I need flood insurance?
- Challenge a flood determination.

For Engineers and Surveyors

- Software, forms, and guidance documents.
- Fee structure for letters.
- Training courses and conferences.
- Email a map specialist.

For Floodplain Managers

- Training courses and conferences.
- Key contacts at FEMA.
- Back-up data on maps in your community.
- Forms and guidance documents.
- NFIP Regulations.

FEMA PUBLICATIONS

The FEMA Distribution Center offers several publications that are very useful in floodplain management. Below is a partial list that can be ordered by contacting the Distribution Center at 1-800-480-2520 or fax 1-301-362-5335.

Technical Bulletins

- *Guide-01 User's Guide to Technical Bulletins*
- *1-93 Openings in Foundation Walls*
- *2-93 Flood Resistant Materials Requirements*
- *3-93 Non-Residential Floodproofing Requirements and Certification*
- *4-93 Elevator Installation*
- *5-93 Free-of-Obstruction Requirements*
- *6-93 Below-Grade Parking Requirements*
- *7-93 Wet Floodproofing Requirements*
- *8-96 Corrosion Protection for Metal Connectors in Coastal Areas*
- *9-99 Design and Construction Guidance for Breakaway Walls Below Elevated Coastal Buildings*
- *10-01 Ensuring that Structures Built on Fill In or Near SFHAs are Reasonably Safe From Flooding*

Technical Bulletins can be viewed and printed at www.fema.gov/mit/techbul.htm

Other publications that may be of interest are:

- *FEMA 348 - Protecting Building Utilities From Flood Damage - Principles and Practices for the Design and Construction of Flood Resistant Building Utility Systems*
- *FEMA 55 - Coastal Construction Manual*
(On CD)
- *FEMA 301 - Increased Cost of Compliance Coverage - August 2000* (ICC)

Flood Insurance Rate Maps (FIRMs) can be ordered by contacting the FEMA Flood Map Distribution Center at 1-800-358-9616 or fax 1-800-358-9620 or <http://msc.fema.gov/MS.C>. Panels are free to the community or \$1.05 per panel for others.

FLOODPLAIN ADMINISTRATOR HEADACHES...

(Info provided by: David Hiegel, FEMA Region VI)

In the hustle and bustle, we should be careful to not overlook the basics. A recent conversation I had with a floodplain administrator included:

“We have never required permits for landfill before actual building construction is planned or started.”

“Well, regulating landfill in the SFHA is one of your responsibilities.”

“I don't think we have the authority to regulate fill. I'll need to check on that. Do you mean to tell me that we do?”

“Correct.”

Thus, this column is intended to help all of us, new and experienced, to deal with builders who are bringing loads of dirt into your floodplain. I suggest that you keep two important documents on your desk. First of course, is your Flood Damage Prevention Ordinance. We all know that we must do permits for development in the SFHA; but for fill only? Look in the Definitions Section (Article 2 of the model ordinance):

DEVELOPMENT – means any man-made change in improved and unimproved real estate, including but not limited to buildings or other structures, mining, dredging, FILLING [emphasis added], grading, paving, excavation or drilling operations or storage of equipment or materials.

By the way, how many of you remembered the “storage of equipment or materials”?!

The second document to keep handy is your copy of the Code of Federal Regulations for the NFIP... 44 CFR parts 59 – 78. You may get a copy by calling 800-480-2520 or download from http://www.access.gpo.gov/nara/cfr/waisidx_00/44cfrv1_00.html. Your ordinance and the model ordinance both must meet the NFIP minimums in the CFR. The definition above is taken verbatim from the first section, 44 CFR 59.1.

Well, there is a moral to this story; there is an important first step in helping protect our communities from flood damage: Read your ordinance closely, more than once, and keep it handy. The law is on your side!

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

**Janet Griffin, Floodplain Insurance Manager
and Editor**

Cindy O'Neal, Floodplain Insurance Analyst

Sandra Batten, Floodplain Insurance Analyst

Sue Blanchard, Floodplain Insurance Analyst

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

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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 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.**

NAME _____

AGENCY _____

ADDRESS _____

CITY _____

STATE & ZIP _____

or send an email to:

jgriffin@dotdmail.dotd.state.la.us
