

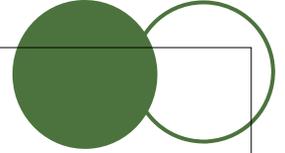


JOHNNY B. BRADBERRY  
SECRETARY

# LOUISIANA FLOODPLAIN MANAGEMENT



# FACTSHEET



SEPT. 2007

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

Volume 23-Number 4

◆◆◆ **CRS COMMUNITIES** ◆◆◆  
**RECERTIFICATION TIME IS HERE !!**  
the deadline is **October 1<sup>st</sup>**

Please mail documentation to:

Sherry Harper  
ISO  
2382 Susan Dr.  
Crestview, FL 32536



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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.

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OUR OFFICE WOULD LIKE TO  
ACKNOWLEDGE the ACHIEVEMENTS  
of several of our Community Rating System [ CRS ]  
communities ...

the **City of Shreveport** is moving to a *Class 7*  
(this increases their citizens' flood insurance policies  
discount to 15% )

The following communities are moving to a *Class 8*:  
(this increases their citizens' flood insurance policies  
discount to 10%)

**Caddo Parish**  
**Calcasieu Parish**  
**St. Charles Parish**  
**the City of Zachary**

And welcome to the **City of Westwego** for joining the  
Program as a *Class 8*  
(which will give their citizens a  
10% discount on flood insurance policies)

For information on how to join the CRS go to:  
[www.fema.gov/business/nfip/crs.shtm](http://www.fema.gov/business/nfip/crs.shtm)

# MANDEVILLE

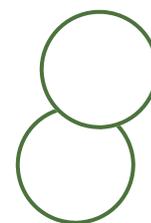
is home to the Louisiana



## CONGRATULATIONS !

to everyone who passed  
the national test  
and is now a  
Certified Floodplain Manager  
Especially our own

**PAM MILLER, CFM**



THE CRS PROGRAM has a new Specialist  
WE WOULD LIKE TO CONGRATULATE  
**BRAD DUHON, CFM**  
on his new position as the *Louisiana* ISO contact !

bduhon@iso.com

### What are flood zones?

Flood zones are land areas identified by the Federal Emergency Management Agency [FEMA].

*Everyone lives in a flood zone. . .*

It's just a question of whether you live in a low, moderate or high risk area.

For more information go to:



**FEMA TECHNICAL BULLETINS**  
are a source of important information.

There are currently 11 technical bulletins  
available for your reference.

To access this valuable tool go to:

[www.fema.gov/fima/techbul.shtm](http://www.fema.gov/fima/techbul.shtm)

The National Flood Insurance Program (NFIP) Basic Agent Tutorial is a web based flood insurance training course for agents. It is available free-of-charge on the NFIP Training Station website, <http://training.nfipstat.com>. Louisiana agreed to award three (3) continuing education credits to agents who successfully complete the course.

as of July 9, 2007

## **! NOTICE ! TO COMMUNITY OFFICIALS**

If a community wishes to allow *accessory structures* (sheds, garages, etc.) to be built below the bfe, the **community** must establish the “definition” of low-cost (minimal investment) and small accessory buildings. There is guidance with regard to size, given by FEMA, which can be found in the *Louisiana Floodplain Management Desk Reference* in Section 12.5 (A Zones) and Section 16.1.4 (V Zones).

The scope of what constitutes a minimal investment is decided by the community, subject to review by FIA if the choice exceeds the bounds of reasonableness. The community must have some input in determining the cut-off amount since construction prices may vary in different parts of the country.

**NOTE:** Ten percent (10%) of the amount of the flood insurance coverage purchased for a dwelling may apply to a one car garage or carport that services the insured dwelling and which is used for limited storage. To be covered by flood insurance, all other accessory structures must be rated separately. Therefore, other accessory structures which are not elevated above BFE, or otherwise built in accordance with the standards in Section 60.3, could be subject to extremely high flood insurance premiums.

Accessory structures qualify under the general definition of structure and are, consequently, subject to all floodplain management regulations pertaining to structures. In **A or AE-Zones** [Technical Bulletin 7-93] variances to allow wet flood-proofing may be issued for accessory structures used solely for parking (two-car detached garages or smaller) or limited storage (small low-cost sheds). In **V-Zones** [Technical Bulletin 5-93] FEMA recommends that low-cost be defined as “having a value of less than \$500” and small defined as “less than 100 square feet of floor space”. The community may also reference the size policy in the *Louisiana Floodplain Management Desk Reference* in Section 12.5.

There is, however, justification for treating accessory structures which do not represent significant investments differently with regard to the application of floodplain management measures. The minor initial investment in such structures would be greatly increased by the necessity to either elevate or dry flood-proof the accessory structure. Such measures may provide an excessive degree of protection for these types of structures.

Consequently, the elevation or dry flood-proofing standards of Section 60.3(c)(3) or 60.3(e)(4) of the NFIP regulations are NOT required when an accessory structure represents a minimal investment. However, all other requirements applicable to structures will apply. These requirements are found primarily in Section 60.3(a)(2) and 60.3(a)(3). Of course, the floodway encroachment standards of Sections 60.3(d)(3) and the need for a development permit would continue to apply.

**See page 4 for “Guidelines for Accessory Structures”**



The Louisiana Floodplain Management Association and Lafourche Parish  
are conducting an NFIP workshop

**DATE:** Friday, October 19<sup>th</sup>,  
**TIME:** 8 am – 12 noon  
**PLACE:** Sondra Barrios Bldg.  
1612 Highway 182  
Raceland, LA

For more information go to: [www.lfma.org](http://www.lfma.org)

# **GUIDELINES for ACCESSORY STRUCTURES**

The adoption and implementation of the following standards would satisfy NFIP objectives for construction of small accessory structures, without elevating the floor level to BFE:

## **A / AE ZONES**

Accessory structures shall not be used for human habitation (including working, sleeping, living, cooking, or restroom areas).

Accessory structures shall be designed to have low flood damage potential (wet flood-proofing).

Accessory structures shall be constructed and placed on the building site so as to offer the minimum resistance to the flow of floodwaters.

Accessory structures shall be firmly anchored to prevent flotation which may result in damage to other structures. This is a mandatory measure, pursuant to Section 60.3(a)(3)(i).

Service facilities such as electrical and heating equipment shall be elevated at or above the BFE or flood-proofed.

Openings to relieve hydrostatic pressure during a flood shall be provided below BFE in conformance with Section 60.3(c)(5).



## **V ZONES**

The following standards are required to properly regulate accessory structures in addition to A Zone requirements:

Accessory structures meeting the criteria of small or low-cost, such as small metal/wooden sheds that are “disposable, must be unfinished on the interior, constructed with flood-resistant materials below the BFE and used only for storage.

Consideration must be given to the effects the debris from the building will have on adjacent buildings.

Detached garages are **not** allowed in V-Zones.

The structural system shall utilize pilings, adequately embedded to resist scour and lateral deflection. The lowest horizontal structural member of roof systems, including plates and beams connecting the upright supports of the structure, shall be placed at or above the BFE.

Any small accessory structure enclosure below the BFE shall be constructed with “breakaway walls”, such as wooden lattice or insect screening, in conformance with Section 60.3(e)(5).

Floors shall be at or very close to grade.



On a recent Community Assistance Visit to Rapides Parish this home was spotted  
and I can only say it brought a smile to our faces !  
What a great example of good floodplain management.

## ◇ CAVs & COMPLIANCE ◇

Community Assistance Visits (CAVs) are conducted by a representative from the Louisiana Department of Transportation and Development (DOTD) Floodplain Management staff, on behalf of the Federal Emergency Management Agency [FEMA], to determine how well National Flood Insurance Program [NFIP] communities are complying with their adopted Flood Damage Prevention Ordinance.

A CAV consists of a complete field survey of special flood hazard areas in the community - to note development activities - and is then followed by an administrative review with the local Floodplain Administrator. During the meeting the DOTD representative will review the requirements outlined in the community's Flood Damage Prevention Ordinance and provide technical assistance, if needed.

The primary purpose of the Community Assistance Program is to identify and to assist in resolving any floodplain management compliance issues. However, if the review indicates a failure on behalf of the community or developers to enforce or abide by the community's Flood Damage Prevention Ordinance, the community will be asked to take prompt corrective actions for deficiencies which have been identified. If a community fails to take corrective actions and does nothing, the State office will have no choice but to turn the file over to FEMA for further review and possible (disciplinary) action, such as probation or suspension from the NFIP.

We conduct between 50 and 60 CAVs a year so be prepared, we may be coming to your community.

## ◇ *DON'T RISK PROBATION or SUSPENSION FROM THE NFIP* ◇

It is crucial for communities to have an effective floodplain management program. Failure to comply with provisions of the National Flood Insurance Program (NFIP) is not only costly to homeowners and developers; it may also result in your community being placed on probation or suspension. In some Louisiana communities, and those in other states, it is sometimes common to find structures that are not compliant with NFIP standards.

Often these non-compliant structures result in unnecessary costs to homeowners through prohibitively high flood insurance rates and/or retrofitting to restore the structure to compliance.

Probation is carried out by placing a surcharge on all flood insurance policies in the community. Policy holders are notified of the probation and advised of the potential for suspension. If a community does not remedy problems with its Program, it may be suspended from the NFIP. This suspension would mean not only the loss of federally subsidized flood insurance, but could also affect the availability of other sources of federal aid, such as Federal Disaster Assistance, federally guaranteed or insured mortgages (VA, FHA, SBA), Community Development Block Grants Funds, etc.

## ◇ *ENFORCE YOUR ORDINANCE* ◇



**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.



	<b>EXTREME WEATHER ◊ HURRICANE EMERGENCY INFORMATION</b>	
CLECO	<a href="http://www.cleco.com/site347.php">www.cleco.com/site347.php</a>	800 - 622-6537
Coast Guard, U.S.	8 <sup>th</sup> District	504 - 846-6160
DEMCO	<a href="http://www.demco.org">www.demco.org</a>	800 - 262-1170
	Power Outages	800 - 262-1160
Disaster Recovery Index, OHSEP	<a href="http://ohsep.louisiana.gov/disrecovery/disrecovindex.htm">http://ohsep.louisiana.gov/disrecovery/disrecovindex.htm</a>	225 - 925-7500
DOTD	<a href="http://www.dotd.state.la.us">www.dotd.state.la.us</a>	225 - 379-1000
Emergency Preparedness, Parish Offices	<a href="http://www.loep.state.la.us/Parish/parishoepnumbers.htm">www.loep.state.la.us/Parish/parishoepnumbers.htm</a>	
Entergy	<a href="http://www.entergy.com">www.entergy.com</a>	800 - 368-3749
	Power Outages	800 - 968-8243
Environmental Quality, Dept. of	<a href="http://www.deq.louisiana.gov">www.deq.louisiana.gov</a>	866 - 672-9773
Evacuation Routes	<a href="http://www.ohsep.louisiana.gov/evacinfo/stateevacrtes.htm">www.ohsep.louisiana.gov/evacinfo/stateevacrtes.htm</a>	
FEMA	<a href="http://www.fema.gov/hazard/index.shtm">www.fema.gov/hazard/index.shtm</a>	800 - 621-3362
	Governor's Office	866 - 366-1121
Gulf of Mexico Satellite	<a href="http://www.weather.com/maps/geography/oceans/gulfofmexicosatellite_large.html">www.weather.com/maps/geography/oceans/gulfofmexicosatellite_large.html</a>	
Health & Hospitals, Dept. of	<a href="http://www.dhh.state.la.us">www.dhh.state.la.us</a>	225 - 342-9500
Homeland Security & Emergency Preparedness, Office of	<a href="http://www.ohsep.louisiana.gov">www.ohsep.louisiana.gov</a>	800 - 256-7036
		225 - 925-7500
Humane Society	<a href="http://www.hsus.org/contact_us/your_regional_office.html">www.hsus.org/contact_us/your_regional_office.html</a>	
Hurricane Center, National	<a href="http://www.nhc.noaa.gov/">http://www.nhc.noaa.gov/</a>	
Insurance, Dept. of	<a href="http://www.lidi.la.gov">www.lidi.la.gov</a>	800 - 259-5300
		225 - 342-5900
Labor, Dept. of	<a href="http://www.laworks.net">www.laworks.net</a>	
LSU Hurricane Center	<a href="http://hurricane.lsu.edu">http://hurricane.lsu.edu</a>	225 - 578-4813
National Weather Service Forecast Office [N.O. / B.R.]	<a href="http://www.srh.noaa.gov/lix">www.srh.noaa.gov/lix</a>	504 - 522-7330
Natural Resources, Dept. of	<a href="http://www.dnr.louisiana.gov">www.dnr.louisiana.gov</a>	225 - 342-4500
Red Cross, National	<a href="http://www.redcross.org">www.redcross.org</a>	866 - 438-4636
Road Closures, La. State Police Hotline	<a href="http://www.lsp.org/roadandincident.nsf/\$ViewAll?OpenView">www.lsp.org/roadandincident.nsf/\$ViewAll?OpenView</a>	800 - 469-4828
		888 - 524-3578
Social Services, Dept. of	<a href="http://www.dss.state.la.us">www.dss.state.la.us</a>	225 - 342-0286
State Police	<a href="http://www.lsp.org">www.lsp.org</a>	225 - 925-6325 *LSP from any cell phone
Volunteers of America	<a href="http://www.voa.org">www.voa.org</a>	800 - 899-0089
Washington St. Tammany Electric Cooperative	<a href="http://www.wste.coop">www.wste.coop</a>	985 - 643-6612
	Power Outages	866 - 672-9773
Wildlife & Fisheries, Dept. of	<a href="http://www.wlf.louisiana.gov">www.wlf.louisiana.gov</a>	225 - 765-2800

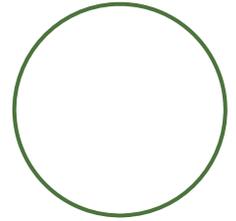
**SUMMARY**  
**NFIP RATE & RULE CHANGES**

**MAY 1, 2007**

Flood Insurance Premiums will increase an average of 6% for policies written or renewed on or after May 1, 2007.  
This premium increase varies by zone as described below.

**A ZONES**

- |                            |   |
|----------------------------|---|
| <b>Pre-Firm AE Zones:</b>  | Premiums will increase about 7%   |
| <b>Post-Firm AE Zones:</b> | Premiums will increase about 6%   |
| <b>Unnumbered A Zones:</b> | [no determined bfe] Premiums will increase about 8%   |
| <b>AO and AH Zones:</b>    | [shallow flooding] Premiums will increase between 9% to 10%   |
| <b>AR Zones:</b>           | [a decertified, previously accredited, flood protection system that is in the process of being restored to provide protection from the base flood] Premiums will increase about 10% |
| <b>A99 Zones:</b>          | [approved flood mitigation projects, i.e.: levees under construction] Premiums will increase about 10%  |



**V ZONES**

Larger rate increases are being implemented again this year due to an increase contingency loading (from 10% to 20%) that more appropriately reflect the volatility in flooding.

**X ZONES**

- |                        |                                  |
|------------------------|----------------------------------|
| Standard Risk Policy:  | Premiums will increase about 10% |
| Preferred Risk Policy: | No changes                       |

**Miscellaneous Items**

- |  |   |
|--|---|
| Optional Deductibles:                  | Deductibles relativities are unchanged                          |
| Emergency Program:                     | No changes  |
| Mortgage Portfolio Protection Program: | Revised to keep in line with increases to A and V Zone policies |
| Provisional Rating:                    | No Changes  |

Watermark, an NFIP publication  
[www.fema.gov/business/nfip/wm.shtm](http://www.fema.gov/business/nfip/wm.shtm)

***New Orleans Corps of Engineers***  
and  
***Unnumbered A Zones***

Our office would like to thank the New Orleans U.S. Army Corps of Engineers for assisting Louisiana floodplain administrators who call their office to request a base flood elevation for unnumbered A Zones located in their communities. The new contact for the N.O. Corps is John DeFraités - 504-862-1536.

In order to better serve you, as floodplain administrators, please provide as much detailed information as you can. Latitude/Longitude (if available), Street Name, Section, Township and Range, and if you can email a map with a mark on the location, that would be great!

Email this information to:  
[john.m.defraites@mvn02.usace.army.mil](mailto:john.m.defraites@mvn02.usace.army.mil)  
[rodney.d.greenup@mvn02.usace.army.mil](mailto:rodney.d.greenup@mvn02.usace.army.mil)





**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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8900 Jimmy Wedell Dr.  
Baton Rouge, LA 70807

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

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