



## FACTSHEET

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SECRETARY

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## FEMA Publishes Updated Preliminary Damage Assessment Guide

FEMA published an updated [Preliminary Damage Assessment Guide](#), which defines how state, local, tribal and territorial government officials and FEMA staff collect, validate, quantify and document the cause, location and details of damage following a disaster.

Changes within the updated guide should be used immediately for any incidents that take place on or after July 1. This Preliminary Damage Assessment Guide supersedes all previous versions.

State, local, tribal and territorial governments, as well as certain nonprofits, are encouraged to review the updated [Preliminary Damage Assessment Guide](#). The guide helps emergency management officials at all levels of government efficiently complete accurate and consistent preliminary damage assessments that align with Stafford Act presidential disaster declaration request requirements.

Updates to the guide include consolidating methodologies for conducting Individual Assistance and Public Assistance joint preliminary damage assessments, expanding on the importance of completing the initial damage assessment, consolidating roles and responsibilities and incorporating new policy and programmatic requirements, among other revisions.

To learn more and watch a video series on the guide's process, visit [FEMA's YouTube channel](#).

For a list of the major changes, please refer to the [Preliminary Damage Assessment Guide's Summary of Changes](#).

*(Taken from FEMA Bulletin July 1, 2025)*

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# Cassidy Seeks Input from NFIP Stakeholders on Proposed Reform

**WASHINGTON** – U.S. Senator Bill Cassidy, M.D. (R-LA) is requesting input from National Flood Insurance Program (NFIP) stakeholders and other interested parties on potential reforms to the program.

For over 50 years, NFIP has provided Americans with access to affordable flood insurance, addressing a gap left by the private market, which could not offer coverage on reasonable terms. Established by the National Flood Insurance Act of 1968, the program was designed to reduce the financial burden on individuals and the federal government by sharing flood risk and requiring participating communities to adopt floodplain management standards that lower flood risk. Many of the market challenges that led to the program's creation persist today.

As the Senate considers how to modify the NFIP, Senator Cassidy is inviting feedback on S. 2142 – the National Flood Insurance Reauthorization and Reform Act of 2023. Input is likewise requested on a variety of topics, including reauthorization, affordability, mitigation, Risk Rating 2.0, and transparency, among other issues.

Cassidy's goal is to ensure any changes to NFIP are informed by sound analysis, practical insights, and credible research. The deadline to submit input is September 15, 2025.

Cassidy was joined by U.S. Senator Cory Booker (D-NJ) in sending the request.

Read the full request [here](#) or below.

*To Interested Parties,*

*For the last half century, the United States Government ensured that American homeowners could access affordable flood insurance through the National Flood Insurance Program ("NFIP"). The NFIP was created pursuant to the National Flood Insurance Act of 1968<sup>[1]</sup> on the basis that it was "uneconomic for the private insurance industry alone" to meet the demand for flood insurance policies with "reasonable terms and conditions."<sup>[2]</sup> Where an affordable private market was lacking, Congress determined that the federal government could step in to alleviate "an increasing burden on the Nation's resources" and to "shar[e] the risk of flood losses," thereby transferring to the federal government some of the financial burdens borne by individual policyholders, while also requiring communities that participate in the program to adopt floodplain management standards that significantly lower flood risk.<sup>[3]</sup> NFIP was Congress's solution to these market inefficiencies, of which many still remain.<sup>[4]</sup>*

*As the Senate deliberates the best approach to reauthorizing and reforming the NFIP, we invite interested parties to provide input and feedback. The most recently introduced comprehensive reform proposal is [S. 2142](#), National Flood Insurance Reauthorization and Reform Act of 2023. Which provisions therein are most important? Why? Please explain your rationale and provide any relevant data or examples. Likewise, if you find any provisions to be problematic, we ask that you detail your concerns and include any data or evidence that supports your position or illustrates unintended consequences. Trustworthy data and research with proper citations will be especially appreciated, as they help ensure that decisions made about the NFIP's future are based on sound policy analysis. In addition, we welcome any suggestions for alternative language or policy approaches that you believe would improve the NFIP. More specifically, in addition to providing comments on*

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# Cassidy Seeks Input from NFIP Stakeholders on Proposed Reform (cont'd)

S. 2142, National Flood Insurance Reauthorization and Reform Act of 2023, we invite your responses to the questions enumerated below.

**Please send responses to [Flood@cassidy.senate.gov](mailto:Flood@cassidy.senate.gov) by September 15, 2025.** Responses will be treated as confidential and will only be shared with the Senate Banking Committee, as well as the Senate offices leading this Request for Information. We look forward to reviewing your submissions.

## Reauthorization

1. What is the ideal reauthorization length and why?
2. When authorized in 1968, NFIP was initially administered by the Department of Housing and Urban Development ("HUD"). In 1979, NFIP was moved to FEMA when it was created to centralize the federal government's emergency preparedness and disaster management. Should a reauthorized NFIP continue to exist within FEMA, or should it belong to another agency, like HUD or the Federal Housing Finance Agency ("FHFA")?

## Affordability

3. In 2018, FEMA released an affordability framework for the National Flood Insurance Program (NFIP), which explored designs of an affordability program. How should an affordability program be designed? Who should be eligible for premium discounts? Should eligibility be based on the area median income (AMI), federal poverty level (FPL), mitigation efforts, community-level mitigation, other assessments / ratios, or a combination? Should eligibility be based on not only the household's income, but also the housing costs such as mortgage principal and interest, property taxes, and insurance (including flood insurance and homeowners' insurance)? What should maximum premium discounts be?
4. What policy changes would most effectively address affordability concerns for policyholders? Should policy holders be allowed to pay their premiums monthly? If not, why not?
5. What approaches could help balance long-term program fiscal stability, considering the need for premiums to reflect risk while accounting for the investments communities have made to meet flood mitigation standards, and the need to keep premiums affordable for at-risk populations?
6. Given that prior to Risk Rating 2.0 grandfathering allowed property owners to "lock in" the lower risk flood zone or base flood elevation for future ratings, what role should grandfathering of rates play into a reform of the NFIP, taking into account its impact on home values and the downstream impacts on state and local tax bases, as well as the impact on program sustainability? In addition to grandfathered properties, **pre-FIRM** properties and **newly-mapped** properties have historically also received a discount. What role should these discounted categories have in a reform of the NFIP?

## Mitigation

7. How can the NFIP better support and incentivize mitigation efforts at the local or property level? Should FEMA offer non-financial direct technical assistance (DTA)?
8. How can FEMA ensure that premium rates better reflect mitigation efforts undertaken by property owners? What information would you like FEMA to provide on reductions in premiums due to mitigation

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# Cassidy Seeks Input from NFIP Stakeholders on Proposed Reform (cont'd)

actions? To whom should this be provided (e.g. policyholders, communities, builders)?

9. FEMA states that “mitigation efforts, such as elevating a building, installing proper flood openings in a crawlspace or enclosure, and elevating certain machinery & equipment, will help reduce flood damage and potentially the cost of flood insurance.”<sup>[5]</sup> What other mitigation measures lower flood risk and should be considered in the premium methodology? What mitigation measures lower flood risk in dense urban areas?

## Mapping

10. What improvements or reforms to FEMA’s flood mapping process would be most beneficial to accurately map an area’s flood risk and reflect a community’s efforts to mitigate that risk?

11. Under current policy, FEMA is required to study the need to update its flood maps every five years, but there is no requirement for the maps to actually be updated. Would a requirement for FEMA to update its maps on a consistent basis benefit its ability to better understand flood risks and price its policies accordingly? If so, what would be a good timeline for FEMA to update its maps?

12. Are there ways the U.S. government can effectively work with private industry to provide high quality, cost efficient, and regularly updated flood maps?

## Risk Rating 2.0

13. How could the Risk Rating 2.0 methodology be changed or replaced to more accurately reflect a property’s true risk rating and past mitigation efforts? What aspects of the legacy flood insurance premium rating system are superior to Risk Rating 2.0?

14. Should the Risk Rating 2.0 methodology and its data sources receive a third-party review for reasonableness and consistency? If so, how should this review be conducted, and who should be involved in this review? Should FEMA publicize Risk Rating 2.0 data, methodologies, and risk modeling for public access?

15. How often should FEMA’s rating methodology be updated? Are there new data sources or technologies that should be considered when modifying or replacing Risk Rating 2.0? Should communities or policyholders be allowed to contribute information to FEMA’s rating methodology, and through what process should this occur?

## Solvency and Savings

16. What are the most effective strategies to strengthen the NFIP’s long-term financial solvency?

17. Are there innovative approaches to building program reserves or savings that Congress should consider?

18. While FEMA does purchase reinsurance for NFIP policies, would the use of other risk transfer tools such as catastrophe bonds, resilience bonds, or other insurance linked securities be useful in helping NFIP reach program sustainability?

19. How can the NFIP effectively manage its debt burden?

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# Cassidy Seeks Input from NFIP Stakeholders on Proposed Reform (cont'd)

20. The NFIP, on average, pays the U.S. Treasury over \$619 million in interest expenses annually, the third most important NFIP activity when valued by cost. From 2005 until present, the NFIP paid over \$6.2 billion in interest. In the next 10 years, the NFIP is projected to pay \$7.45 billion solely for interest on the debt. Should NFIP receive forbearance on these interest expenses? If so, how long should interest payments be forborne? If so, should NFIP be mandated to use savings for any particular activity or fund? Would NFIP benefit from reorienting its reserves away from losses and toward paying down its interest and debt?

## Enhancing Transparency and Accountability

21. What steps could FEMA and / or Congress take to improve transparency in NFIP rate-setting, claims processing, or program administration?

22. How can the NFIP better convey community risk and program changes to policyholders and communities?

23. Home buyers and renters often lack awareness about the property and community level flood risk and history of the properties they purchase and rent. Would flood risk and history disclosure requirements between sellers/lessors and buyers/renters of properties before closing transactions help increase transparency and raise risk awareness? If so, what type of information should be disclosed between parties?

24. What accountability measures would ensure the program meets its goals and serves stakeholders effectively? Should policyholders be informed of all of the rating factors? Are there any rating factors that should not be disclosed to policyholders? How should this communication occur (i.e., on declaration pages, via an agent, or on an online portal)?

25. How can the Office of the Flood Insurance Advocate (OFIA) better help policyholders and communities?

26. FEMA released a direct-to-customer quoting tool and a mitigation discount tool. How can these tools be improved? Are there functions or information that should be added to these tools?

27. Currently, NFIP premiums are not appealable. Should NFIP premiums be appealable? If so, what specific rating factors should be appealable? If so, how should this appeals process work?

## Severe Repetitive Loss Properties

28. What are the main challenges in addressing severe repetitive loss properties, and what solutions could be effective?

29. How can the NFIP and its partners better support mitigation efforts for severe repetitive loss properties?

30. Should the NFIP expand its practice of buying out severe repetitive loss properties? Under some conditions should buyouts be required?

31. What policy changes could reduce the incidence and impact of severe repetitive loss claims?

## Mandatory Purchase Requirement

32. The mandatory purchase requirement (MPR) applies to properties with federally-backed mortgages

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# Cassidy Seeks Input from NFIP Stakeholders on Proposed Reform (cont'd)

*within the Special Flood Hazard Area (SFHA). The SFHA is defined by FEMA as an area with a 1% or greater risk of flooding every year. What are the strengths and weaknesses of the current mandatory purchase requirement? Should changes to MPR standards be explored, and if so, how should MPR standards change?*

33. *How could compliance with the mandatory purchase requirement be improved?*

34. *What impact, if any, does the mandatory purchase requirement have on your community or industry, and what changes would you recommend?*

## Participation in the Program

35. *What incentives or requirements could encourage more consistent participation in the program?*

36. *What changes in the program have led to a decrease in participation in the program?*

37. *Should an affordability program be open to new as well as existing NFIP policyholders?*

## Continuous Coverage Requirement

38. *FEMA imposes a continuous coverage requirement which may penalize homeowners who experience a lapse in their policy. Additionally, FEMA may refuse to recognize private flood policies as satisfying the continuous coverage provision, resulting in homeowners who comparison-shop losing subsidies when they return to the NFIP. What statutory or regulatory changes could end these penalties without exposing NFIP to adverse selection?*

## Disproportionate Impact on Communities

39. *How does the NFIP currently impact different communities, particularly those that are low-income, minority, or rural?*

40. *What steps can Congress and FEMA take to ensure more equal access to flood insurance and mitigation resources?*

41. *How can Congress and FEMA better address the unique needs of vulnerable or disproportionately affected populations?*

42. *The Community Assistance Program – State Support Services Element (CAP-SSSE) program provides funding to states to help communities participating in the NFIP proactively identify, prevent, and resolve flood management issues. Should CAP-SSSE be permanently authorized and preserved? Should any changes be made to this program?*

43. *In a future affordability program, how should NFIP ensure that communities most in need receive benefits? For example, areas with high area median income (AMI) may have a larger percentage of homeowners eligible to receive a premium discount.*

## NFIP Coverage Limits

44. *The current maximum NFIP coverage limits are \$250,000 for building coverage and \$100,000 for*

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# Cassidy Seeks Input from NFIP Stakeholders on Proposed Reform (cont'd)

*contents for single-family to four-family residential properties and \$500,000 for nonresidential building coverage and \$500,000 for contents coverage. How do these limits align with the actual replacement costs and recovery needs in today's housing and commercial markets?*

*45. How might adjustments to these statutory coverage caps affect program participation, affordability, and the relationship between the NFIP and private flood insurance offerings, particularly in high-value or high-risk areas?*

*46. Are there alternative models, such as supplemental or layered insurance approaches, that could better address coverage gaps for properties exceeding current NFIP maximums, and what would be the operations and access considerations of such models?*

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<sup>[1]</sup>Pub. L. No. 90-448, 82 Stat. 572 (1968) (codified at 42 U.S.C. § 4001 et seq.).

<sup>[2]</sup>*Id.* § 4001(b).

<sup>[3]</sup>*Id.* § 4001(a).

<sup>[4]</sup>*See id.* § 4001(c).

<sup>[5]</sup>FED. EMERGENCY MGMT. AGENCY, U.S. DEP'T OF HOMELAND SEC., *Frequently Asked Questions – Risk Rating 2.0* (2022), <https://agents.floodsmart.gov/sites/default/files/fema-nfip-risk-rating-2.0-FAQs.pdf>.

*(Taken from [www.cassidysenate.gov/newsroom/press-releases](http://www.cassidysenate.gov/newsroom/press-releases))*

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## Louisiana Flood Risk Data Questionnaire (5 minutes)

The Louisiana Department of Transportation and Development (LaDOTD), which serves as a FEMA Cooperating Technical Partner (CTP), is requesting participation in a brief questionnaire that will provide user feedback on the flood risk data sources currently available for our state.

This questionnaire specifically aims to understand how FEMA regulatory data and best available information, including Base Level Engineering (BLE) and Louisiana Watershed Initiative (LWI) flood risk data, are being used and perceived in your community. Responses will remain confidential and are only intended for use by LaDOTD to improve flood risk mapping and education outreach efforts in Louisiana.

Questionnaire access: <https://forms.office.com/r/20hPZe9daV>



Thank you for your participation.

**Louisiana Department of Transportation and Development**

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





## FALL WORKSHOP



Louisiana Floodplain  
Management Association

**Date:** Friday, October 24, 2025

**Location:** Terrebonne Parish Library

**Time:** 8:00AM – 12:30PM

**Contact:** Danielle Honor-Young

dhonor@stcharlesgov.net

**CECs:** Anticipate 3.5 CECs through ASFPM

**Register:** [Register Now](#)

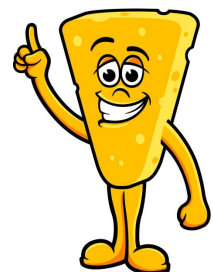


### 2026 ASFPM Conference



May 31 – June 4, 2026 | Milwaukee, Wisconsin

Join us on the shores of Lake Michigan in Milwaukee, Wisconsin for a landmark event – **ASFPM's 50th Annual National Conference**, themed: "The Fresh Coast Legacy: 50 Years of Floodplain Management." Taking place **May 31 – June 4, 2026**, this milestone event celebrates five decades of progress in flood risk reduction and community resilience across the nation.

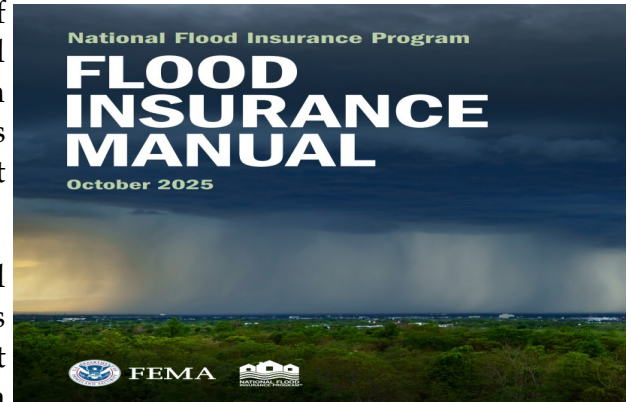




# Update for M&E Discount in October 2025 Flood Insurance Manual

The June 3, 2025 W-25003 Bulletin included notice of many updates included in the October 2025 Flood Insurance Manual. One of those updates indicates a policy change that addresses one of the concerns members of our committee shared with FEMA staff last year.

A 5% policy discount is available if Machinery and Equipment (M&E) is above the first floor. Our members noted that for one-story slab on grade buildings, that means you cannot get the discount unless the M&E is in the attic – not a realistic option. We recommended that credit be given if the M&E was elevated above the Base Flood Elevation (BFE) or elevated in some other manner short of putting it in the attic.



The recent bulletin notes the October 2025 Manual has added guidance to “have Machinery and Equipment (M&E) servicing the building, inside or outside the building, elevated to at least within a foot of the elevation of the floor above the building’s first floor. Alternatively, the M&E may be elevated to the BFE.” An Elevation Certificate or other documentation will be required. This is good news for compliant newer buildings and for encouraging mitigation in those older buildings that need to update/ replace any machinery and equipment servicing the building.

## Next Elevation Certificate and Dry Floodproofing Certificate Update Due in 2026

The current 2023 Elevation Certificate and Dry Floodproofing Certificate have an expiration date of June 30, 2026, so considerations of what updates are needed are in the works now. Since extensive updates were made for the 2023 version, FEMA does not anticipate major changes in 2026.

The ASFPM Elevation Certificate Workgroup, in coordination with FEMA and the ASFPM Flood Insurance Committee, is collecting input on improvements to the latest (August 2023) versions of the FEMA Elevation Certificate and FEMA Dry Floodproofing Certificate. Both forms can be downloaded from [FEMA NFIP Underwriting Forms](#); note the Elevation Certificate must be downloaded and can usually only be viewed with Adobe software.

Please submit your comments, suggested changes, and recommended improvements using this folder hosted by Pinellas County: [Elevation Certificate Updates - Comments](#) (password: ASFPM). Be sure to include your name, organization, and email. The Flood Insurance Committee will compile the information and present our recommendations to FEMA. Due to the significant changes incorporated into the 2023 version of both forms, and the subsequent resolution of many concerns and issues, we have a limited window for input. We truly appreciate your feedback on improvements, including refinement of the current forms and instructions, and incorporation of changes reflected in ASCE 24-24.

*(Taken from ASFPM - The Insider July 2025)*



## Get Free Member Access to ASCE 24-24

ASFPM is proud to offer members free digital access to the new **ASCE 24-24: Flood Resistant Design and Construction**, which establishes minimum standards for building structures in flood hazard areas.

Published by the American Society of Civil Engineers, the new ASCE 24-24 redefines how we design and build in flood hazard areas — aligning with the latest data and practices to help communities reduce risk and future losses. While not a requirement to be adopted under the NFIP at this time, the new standard nonetheless represents an opportunity for communities to adopt a new national standard that has been through a rigorous consensus process.

ASCE 24-24 contains significant changes from the previous version and includes numerous requirements that exceed the NFIP minimums and regulations that have existed since 1973.



[Visit the ASFPM Resource Center to learn more](#)



## Frequently Asked Questions

You have questions, we have answers.



? *What should I bring with me when I evacuate my home before or during a disaster?*

When evacuating your home before or during a disaster, it's important to prioritize your safety and bring essential items to ensure your well-being and survival. After an emergency you may need to survive on your own for several days. You should plan to take your emergency supply kit, which is a collection of basic items your household may need in the event of an emergency. A basic emergency supply kit contains:

- Water (one gallon per person per day for several days)
- Non-perishable food (at least a several days supply)
- Battery-powered or hand crank radio
- Flashlight

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# Frequently Asked Questions

You have questions, we have answers. (cont'd)



- First aid kit
- Extra batteries
- Whistle
- Dust mask (to help filter contaminated air)
- Plastic sheeting, scissors and duct tape
- Moist towelettes, garbage bags and plastic ties
- Wrench or pliers
- Manual can opener
- Local maps
- Cell phone with chargers and a backup battery


While this is a great list of basics, remember that a truly effective emergency kit is tailored to your household. Take the time to consider your family's individual needs and incorporate those into your emergency kit. To learn more about building an emergency kit, visit: [Build A Kit | Ready.gov](#).

 *What's the best way to communicate after a disaster? (Phone call, text or email)*

The best way to communicate with your loved ones after a disaster is to:

- Use text messages instead of phone calls. Phone systems are often overloaded or damaged following a disaster. Text messages are more likely to get through during times of network congestion.
- Use social media to stay in touch. Social media can be a great way to let your loved ones know that you are safe and to get updates on the situation.

If you can make calls, do so only in emergencies to free up the cellular network for first responders.

 *Where can I find trustworthy information about a disaster?*

When disaster strikes, it's crucial to rely on verified information to stay safe and make informed decisions. Here are some reliable sources:

## Official Government Websites and Agencies

- FEMA
- State and Local Emergency Management Agencies
- Local Governments

## Trusted News Outlets

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# Frequently Asked Questions



You have questions, we have answers. (cont'd)



Look for well-established, credible news sources like major news networks, newspapers, and online news outlets.

## Social Media

Follow the official social media of government agencies, emergency responders, and reputable news organizations.

## Tips

- Cross-reference information and check multiple sources to confirm accuracy.
- Verify the source and ensure the information comes from a credible source.

To learn more, visit [FEMA.gov](https://www.fema.gov) to find the latest information about a disaster in your area.



*What assistance does FEMA provide?*

Through the [Individual and Households Program](#), FEMA may provide the following assistance for eligible expenses and losses that are not covered by insurance or any other source.

The following list includes the different types of assistance FEMA is authorized to offer through the state-requested disaster declaration process. The type of assistance available is dependent on the request from the state.

- **Lodging Expense Reimbursement:** Money to reimburse for hotels, motels, or other short-term lodging if you are temporarily displaced by the disaster.
- **Rental Assistance:** Money to rent alternate housing accommodations if you are displaced from your home because of the disaster.
- **Home Repair/Replacement Assistance:** If you are a homeowner and lived in the home at the time of the disaster, money to repair your disaster damaged primary residence, utilities, and residential infrastructure, or to help replace your primary residence when the residence is destroyed. If you were affected by a disaster declared on or after March 22, 2024, the money can also help with fixing areas of your home damaged by the disaster even if there was a pre-existing condition in that part of the home.
- **Accessibility Needs:** Money to help survivors with a disability with specific repairs that make their home accessible (such as exterior ramp, grab bars, and paved path to the home entrance). Repairs can be made when these items are damaged. Improvements can be made when those features were not present prior to the disaster and are needed due to a pre-existing disability or a disability caused by the disaster.





# Frequently Asked Questions

You have questions, we have answers. (cont'd)



- Privately-owned Roads, Bridges, Docks: Money for survivors whose only access to their home has been damaged by the disaster.
- Direct Temporary Housing Assistance: Direct assistance that FEMA may deliver through providing Temporary Housing Units, Multi-Family Lease and Repair, or Direct Lease.
- Displacement Assistance: For disasters declared on or after March 22, 2024, money to help with immediate housing needs if you cannot return to your home because of the disaster. The money can be used to stay in a hotel, with family and friends, or other option while you look for a rental unit.
- Personal Property Assistance: Money to help you repair or replace appliances, room furnishings, and a computer damaged by the disaster. This can also include money for books, uniforms, tools, additional computers and other items required for school or work, including self-employment.
- Transportation Assistance: Money for your vehicle damaged by the disaster when you do not have another vehicle you can use. Unlike most other forms of the Individuals and Household Program assistance, an applicant does not need to live in the Presidentially declared disaster area to be considered for this assistance.
- Medical and Dental Assistance: Money to help you pay for expenses because the disaster caused an injury or illness. This money can also be used to help replace medical/dental equipment, breastfeeding equipment, damaged or lost prescribed medicine, or loss/injury of a service animal.
- Funeral Assistance: Money to help you pay for funeral or reburial expenses caused by the disaster.
- Child Care Assistance: Money for new or increased disaster-caused child care expenses.
- Moving and Storage Expenses: Money to help you move and store personal property from your home to prevent additional damage, typically used while you are making repairs to your home or moving to a new place due to the disaster.
- Assistance for Miscellaneous Items: Money for certain eligible items (such as a generator, dehumidifier, chainsaw, etc.) you purchased or rented after the disaster to assist with recovery.

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# Frequently Asked Questions



You have questions, we have answers. (cont'd)

- **Group Flood Insurance Policy:** If your home is in a Special Flood Hazard Area and you have flood damage caused by the disaster, FEMA may purchase a Group Flood Insurance Policy on your behalf that gives you three years of coverage.
- **Clean and Sanitize Assistance:** Money to help you pay for very minor damage caused by the disaster to prevent additional loss and potential health or safety concerns. This money is only available in certain disasters if you had property damage but were not eligible for Home Repair or Replacement Assistance because FEMA determined you could still live safely in your home.
- **Critical Needs Assistance:** For disasters declared before March 22, 2024, money to help you pay for immediate needs such as water, food, first aid, prescriptions, infant formula, breastfeeding equipment, diapers, personal hygiene items, and fuels for transportation.  
\*Critical Needs Assistance is not available in all disasters.
- **Serious Needs Assistance:** For disasters declared on or after March 22, 2024, money to help you pay for immediate needs such as water, food, first aid, prescriptions, infant formula, breastfeeding equipment, diapers, personal hygiene items, and fuels for transportation.  
\*Serious Needs Assistance is available in all disasters, but you must meet eligibility requirements.

*(Taken from FEMA.gov/faq)*





## NFIP/CRS Corner

# *Is Your Community's "After Action Report" Meeting CRS Requirements?*

The U.S. is experiencing more severe, extreme-weather events, particularly thunderstorms and catastrophic flooding. Summer has gotten off to a very active start. In June, southeast Florida received more than 20 inches of rain; the Upper Midwest saw devastating river flooding from historic rainfall that washed away a bridge and houses. The force of the water threatened dams, causing one to partially collapse. In July of 2024, Hurricane Beryl slammed into Texas as a category one storm. Days after landfall, nearly 900,000 people were still without power in the Houston area. This is why Activity 610 [Flood Warning and Response], is critical for protecting communities.

Of the more than 300 CRS communities that receive Activity 610 credit, the average score is 255 points. That's half a class of CRS credit! Floodplain Managers and CRS Coordinators who currently receive points for this activity should be asking themselves, "Is our 610 After Action Report (AAR) for a flood event or the planning exercise we conduct every year not only helping prepare and improve our procedures, but are these reports being filled out properly for CRS purposes?"

As noted in the "CRS Manual," "The objective of this activity is to encourage communities to ensure timely identification of impending flood threats, disseminate warnings to appropriate floodplain occupants, and coordinate flood response activities to reduce the threat to life and property. Therefore, the emergency manager should be the point of contact." Because this activity focuses on emergency management, the Emergency Management Director should be handling the annual progress reports for this activity.

An AAR is required not only during a cycle visit, but must be submitted for annual recertifications. The report must be related to a flood, levee failure, dam failure, nor'easter, or hurricane (any kind of flooding event). If there is no flooding event where your emergency management plan is activated, an annual exercise should be conducted. Communities should be proactive in holding an annual exercise just in case a weather event ever takes place.

### **Five Requirements for a Successful AAR Report:**

1. The report must include a description of the exercise or flood event.
2. It must evaluate the threat recognition procedures, warning dissemination, and response operations.
3. Are there any recommendations to the plan? Review and detail what went right and what areas need improvement.
4. The report must have a date of the event/exercise and be a final copy, not a draft of a report. Be sure the report falls within your annual recertification reporting period.

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5. There should be an appendix page or sign-in sheet of those who participated in the event/exercise. Communities that rely on a county or parish emergency management office for support, as well as this report, need to have someone from their municipality participate in the event/exercise and sign the login sheet to ensure they continue receiving credit for this activity.

**PRO TIP:** The Department of Homeland Security (DHS) has a great "Exercise and Evaluation Program" report template that meets all the CRS requirements for an AAR. ISO/Verisk encourages CRS Coordinators to share that form with their Emergency Management Directors for consideration of use. Communities that receive credit for Activity 610/620/630 have this template included with their annual recertification packet. Please contact your Resource Specialist to request a copy of this AAR template.

*(Taken from NFIP/CRS Newsletter, June/July 2024)*

## CRS Webinars

The CRS Webinar Series provides both live and on-demand training to communities that are not yet participating in CRS, local government staff who are new to 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 23 .....Preparing an Impact Adjustment Map
- September 24.....Developing a Flood Insurance Assessment

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). ≡ ≡ ≡



# **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.





LOUISIANA DEPARTMENT OF  
TRANSPORTATION & DEVELOPMENT

Our goal is flood loss reduction . . .

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

LA DOTD  
Floodplain Management Section  
1201 Capitol Access Road  
Baton Rouge, LA 70802

PHONE: 225-379-3005  
FAX: 225-379-3002  
E-MAIL: [tatanisha.white@la.gov](mailto:tatanisha.white@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: Pam, Tatanisha, Angela and  
Michelle!