

# FACTSHEET

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SECRETARY

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## FEMA releases new Elevation Certificate and Dry Floodproofing Certificate

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The new Elevation Certificate and new Dry Floodproofing Certificate have been approved and should be used going forward through 06/30/2026. Also included with the July 7 announcement from FEMA’s Flood Insurance Directorate is an attachment providing updated underwriting guidance on how to use the revised EC form for first floor height.

You can [read more here](#).

In addition, we have been informed FEMA has received inquiries requesting the usage of the expired forms. You can refer to the [Memorandum](#) here.

*Troubleshooting Tip:* If you get a “Please Wait” error when trying to download the new Elevation Certificate form, it’s due to some incompatibility issues with the alternative PDF viewer used by certain browsers. Here’s a work around:

- Right click on the Download File link and select “save link as”
- Save it to your PC

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## *FEMA releases new Elevation Certificate (cont'd)*

- Once it's on your PC, you will be able to open it.

You may access the forms on the FEMA website at [National Flood Insurance Program Underwriting Forms | FEMA.gov](#).



## **FALL WORKSHOP**

**Date:** Friday, October 20, 2023

**Location:** Scott Events Center, 110 Lions Club Road, Scott, LA 70583

**Time:** 8:30AM – 12:30PM

**Contact:** Darla Duet - [DuetDA@lafourchegov.org](mailto:DuetDA@lafourchegov.org)

**CECs:** Anticipate 3.5 CECs through ASFPM

**Register:** [Fall Workshop Registration 2023](#)



Louisiana Floodplain  
Management Association

# Steps to Prepare for Flooding



## What to do before a flood

Take steps to protect your home, family, and financial security throughout the year, and take extra precautions when flooding is predicted in your area.

**The best way to protect your home and belongings from flood damage is to purchase flood insurance – don't let your hard work be washed away.**

Here are a few steps you and your family can take to be ready for flooding:

- ⇒ Get flood insurance.
- ⇒ Know your flood risk.
- ⇒ Take a household inventory.
- ⇒ Store important documents.

## Steps to minimize your flood losses

**Minimize your potential losses** from flooding by taking the following steps:

**Elevate and anchor utilities.** Elevate and anchor your critical utilities, including electrical panels, propane tanks, sockets, wiring, appliances, and heating systems.

**Waterproof your basement.** Install a water alarm and maintain a working sump pump to protect your basement. Install a battery-operated backup pump in case of power failure.

Clear debris from gutters. Make sure that you clear any debris from gutters and downspouts to avoid an accumulation of water.

Elevate or move your furniture. When flooding is predicted or imminent, move furniture and valuables to a safe place, such as an attic or the highest floor of your home.



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## Steps to Prepare for Flooding (cont'd)

**When flooding is imminent - take care of your physical safety**

When a flood is imminent or occurring, **your first priority should be the physical safety of you, your loved ones, and your pets.**

Stay alert by monitoring the local news and weather reports and sign up for emergency alerts. Have a communication plan ready in the event of a power outage.

Additional resources for protecting your home

[Protecting Manufactured Homes from Floods and Other Hazards](#) Resources for policyholders living in manufactured (mobile) home.

[Protecting Building Utilities from Flood Damage](#) Information on protecting critical utilities, like water heaters and HVAC systems, from flood damage.

[Reducing Flood Risk to Residential Buildings that Cannot be Elevated](#) Mitigation options for homes that cannot be elevated.

*(Taken from [www.floodsmart.gov](http://www.floodsmart.gov))*





## *Recertification Tips for Activities 320 and 360*

Public Information Activities 320 (Map Information Service) and 360 (Flood Protection Assistance) both credit services offered to the public by communities. The documentation and publicity requirements for both these activities are very similar, and it can be a challenge to differentiate between the two different activities. Below is some background on these two public information activities and how to streamline efforts to maximize credits. Both activities have annual recertification documentation requirements, and communities often provide too much. Below are tips that can help.

### **Activity 320 (Map Information Service)**

**Purpose:** To credit specific actions taken by communities that provide inquirers with information about the local flood hazard and flood-prone areas that need special attention/protection.

**How it's accomplished:** Community staff provide map information from Flood Insurance Rate Maps (FIRMs) and locally-produced maps on seven possible creditable elements such as basic FIRM information, other local flooding problems not shown on the FIRM, flood depth data, historical flood information, etc. (see the [2017 CRS Coordinator's Manual](#) for a full list of creditable elements) to inquirers either over the phone, in person, or from email/hotline requests.

### **Annual documentation requirements**

**Publicity:** This service must be publicized annually to the community so citizens know it is available and who to contact. Publicity for this service must disclose all elements the community is providing information on (FIRMs, other local flooding areas, flood depth data, etc.) and tell them who to contact for assistance. The publicity must go to either:

1. All residents in the community (i.e., newsletter, utility bill insert);
2. All members of the three common users of this service physically located in the community:
  - a. Lenders (banks, credit unions);
  - b. Insurance Agents; and
  - c. Real Estate Agents; or
3. The audience described as beneficial as part of a Program for Public Information (PPI) as credited in Activity 330.

**Documentation of Service:** The provision of this service must be documented annually. Examples of how to document the provision of service could include a log of the service, individual letters to inquirers, or print outs from a database that tracks inquiries/complaints/etc. The documentation must note:

1. The date of inquiry;

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2. The address of location of the property in question;
3. The FIRM Zone; and
4. Whether the inquirer advised of the credited element. For example, if the community is using a log to record the service and is being credited for MI6 (historical flood information), the log should contain a column for “historical flooding information” and show when the information was offered.

If using a log, be sure a minimum of all four items under “Documentation of Service” are covered in the log and each element is clearly shown. The log should cover the entire year. The same applies to a print out from an inquiry/complaint database. If using individual letters or “determination” forms, be sure all elements are shown on the template. Only three of these need to be submitted with the recertification each year.

## Activity 360 (Flood Protection Assistance)

**Purpose:** To credit specific action taken by communities that provide one-on-one help to inquirers who are interested in protecting their property from flooding.

**How it’s accomplished:** Community staff provide assistance to inquirers about flooding and/or drainage concerns on their property either over the phone, in person, or from email/hotline requests. Community staff do not need to actually protect the property, just inform residents what the cause of the problem is and the various solutions that could be employed for flood protection. Community staff can also receive credit for providing advice on the various financial assistance measures available to the property owner.

### Annual documentation requirements:

**Publicity:** This service must be publicized annually to the community so citizens know it is available and who to contact. Publicity for this service must disclose all elements the community is providing information on (property protection from a discussion, property protection from a visit to the property in question, or financial assistance advice), and tell them who to contact for assistance. The publicity must go to either:

1. All residents in the community (i.e., newsletter, utility bill insert);
2. All floodplain residents (usually a direct mailing); or
3. The audience described as beneficial as part of a PPI as credited in Activity 330.

**Documentation of Service:** The provision of this service must be documented annually. Examples of how to document include a log of the service, individual letters to inquirers, memos to the file, or print outs from a database that tracks inquiries/complaints/etc. The documentation must note:

1. The date of assistance given;
2. The type of assistance given;
3. The details of the findings; and

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# Recertification Tips for Activities 320 and 360

## 4. Recommendations given to the inquirer

If using a log, be sure a minimum of all four items under “Documentation of Service” are covered in the log and each is clearly shown. The log should cover the entire year. This also applies a print out from an inquiry/complaint database. If using only three of these, they need to be submitted with the recertification each year.

### Main Points for both Activities

1. Please check the publicity requirements (audiences) for both activities. Publicity for both these activities can be sent to all residents. However, if that is not a viable option for a community, then the alternative publicity options must be used. Please understand the differences and conduct the outreach appropriately.
2. A community can use the same log or same letter template to serve the documentation requirement for both activities; however, both activities’ required elements must be clearly identified on the document so that both can easily be verified. ≡ ≡ ≡

*(Taken from NFIP/CRS Update, Dec. 2021/Jan. 2022)*



## CRS Webinars

The CRS Webinar Series provides both live and on-demand training to communities that are not yet participating in the Community Rating System, local government staff who are new to the CRS, and those with experience in the program. The Series includes basic introductory sessions and more advanced topics, most averaging about an hour in length. These webinars help communities understand and meet their CRS requirements. Many will be recorded, so they can be accessed later. Registration is free but required, as space is limited. [Click here](#) and type “CRS” in the search field to view webinars that are now open for registration. Some courses provide continuing education credits for certified floodplain managers (CFMs). All webinars begin at 12 pm Central time.

- September 19 .....Annual CRS Requirements
- September 20 .....FEMA’s Elevation Certificate
- October 17.....FEMA’s Elevation Certificate
- October 18.....Flood Warning & Response
- November 14.....FEMA’s Elevation Certificate
- November 15.....CRS & Coastal Hazards

If you would like to have a webinar on a particular CRS activity, contact your ISO/CRS Specialist. For more on the CRS webinars, go to the Training tab of the [CRS Resources website](#). If you have questions about or suggestions for the CRS Webinar Series, contact [Becca.Croft@atkinsglobal.com](mailto:Becca.Croft@atkinsglobal.com). ≡ ≡ ≡



# FEMA NEWS



## *Flood Insurance: FEMA's New Rate-Setting Methodology Improves Actuarial Soundness but Highlights Need for Broader Program Reform*



Source: U.S. Coast Guard.

*Flooding from Hurricane Katrina in New Orleans, LA in 2005*

### ***Fast Facts***

FEMA's National Flood Insurance Program is charged with keeping flood insurance affordable and staying financially solvent. But a historical focus on affordability has led to insurance premiums being lower than they should be. The program hasn't collected enough revenue to pay claims, and has had to borrow billions from the Treasury.

FEMA revamped how it sets premiums in 2021—more closely aligning them with the flood risk of individual properties. But affordability concerns accompany the premium increases some will experience.

### ***Highlights***

#### **What GAO Found**

In October 2021, the Federal Emergency Management Agency (FEMA) began implementing Risk Rating 2.0, a new methodology for setting premiums for the National Flood Insurance Program (NFIP). The new methodology substantially improves ratemaking by aligning premiums with the flood risk of individual properties, but some other aspects of NFIP still limit actuarial soundness. For example, in addition to the premium, policyholders pay two charges that are not risk based. Unless Congress authorizes FEMA to align these charges with a property's risk, the total amounts paid by policyholders may not be actuarially justified, and some policyholders could be over- or underpaying. Further, Congress does not have certain information on the actuarial soundness of NFIP, such as the risk that the new premiums are designed to cover and projections of fiscal outlook under a variety of scenarios. By producing an annual actuarial report that includes these items, FEMA could improve understanding of Risk Rating 2.0 and facilitate congressional oversight of NFIP.

Risk Rating 2.0 is aligning premiums with risk, but affordability concerns accompany the premium increases. FEMA had been increasing premiums for a number of years prior to implementing Risk Rating

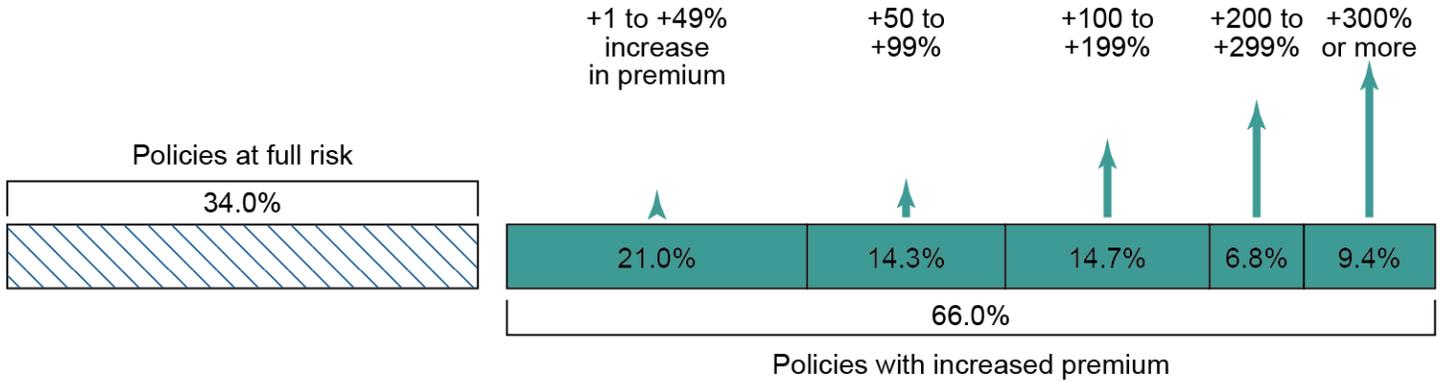
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# FEMA NEWS (continued)



## Estimated Premium Changes under Risk Rating 2.0, as of December 2022



Source: GAO analysis of Federal Emergency Management Agency data. | GAO-23-105977

Estimated Premium Changes under Risk Rating 2.0, as of December 2022

2.0. By December 2022, the median annual premium was \$689, but this will need to increase to \$1,288 to reach full risk. Under Risk Rating 2.0, about one-third of policyholders are already paying full-risk premiums. Many of these policyholders had their premiums reduced upon implementation of Risk Rating 2.0. All others will require higher premiums, including 9 percent who will eventually require increases of more than 300 percent. Further, Gulf Coast states are among those experiencing the largest premium increases. Policies in these states have been among the most underpriced, despite having some of the highest flood risks.

Annual premium increases for most policyholders are limited to 18 percent by statute. These caps help address some affordability concerns in the near term, but have several limitations.

- First, the caps perpetuate an unfunded premium shortfall. GAO estimated it would take until 2037 for 95 percent of current policies to reach full-risk premiums, resulting in a \$27 billion premium shortfall (see figure below). The costs of shortfalls are not transparent to Congress or the public because they are not recognized in the federal budget and become evident only when NFIP must borrow from the Department of the Treasury after a catastrophic flood event.
- Second, the caps address affordability poorly. For example, they are not cost-effective because some policyholders who do not need assistance likely are still receiving it. Concurrently, some policyholders needing assistance likely are not receiving it, and the discounts will gradually disappear as premiums transition to full risk.
- Third, the caps keep NFIP premiums artificially low, which undercuts private-market premiums and hinders private-market growth.

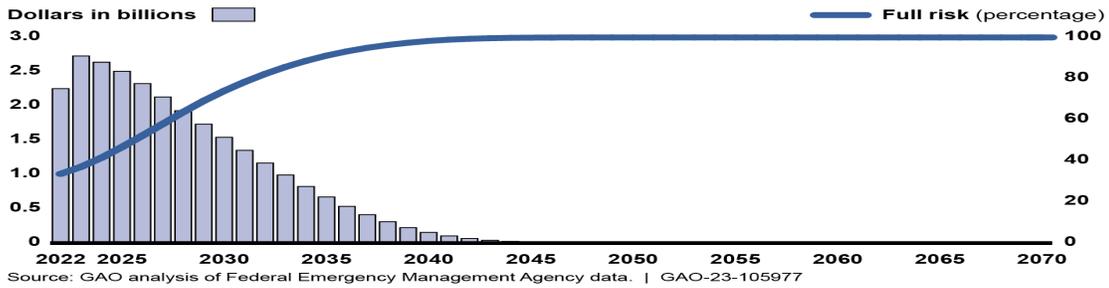
An alternative to caps on annual premium increases is a means-based assistance program that would provide financial assistance to policyholders based on their ability to pay and be reflected in the federal budget. Such a program would make NFIP’s costs transparent and avoid undercutting the private market. If affordability needs are not addressed effectively, more policyholders could drop coverage, leaving them unprotected from flood risk and more reliant on federal disaster assistance. Addressing affordability needs is especially important as actions to better align premiums with a property’s risk could result in additional

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# FEMA NEWS (continued)

## Estimated Premium Changes under Risk Rating 2.0 (cont.)



Estimated Premium Shortfall and Percentage of NFIP Policies at Full-Risk Premiums, by Calendar Year

premium increases.

FEMA has had to borrow from Treasury to pay claims in previous years and would have to use revenue from current and future policyholders to repay the debt. NFIP’s debt largely is a result of discounted premiums that FEMA has been statutorily required to provide. In addition, a statutorily-required assessment has the effect of charging current and future policyholders for previously incurred losses, which violates actuarial principles and exacerbates affordability concerns. Even with this assessment, it is unlikely that FEMA will ever be able to repay the debt as currently structured. For example, with the estimated premium shortfalls, repaying the debt in 30 years at 2.5 percent interest would require an annual payment of about \$1.9 billion, equivalent to a 60 percent surcharge for each policyholder in the first year. Such a surcharge could cause some policyholders to drop coverage, leaving them unprotected from flood risk and leaving NFIP with fewer policyholders to repay the debt. Unless Congress addresses this debt—for example, by canceling it or modifying repayment terms—and the potential for future debt, NFIP’s debt will continue to grow, actuarial soundness will be delayed, and affordability concerns will increase.

Risk Rating 2.0 does not yet appear to have significantly changed conditions in the private flood insurance market because NFIP premiums generally remain lower than what a private insurer would need to charge to be profitable. Further, certain program rules continue to impede private-market growth. Specifically, NFIP policyholders are discouraged from seeking private coverage because statute requires them to maintain continuous coverage with NFIP to have access to discounted premiums, and they do not receive refunds for early cancellations if they switch to a private policy. By authorizing FEMA to allow private coverage to satisfy NFIP’s continuous coverage requirements and to offer risk-based partial refunds for midterm cancellations replaced by private policies, Congress could promote private-market growth and help to expand consumer options.

### Why GAO Did This Study

NFIP was created with competing policy goals—keeping flood insurance affordable and the program fiscally solvent. A historical focus on affordability has led to premiums that do not fully reflect flood risk,



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# FEMA NEWS (continued)



insufficient revenue to pay claims, and, ultimately, \$36.5 billion in borrowing from Treasury since 2005.

FEMA's new Risk Rating 2.0 methodology is intended to better align premiums with underlying flood risk at the individual property level.

This report examines several objectives, including (1) the actuarial soundness of Risk Rating 2.0, (2) how premiums are changing, (3) efforts to address affordability for policyholders, (4) options for addressing the debt, and (5) implications for the private market.

GAO reviewed FEMA documentation and analyzed NFIP, Census Bureau, and private flood insurance data. GAO also interviewed FEMA officials, actuarial organizations, private flood insurers, and insurance agent associations.

*(Taken from GAO, July 31, 2023)*



# Information Sharing Access Agreement (ISAA)

## Why does a community need one?

Before FEMA can provide NFIP data (Policy, Claim & RL/SRL) to a community, there must be an approved NFIP Information Sharing Access Agreement (ISAA) in place. The ISAA is a written form that must be fully executed before FEMA may release NFIP data to a community. The purpose of the ISAA is to enable FEMA to share personally identifiable information (PII) that is protected by the Privacy Act of 1974 (Privacy Act), as amended, 5 U.S.C. § 552a, with the community. NFIP data can be used to enhance a community's floodplain management and CRS programs. It can also be used to identify high risk flood areas and target potential hazard mitigation activities. A fully executed ISAA is valid for one to three years, depending on how they are written and approved, and multiple data requests may be made under the ISAA. Updated NFIP data can be requested anytime as long as the NFIP ISAA has not expired. A separate agreement would not be needed to receive disaster related NFIP data but an additional ISAA may be needed to receive information related to Individual Assistance (IA) inspections or other disaster related data. The following information is needed for FEMA Region 6 to draft a NFIP ISAA:

- 1.) Name of Community
- 2.) Explanation of how the NFIP data will be used
- 3.) Name and title of the person with authority to sign sharing agreement for the community
- 4.) The following information for at least one point of contact, but no more than five:

Name \_\_\_\_\_  
Title \_\_\_\_\_  
Phone \_\_\_\_\_  
Email \_\_\_\_\_

Send the above information to Mr. John Bowman, FEMA Region 6, at [johne.bowman@fema.dhs.gov](mailto:johne.bowman@fema.dhs.gov) in order for him to draft the document.





Our goal is flood loss reduction . . .

LOUISIANA DEPARTMENT OF  
TRANSPORTATION & DEVELOPMENT

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

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



With Thanksgiving being just around the corner, we would like to say...

*We hope you all have a safe and happy Thanksgiving Holiday!!*

From: Susan, Pam, Tatanisha and Angela