



William D. Ankner, Ph.D.  
SECRETARY

## LOUISIANA FLOODPLAIN MANAGEMENT



# FACTSHEET

MARCH 2008

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

Volume 23-Number 2

<http://floods.dotd.la.gov>

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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.



### 3 goals of the Community Rating System [CRS]

Reduce flood losses  
Facilitate accurate insurance rating  
Promote the awareness of flood insurance



has a new CRS SPECIALIST

## WELCOME

**Janine E. Ellington, CFM**  
**ISO CRS/Specialist**  
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Pineville, LA 71360

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The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements.



## LOUISIANA FLOODPLAIN MANAGEMENT ASSOCIATION

### **25<sup>th</sup> Annual Conference - Silver Edition/Anniversary** **2008 Annual Technical & Business Conference** **Isle of Capri Hotel & Resort, Westlake** **April 2 - 4, 2008**

#### WEDNESDAY, APRIL 2<sup>ND</sup>

7:30 - 12:30 **Open Space Technical Tour** - Pine Shadows Golf, Lake Charles  
Wayne Berggren, CFM, FEMA TRO

8:30 - 3:00 **REGISTRATION**

2:00 - 2:15 **WELCOME / OPENING REMARKS**  
Mike Hunnicutt, CFM - LFMA Chairman  
Honorable Randy Roach, Mayor of Lake Charles

2:15 - 2:45 **Louisiana House - LSU**  
Pat Skinner, LSU Ag Center

2:45 - 3:15 **Elevation Certificates**  
Tom Rodrigue, CFM - Jefferson Parish

3:15 - 3:30 **BREAK**

3:30 - 4:00 **Marsh Creation and Mitigation Banks**  
Guthrie Perry - Grand Chenier Wildlife Center

4:00 - 4:30 **Inundation Flood Mapping**  
Dave Read - NOAA, Slidell, LA

5:00 til **WINE & CHEESE RECEPTION**  
**Networking at its best - Cruising by the Lake**  
 Fun, Flood Trivia, Snacks  
*Dinner on your own*

#### THURSDAY, APRIL 3<sup>RD</sup>

8:30 - NOON **REGISTRATION - CONTINENTAL BREAKFAST**

8:30 - 9:00 **New D-Firms for 2008**  
Gary Zimmerer - FEMA Region VI

9:00 - 9:30 **AR Flood Zones**  
 FEMA Region VI

9:30 - 10:00 **Levee Certification**  
Durund Elzey, Sr. - USACE, New Orleans District

10:00 - 10:20 **BREAK**

10:20 - 10:50 **Louisiana Mapping Project [LaMP]**  
Jerri Daniels, CFM - Gulf Engineering & Consultants

10:50 - 11:40 **Storm Surge Modeling - IPET**  
Jason McCrossen & Nancy Powell - USACE, New Orleans District

NOON **AWARDS LUNCHEON**  
 HOST: Michael Hunnicutt, CFM - LFMA Chairman  
 KEYNOTE SPEAKER: Frank Pagano, Director, FEMA Region VI Region Director

1:30 - 2:00 **Hazard Mitigation Grant Program [HMGP]**  
Frankie Coons, CFM - FEMA TRO

2:00 - 2:30 **Flood Insurance - NFIP Program**  
Dorothy Martinez, CFM - Computer Science Corporation [CSC], FRVI NFIP

2:30 - 3:00 **CRS Program Update**  
Sherry Harper - Insurance Services Office, Incorporated [ISO]

3:00 - 3:15 **BREAK**

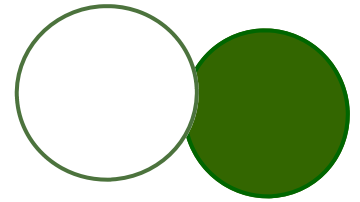
3:15 - 3:45 **Substantial Damage Definitions**  
David Hiegel, CFM - FEMA Region VI

3:45 - 4:15 **CAP - Map Mod - Outreach Programs**  
Lisa Jennings, CFM - FEMA Region VI

4:15 - 4:45 **Flood Requirements in the IBC & IRC**  
Mark Roberts, CFM - International Bldg. Codes

5:30 til **Hospitality Cookout**  
 Cajun Cookout @ *Prien Lake Park*

LFMA CONFERENCE [continued]



**FRIDAY, APRIL 4<sup>th</sup>**

8:30 - 9:00	<b>CONTINENTAL BREAKFAST</b>
9:00 - 9:30	<b>Floodplain Management</b> <u>Sandra Batten</u> , CFM - LADOTD
9:30 - 10:00	<b>Community Assistance Visit [CAV]</b> <u>David Hiegel</u> , CFM - FEMA Region VI
10:00 - 10:30	<b>New and Improved ASFPM</b> Al Goodman, CFM - Chair, ASFPM Board of Directors
10:30 - 11:15	<b>General Business Meeting - Election of Board Members &amp; Regional Reps</b> <b>2008 Conference Wrap-Up</b> <u>Michael Hunnicutt</u> , CFM - LFMA Chairman
1:00 - 4:00	<b>Certified Floodplain Manager Exam</b> - Pre-Registered applicants only <u>Dana Guidry</u> , CFM - Proctor

FOR QUESTIONS CONTACT:

Wayne Berggren, CFM  
504 - 762-2296 or [wayne.berggren@dhs.gov](mailto:wayne.berggren@dhs.gov)

**Rodney Smith, CFM**  
504 - 762-2547 or [rodney.w.smith@dhs.gov](mailto:rodney.w.smith@dhs.gov)  
Pam Mattingly, CFM  
337 - 721-3600 or [pmattingly@cppj.net](mailto:pmattingly@cppj.net)

**YOU MUST REGISTER TO TAKE THE CFM EXAM BY MARCH 21<sup>st</sup>, 2008**

CONTACT: ANITA L. LARSON with the ASFPM  
608-274-0123 OR [www.cfm@floods.org](http://www.cfm@floods.org)

**LFMA ♦ Official Registration Form ♦ 2008 Conference**

Please print or type

NAME: _____	ADDRESS: _____
TITLE: _____	CITY/ST/ZIP: _____
FIRM: _____	PHONE: _____ FAX: _____

REGISTRATION includes:

Conference Packet, Wednesday Wine & Cheese Reception, Thursday Luncheon & Dinner

Registration [Please circle all that apply]

MEMBERS	\$ 90.00 (early as possible - <b>by March 3<sup>rd</sup></b> )
NON-MEMBERS	\$ 120.00 (includes membership)
ONE DAY	\$ 40.00 (Thursday only)
SPOUSE	\$ 25.00
LATE REGISTRATION	\$ 100.00 Member
" "	\$ 130.00 Non-member
FIELD TRIP	\$ 40.00
LFMA T-SHIRT	\$ 15.00 (Choose Size: ____S - ____M - ____L - ____XL - ____XXL)

[EARLY Registration (**by March 14th**): T-SHIRT is Free]

**(Please note any special dietary requirements for Luncheon; i.e., diabetic, salt restricted)**

**Make check payable to: LA FLOODPLAIN MANAGEMENT ASSOCIATION**

Registration Fee and this form should be mailed to:

Tom Rodrigue, CFM  
LFMA Treasurer  
P.O. Box 64725  
Baton Rouge, LA 70896

**ROOM ACCOMMODATIONS:**

**SHOULD BE MADE DIRECTLY THROUGH THE ISLE OF CAPRI HOTEL & RESORT, WESTLAKE, LA**  
**I-10 EXIT 27, 100 WESTLAKE AVE., WESTLAKE, LA**  
**337-430-2423 OR 1-888-475-3847**

**REFERENCE "LFMA"**

# IF YOUR COMMUNITY'S FLOOD MAPS ARE CHANGING WHAT YOU SHOULD KNOW:

IF MAPS SHOW...	THESE REQUIREMENTS, OPTIONS AND SAVINGS APPLY
<b>Change from low or moderate flood risk to high risk</b>	<p><b>Flood insurance is mandatory.</b> Flood insurance will be federally required for most mortgage holders.* Insurance costs may rise to reflect the true (high) risk.</p> <p><b>Grandfathering offers savings.</b> The National Flood Insurance Program (NFIP) has "grandfathering" rules to recognize policyholders who have built in compliance with the flood map or who maintain continuous coverage. An insurance agent can provide more details on how to save.</p>
<b>Change from high flood risk to low or moderate risk</b>	<p><b>Flood insurance is optional, but recommended. The risk has only been reduced, not removed.</b> Flood insurance can still be obtained, at lower rates. Twenty-25 percent of all flood insurance claims come from low- to moderate-risk areas.</p> <p><b>Conversion offers savings.</b> An existing policy can be converted to a lower-cost Preferred Risk Policy.</p>
<b>No change in risk level</b>	<p><b>No change in insurance rates.</b> Property owners should talk to their insurance agent to learn their specific risk and take steps to protect their property and assets.</p>

RISK LEVEL	FLOOD HAZARD ZONE
<b>High Flood Risk</b>	<p><b>AE, A, AH or AO Zone.</b> These properties have a 1 percent chance of flooding in any year — and a 26 percent chance of flooding over the life of a 30-year mortgage.</p> <p><b>VE or V Zone.</b> These properties have a 1 percent chance of flooding in any year and also face hazards associated with coastal storm waves.</p> <p><b>Insurance note:</b> High-risk areas are called Special Flood Hazard Areas, and flood insurance is mandatory for most mortgage holders.*</p>
<b>Low or Moderate Flood Risk</b>	<p><b>Shaded X Zone.</b> These properties are outside the high-risk zones. The risk is reduced but not removed.</p> <p><b>X Zone.</b> These properties are in an area of overall lower risk.</p> <p><b>Insurance note:</b> Lower-cost preferred rate flood insurance policies (known as Preferred Risk Policies) are often an option in these areas.</p>

\* Required for loans provided by federally regulated lenders as well as Government Sponsored Enterprises such as Freddie Mac and Fannie Mae.



Beginning in 2003 the staff of the Louisiana Dept. of Transportation and Development, Floodplain Management Section has presented a "Certificate of Appreciation" to a person we feel has done an exceptional job of showing dedication and service regarding the goal of flood loss reduction for the citizens of Louisiana. This presentation is made during the annual Louisiana Floodplain Management Association [LFMA] conference.

No one knows who will receive this award, so come join the fun and education of the LFMA conference – who knows, *you* may receive the award !

PAST RECIPIENTS: **Jody Chenier**, St. James Parish; **Pat Skinner**, LSU AgCenter; **Tom Rodrigue**, CFM; Jefferson Parish; **James Demouchet**, CFM, Caddo Parish; **Ted DeBeane**, CFM, Owen & White; **Greg Solovey**, FEMA; **Mike Hunnicutt** CFM, St. Bernard Parish; **Dorothy Martinez**, CSC; **Lynette Richardson** CFM, E.B.R. Parish; **Juanita Fowler** CFM, City of Natchitoches; **Bob Meeker**, Grant Parish; and **David Hiegel**, CFM, FEMA.

# ZWOLLE is famous for the



There are **296** communities in Louisiana that participate in the National Flood Insurance Program [NFIP].

## CHEAPER FLOOD INSURANCE...

Just because your home or building is in the floodplain does not mean that you can't reduce your flood insurance premiums.

In fact, your building may have been built in a way that increases the cost of your annual premiums.

There is a FEMA brochure that identifies the most common causes of high flood insurance rates & provides options that could reduce the amount you pay.

If you're considering making a change to your home, whether it is a repair, remodel, or brand new building, consider some practices that will provide you with the most affordable flood insurance rates and reduce your risk from suffering flood damage.

To view and/or download the brochure go to:

[www.fema.gov/library/viewRecord.do?id=3060](http://www.fema.gov/library/viewRecord.do?id=3060)

**Dorothy Martinez** of Computer Science Corporation (CSC), **our insurance specialist**, has *moved* – the new address is: 1400 BROADFIELD, SUITE 200, HOUSTON, TX 77084

**NEW phone number: 281/994-7833**

**NEW fax number: -7801**



**Louisiana Mapping Project**  
*Charting Our Coastal Future*

FEMA created this site to inform government officials and citizens of FEMA's effort to update & modernize flood maps.

[www.lamappingproject.com](http://www.lamappingproject.com)



**Louisiana is guided by DHS/FEMA  
Region VI; located in Denton, Texas**  
**The 5 states in this Region are:**  
**Arkansas, Louisiana, New Mexico, Oklahoma & Texas**



**FEMA**

**HOW FEMA is HELPING the GULF COAST REBUILD**

[www.fema.gov/hazard/hurricane/2005katrina/map/index.html](http://www.fema.gov/hazard/hurricane/2005katrina/map/index.html)

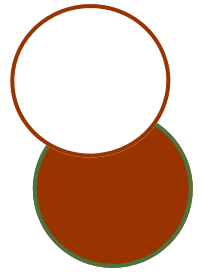
shows a "Grants Summary" for each Parish

WE WOULD LIKE TO WELCOME the **CITY OF GRAMBLING** TO THE NFIP



*Grambling, a city on the move...*

HOME OF GRAMBLING STATE UNIVERSITY



## Answers to Questions About the NFIP

### Who may purchase a flood insurance policy?

NFIP coverage is available to all owners of insurable property (a building and/or its contents) in a community **participating in the NFIP**.

Owners and renters may insure their personal property against flood loss. Builders of buildings in the course of construction, condominium associations, and owners of residential condominium units in participating communities all may purchase flood insurance.

### Is the purchase of flood insurance mandatory?

The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 **mandate the purchase of flood insurance** as a condition of Federal or Federally related financial assistance for acquisition and/or construction of **buildings in a Special Flood Hazard Area [Zone A]** of any community. The purchase of flood insurance on a voluntary basis is frequently prudent even outside of SFHAs.

### What is a Special Flood Hazard Area (SFHA)?

A Special Flood Hazard Area (SFHA) is defined as any land that would be inundated by a flood having a 1-percent chance of occurring in any given year (also referred to as the base flood).

On the Flood Insurance Rate Maps these areas are indicated by dark gray shading and a "Zone **A**" markings.

### Can modifications be made to the basic floodplain Management requirements?

In developing their floodplain management ordinances, participating communities must meet at least the minimum regulatory standards issued by FEMA.

NFIP standards and policies are reviewed periodically and revised whenever appropriate.

### How are flood hazard areas & flood levels determined?

Flood hazard areas are determined using statistical analyses of records of riverflow, storm tides, and rainfall; information obtained through consultation with the community; floodplain topographic surveys; and hydrologic and hydraulic analyses. The Flood Insurance Study covers those areas subject to flooding from rivers and streams, along coastal areas and lake shores, or shallow flooding areas.

### What is a Letter of Map Amendment (LOMA)?

A LOMA is an official revision by letter to an effective NFIP map. A LOMA results from an administrative procedure that involves the review of scientific or technical data submitted by the owner or lessee of property who believes the property has incorrectly been included in a designated SFHA. A LOMA amends the currently effective FEMA map and establishes that a specific property is not located in an SFHA.

The Governor of the State of Louisiana,  
Bobby Jindal,  
has made a Proclamation that  
April 2008 is FLOOD AWARENESS MONTH in the State of Louisiana



**Our goal is flood loss reduction . . .**

We are here to provide any guidance needed to assure that NFIP regulations are carried out and violations prevented.

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

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Floodplain Management Section  
8900 Jimmy Wedell Dr.  
Baton Rouge, LA 70807

PHONE: 225 – 274-4354  
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E-MAIL: [sandrabatten@dotd.la.gov](mailto:sandrabatten@dotd.la.gov)  
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