



FACTSHEET

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SECRETARY

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NFIP/ CRS Corner



2025 CRS Coordinator's Manual Released

The Community Rating System (CRS) serves to recognize communities that are doing more than meeting the minimum NFIP requirements to help citizens prevent or reduce flood losses. The CRS also provides an incentive for communities to initiate new flood risk reduction activities.

The Coordinator's Manual is the guidebook for the Community Rating System. It explains how the program operates, how credits are calculated, what documentation is required, and how class ratings are determined. It also acts guidance for communities in enhancing their flood loss reduction and resource protection activities. [Download the 2025 Manual](#)



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(Taken from the ASFPM's News & Views, September 2025 Issue)



2025 Building Code Adoption Tracking Fact Sheets Released

FEMA has released its annual Building Codes Adoption Tracking Fact Sheets that break down the code adoption status of every state and territory in the United States. As of Q3, only 21% of the nation's jurisdictions have adopted current, natural-hazard resistant building codes, when looked at by populations. When analyzing adoption status by the percentage of the population living in natural hazard-resistant jurisdictions, FEMA says 38% of the population is covered.

What are the 2025 Building Code Adoption Tracking Fact Sheets?

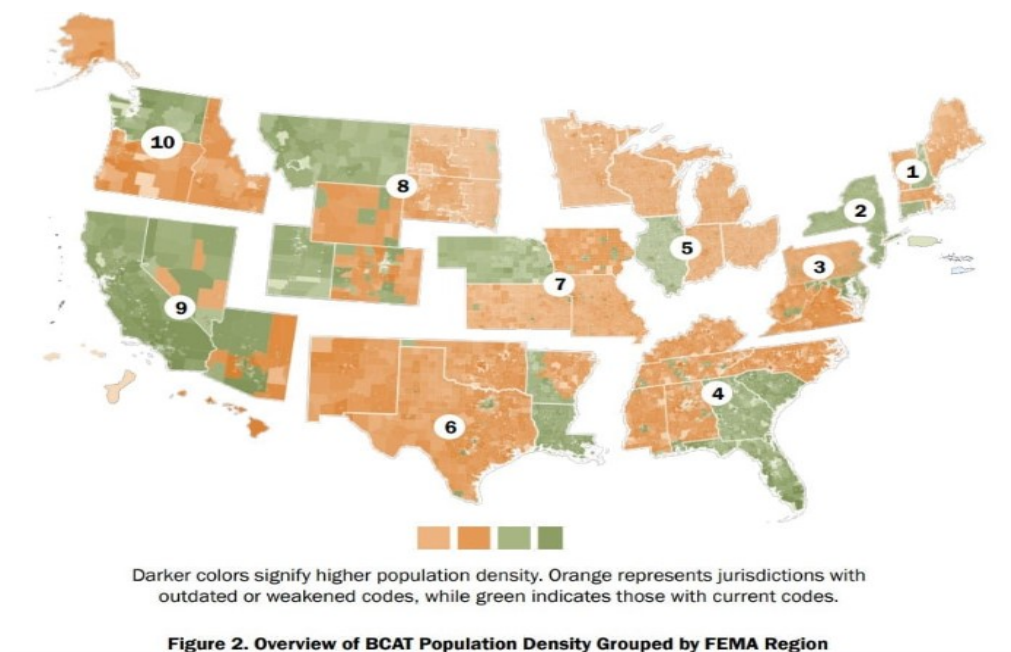
FEMA publishes regional Building Code Adoption Tracking (BCAT) Fact Sheets to provide an overview of hazard-resistant building code adoption status in each state and territory within a FEMA region. The BCAT Fact Sheets show an annual percent of communities adopting hazard-resistant building codes in high-risk flood, damaging wind, hurricane wind, tornado, and seismic areas. States and territories are categorized as either "Higher Resistance," "Moderate Resistance," or "Lower Resistance," and a summary of significant building code adoption information is provided.

Explanation of the Hazard-Resistance Methodology

The BCAT effort tracks five hazards: flood, damaging wind, hurricane wind, tornado, and seismic. The maps, definitions and provisions of the model codes and the standards underlying those codes, such as American Society of Civil Engineers, Structural Engineering Institute (ASCE/SEI) 7, Minimum Design Loads and Associated Criteria for Buildings and Other Structures, and ASCE/SEI 24, Flood Resistant Design and Construction, define these five hazards and the areas where they pose the highest risk.

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2025 Building Code Adoption Tracking Fact Sheets Released (cont'd)



How to Use the Regional Fact Sheets

The fact sheets are a tool for FEMA regional representatives and other stakeholders to use in their outreach efforts to their states and territories to encourage adopting the latest consensus-based hazard-resistant building codes. These fact sheets enhance the resilience conversation and planning for:

- FEMA and state, local, tribal and territorial governments during FEMA/State Mitigation Consultations
- Updates to state, local, tribal and territorial Hazard Mitigation Plans
- RiskMAP Project lifecycle stages
- Supporting and implementing preparedness goals
- Code enforcement projects
- Loss avoidance studies
- Readiness enhancement for building code administration assistance under the **Disaster Recovery Reform Act of 2018**, Section 1206 – Code Implementation and Enforcement

Access the BCAT fact sheets, organized by regions. This page also has the annual Mutual Aid for Building Department (MABD) regional fact sheets available for download.

Access FEMA's BCAT Portal to identify which building codes your area has adopted

(Taken from flood.org, FEMA News, October 8, 2025)

The NFIP has lapsed. Here's what it means.



The National Flood Insurance Program (NFIP) expired at midnight on September 30, the end of the fiscal year, leaving homeowners largely unable to secure new flood insurance or renew existing policies. As a follow-up to last month's member alert, below are answers to some common questions you might have.

What happens during a lapse?

- The NFIP cannot issue new or renew existing flood insurance policies until the program is reauthorized. Consumers who had a pending flood policy application or renewal should confirm with their agent that they have coverage.
- Homeowners with active NFIP policies will still be covered until their expiration date, including a 30-day grace period.
- The NFIP will continue to adjust and pay claims for its policyholders, as long as funds are available. If those funds are depleted, claims payments would be delayed until additional funds become available as the NFIP collects premiums or Congress provides for additional borrowing authority.
- Private flood insurance is not affected.

What does the lapse mean for homebuyers?

- In some cases, homebuyers may be able to assume the seller's existing NFIP policy.
- Lenders may continue making loans during an NFIP lapse, but must still conduct flood determinations, provide accurate borrower notices, and follow all other flood insurance regulations. They are also expected to manage safety, soundness, and legal risks, and consider private flood insurance options. ([see Federal Reserve press release](#))
- Private flood insurance remains an option and should be strongly considered.

Are floodplain regulations on hold during the lapse?

- No. Communities must continue enforcing their local floodplain management regulations. Local ordinances are adopted as a condition of a community's participation in the NFIP. They are legally adopted local land use standards and FEMA will expect communities to continue administering and enforcing their regulations, even when the NFIP is lapsed.



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The NFIP has lapsed. Here's what it means. (cont'd)



What is ASFPM doing?

- Maintaining regular communication with Congressional leaders and the White House.
- Collaborating with partner organizations in efforts that advance long-term NFIP reauthorization.
- Engaging with members of Congress to highlight the impacts of the lapse and emphasize the NFIP's importance to communities nationwide.
- Elevating awareness of the issue through targeted outreach, policy statements, and media engagement.

NFIP's last long-term reauthorization was in 2012 with the Biggert-Waters Flood Insurance Reform Act. Since the end of 2017, there have been 33 short-term reauthorizations.

Additional news & resources

- [FEMA guidelines](#) (2024)
- [FDIC](#) – Joint press release with FCA, FRB, NCUA, and OCC
- [Fannie Mae](#) (scroll to section titled “Requirements During a National Flood Insurance Program Lapse”)
- [Freddie Mac](#) – Guidance Related to the Federal Government Shutdown
- [Associated Press](#) – National Flood Insurance Program is set to expire Tuesday, halting new policies and some home loans
- [Realtor.com](#) – Congress Let the National Flood Insurance Program Expire. Here's Who's in Trouble First
- [The Insurer](#) – NFIP lapse creates opportunity for private flood insurance market
- [National Low Income Housing Coalition](#) – Authorization for National Flood Insurance Program Lapses Amid Shutdown

The ASFPM Policy Team will continue to provide updates as we learn more. If you have any questions, [please reach out to us here](#).

(Taken from Floods.org, FEMA News, October 7, 2025)





LFMA Annual Conference

April 15-17, 2026

Hilton Baton Rouge Capitol Center

201 Lafayette Street

Baton Rouge, LA 70801

Registration information will be released in January.

2026 ASFPM Conference



May 31 – June 4, 2026 | Milwaukee, Wisconsin

[For more info: View 2026 ASFPM Conference](#)



LOUISIANA DEPARTMENT OF
TRANSPORTATION & DEVELOPMENT

Our goal is flood loss reduction . . .

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