



FACTSHEET

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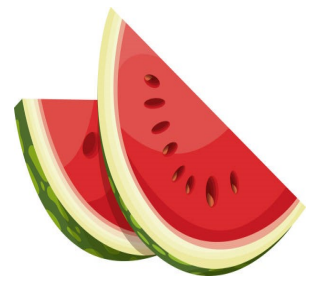
'A Win for Flood Resilience': HUD Rolls Out New Flood Standard

In a huge victory for flood mitigation advocates and communities across the country, the U.S. Department of Housing and Urban Development (HUD) has taken a major step in addressing future flood risk and ensuring the safety of HUD-assisted residents and federal investments.

In its final rule for Federal Flood Risk Management Standard (FFRMS) [published in the Federal Register](#) on April 23, HUD is requiring any new or rebuilt HUD-funded homes to be elevated 2 feet above the local flood level and enlarges the flood zones where the elevation requirement applies.

ASFPM Executive Director Chad Berginnis praised the new rule and said he expects that states, counties and municipalities will work to adopt stronger elevation requirements to match HUD's new standard.

'A Win for Flood Resilience': HUD Rolls Out New Flood Standard (cont.)



“This rule is a win for the country and a win for flood resilience,” Berginnis told E&E News. “We have got to change the trajectory of losses in the country, and it’s only by having higher standards that we’re going to get there.”

The rule also establishes a preference for (but does not yet require) use of a Climate Informed Science Approach (CISA) to determine the floodplain of concern for HUD-funded projects, when possible. The floodplain identified using CISA provides the elevation and flood hazard area that results from using a climate -informed science approach based on best-available, actionable hydrologic and hydraulic data.

“In updating flood risk standards, HUD is providing communities the flexibility to calculate their true risk. People of modest means are more likely to live in a flood-prone place and have a longer time recovering when disaster strikes,” said Marion McFadden, HUD’s Principal Deputy Assistant Secretary for Community Planning and Development. “This rule will ensure HUD supported properties have the best chance of being undisturbed when flooding occurs. It is the responsibility of the federal government to ensure that taxpayer investments are built to withstand foreseeable risk — and has the added benefit of reducing the cost of flood insurance for property owners.”

HUD estimates approximately 10% of new Federal Housing Administration (FHA) single-family homes constructed each year are within the 100-year floodplain, and many of those homes are already located in areas where state or local standards are higher than HUD’s previous standard. The updated standard reduces FHA homeowners’ exposure to losses caused by flooding, reduces insurance costs, and most importantly protects the risk to life faced in areas of greater flood risk.

“After many years in the making, this is the best possible standard that HUD could have issued,” said Shana Udvardy, senior climate resilience policy analyst at the Union of Concerned Scientists. “For decades, the federal government has been relying on a standard based on the past climate. This rule will change that business-as-usual practice, which wasted taxpayer dollars, put people in harm’s way, and allowed for the limited affordable public housing stock to be flooded, in some cases again and again. This puts an end to that foolhardy cycle.”

Flooding is the most common and costly weather-related disaster in the United States costing taxpayers billions of dollars a year in economic losses, health impacts, and funding to recover damages and rebuild or repair property. In 2023, the Congressional Budget Office (CBO) estimated that the expected annual flood damages in 2020 to homes with federally backed mortgages were \$9.4 billion and projected to increase to \$12.8 billion annually by 2050. The impact on individual and multifamily homeowners is estimated to be equally staggering, with just 1 inch of floodwater resulting in losses ranging from \$10,000 to \$27,000 depending on the size of the home. When the elevation and floodproofing standards required by the rule are applied, HUD estimates the total combined benefits for each year of construction will result in approximately \$56.4 million to \$324.3 million in savings over the lifetime of the properties (40 years). These savings are a result of cost reductions due to decreased flood insurance premiums, reduced flood damage to buildings, cost avoided for homeowners and tenants, reduced expenses associated with relocation or temporary housing, and loss of income due to flooding events.

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'A Win for Flood Resilience': HUD Rolls Out New Flood Standard (cont.)



Some industry groups, including the National Association of Home Builders and the Mortgage Bankers Association, raised concerns about the new elevation standard when HUD proposed it in 2023. The NAHB issued a statement that they are “disappointed” in the final rule.

New Flood Standard Revisions

The final FFRMS rule includes the following revisions to the proposed rule based on public and interagency comments received, including [comments ASFPM submitted last June](#):

- **Climate Informed Science Approach (CISA)** - HUD revised the rule to indicate that the Department’s adoption and intent to require use of any federal tool to implement CISA will include an additional, subsequent publication of a Federal Register notice explaining the intent to do so and soliciting public comment. Grantees can, however, use a federal tool on a voluntary basis prior to publication of the FR notice. The rule was also revised to more clearly allow local CISA tools and resources on a voluntary basis, if local data is available, actionable, and meets certain criteria as defined in the rule.
- **Substantial Improvement Elevation Requirements** - HUD removed the substantial improvement trigger for elevation from Part 200 to alleviate concerns that the low-funding threshold could frequently trigger “substantial improvement” in particular communities. HUD wanted to avoid limiting homeowner eligibility for rehabilitation mortgage insurance programs to address necessary improvements such as roof repair in areas with lower home values. Part 200 continues to require a two-foot elevation for those newly constructed homes within the 100-year floodplain as was proposed in the draft rule. The FFRMS elevation requirements continue to apply to substantial improvement and new construction under all HUD programs subject to Part 55.
- **Manufactured Housing Elevation** - HUD revised the Part 55 section of the rule to include manufactured housing in the definitions of substantial improvement and new construction to explicitly identify new siting of manufactured housing units as subject to elevation requirements when Part 55 compliance is required. Note: The Part 200 section of the rule does not apply to manufactured housing except to implement installation requirements at 24 CFR part 3285.
- **On Site Floodways** - HUD revised the rule to expand the incidental floodway provision to allow rehabilitation of existing structures located in the floodplain when there is also a floodway on the property/parcel. This revised provision expands eligible activities to include rehabilitation within the footprint of an existing structure but maintains the longstanding requirement of obtaining a permanent covenant to preserve all floodplain areas from future development and new construction on the parcel.

HUD has created a webpage with [additional guidance/FAQ](#) on the new rule that we encourage ASFPM members to review. You can also sign-up for the webinar.

(Taken from ASFPM's The Insider, May 2024)





New Online GIS Training: Mapping Repetitive Flood Risk



The Association of State Floodplain Managers (ASFPM) and Coastal States Organization (CSO) are excited to announce a new online GIS training. **Mapping Repetitive Flood Risk** is designed to help local floodplain managers, with little to no prior experience using GIS, work through the process of mapping repetitive flood loss areas and other relevant local data to better understand their community's flood risk. The course is now available on [ASFPM's Learning Management System](#).

The **Mapping Repetitive Flood Risk** training is part of a larger effort to provide technical assistance and guidance to communities on reducing repetitive flooding, called the [Community Resilience Guide for Repetitive Flood Loss](#). This web-based guide was created to help communities overcome the common barriers that emerged from a nationwide community needs assessment that ASFPM and CSO conducted in 2021. The **Community Resilience Guide for Repetitive Flood Loss** features an array of resources geared toward reducing repetitive flooding, such as training, tools and data, case studies, and guidance documents. In addition to the **Mapping Repetitive Flood Risk** training, ASFPM and CSO aim to create two additional online trainings in the future: **Communicating Repetitive Flood Risk to the Public** and **Obtaining Funding for Repetitive Flood Risk Projects**. For more information, visit the [Community Resilience Guide for Repetitive Flood Loss website](#).

Frequently Asked Questions (FAQ) about the Mapping Repetitive Flood Risk Course

What will I learn from this training? By the end of this training, you will be able to...

- *Understand* the fundamentals of using GIS in the context of floodplain management.
- *Navigate* the GIS environment in ArcGIS Pro.
- *Map* Repetitive Loss Areas for CRS Credit.

Identify the questions that GIS data can help answer related to mitigating repetitive losses.

Are there requirements for this training? In order to complete this training, you must have a subscription to ArcGIS Pro and have the software downloaded to your computer. There are instructions on how to do this in the beginning steps of the training.

Does it cost anything to have a subscription to ArcGIS Pro? Yes, a basic subscription to ArcGIS Pro costs \$100 per year. If this cost is not within your budget, we highly recommend talking to other local and state agencies and organizations to see if they have an extra user subscription that you can use. It is our goal to create an alternative version of this training using QGIS, a free GIS software, in the future.

How long should this training take? This training is self-paced and will save your progress as you work through each of the five exercises. Each exercise was designed to take less than an hour to complete, making the average time to complete the entire training to be around four hours.

Can I get continuing education credits? Yes, users who complete the course content and the post-course survey will automatically receive four (4) Continuing Education Credits (CECs) for their CFM

(Continued on next page)



New Online GIS Training: Mapping Repetitive Flood Risk (cont.)



certification and a Certificate of Completion from ASFPM.

How do I access the training? Visit ASFPM's Learning Management System (LMS) at www.pathlms.com/asfpm and find the Mapping Repetitive Flood Risk under the *Courses* tab. You must be logged into ASFPM's LMS or you will need to create an account to access the training. This will ensure that your progress is tracked and that you receive continuing education credits once the training is complete.

Do I need to be an ASFPM member to access the training? No, you do not. You only need an account with ASFPM's LMS.

Have additional questions? Please direct them to Eleanor Rappolee at eleanor@floods.org.

This training was developed by ASFPM and CSO. Funding was provided by NOAA through the Digital Coast Fellowship and FEMA.

(Taken from ASFPM's News & Views, ASFPM Updates, September 11, 2023)

Federal Flood Risk Management Standard (FFRMS)

Here are some key links regarding FFRMS:

FEMA website - <https://www.fema.gov/floodplain-management/intergovernmental/federal-flood-risk-management-standard>

Determining the FFRMS Floodplain Overview of the Floodplain Determination Job Aid - <https://coast.noaa.gov/elearning/webinars/ffrms> (Webinar)

[FFRMS Floodplain Determination Job Aid Version 1.0 August 2023](#) (PDF)

FFRMS Final Rule Webinar Series: Part 55 Overview and Compliance (May 30th) and Part 200 Overview, Protection of Wetlands, Flood Insurance, and Notifications (June 13th)

This webinar series covered HUD's new [Federal Flood Risk Management Standard \(FFRMS\) Final Rule](#), published on April 23, 2024, which modifies HUD's floodplain management regulations to better address flood risk. The first session of the series provides background on FFRMS and comprehensive guidance on changes made to [24 CFR Part 55](#), including HUD's FFRMS approach, limitations on HUD assistance in floodplains, exceptions to the Rule, and the eight-step decision-making process. The second session of the series expands on changes made to 24 CFR Part 55, including protection of wetlands, flood insurance, notification of flood hazards, public posting, and categorical exclusion as well as provides guidance on changes made to [24 CFR Part 200: Minimum Property Standards](#). Both presentations can be viewed [here](#).

Objectives

- * Learn how to implement and comply with the new 24 CFR Part 55 and Part 200
- * Understand how the FFRMS Floodplain is defined and other new terminology
- * Hear examples from the field of how changes to the new Final Rule will affect the environmental review process



Feds Roll Out New Tool to Assess Flood Risk, Make Implementing FFRMS Easier

A new beta tool on the Federal Flood Risk Management Standard (FFRMS) that will help users determine if a federally funded project is in a FFRMS floodplain is now available for review.

The Office of Science and Technology Policy (OSTP) is requesting public comments on the beta version of the [Federal Flood Standard Support website](#) and the [Federal Flood Standard Support Tool](#) to assist federal agencies and applicants or recipients of federal financial assistance in FFRMS implementation.

The Federal Flood Standard Support Tool uses both the freeboard value approach (FVA) and climate-informed science approach (CISA) to assess flood risk.

See the [Federal Register](#) for more details. Comments are due May 28, 2024.

While all comments are welcome, OSTP is particularly interested in receiving:

- feedback on the functionality of the Federal Flood Standard Support Tool in providing a user-friendly visual representation and actionable information on FFRMS approaches for federally funded projects;
- insights on potential training and/or technical assistance needs associated with use of the Federal Flood Standard Support Tool; and
- suggestions for clarifying the communication of the flood mapping data development methodology.

This is the beta release and additional data will be incorporated to provide more expansive coverage in the coming months. For example, FEMA is developing freeboard mapping in areas where there are FEMA digital effective Flood Insurance Rate Maps. The work to develop freeboard mapping is currently ongoing, and data are being added to the tool on a regular basis. FEMA expects to complete this effort in Summer 2024, according to the website.

Background

The content-rich Federal Flood Standard Support website includes a brief instructional video, background on the evolution of FFRMS, approaches in floodplain determinations, nature-based solutions, and a variety of related resources, including the FFRMS Interim Flood Mapping Data Development Methodology report, 2023 CISA State of the Science Report, and 2023 FFRMS Floodplain Determination Job Aid. [Visit the website](#)

From the website, users can launch the [Federal Flood Standard Support Tool](#), which guides users through the three steps for generating a FFRMS floodplain determination report for their project area.

- Step 1. Define project location
- Step 2. Input Criticality and Service Life
- Step 3. Download report

(continued on next page)




Feds Roll Out New Tool to Assess Flood Risk, Make Implementing FFRMS Easier (cont.)

Federal Flood Standard Support Tool Beta

[Help](#) [About](#)

Assess project's flooding risk

- 1 Define project location**

- 2 Input criticality and service life**
Service Criticality
Non-critical
Service Life
2050
- 3 Generate Report(s)**
CISA Report
Freeboard Value Approach Report

3. Download Reports

The following report(s) are based on the project specifics that you entered and the FFRMS data.

CISA Report **Freeboard Value Approach Report**

FFRMS CISA Report Created: Thu Mar 21 2024

Summary

Based on the user-defined location, service life (**26 Years**), and **non-critical** designation, the proposed action **is in** the FFRMS floodplain.

The 2050 estimated sea-level rise amount is **2 ft**, corresponding to a FFRMS flood elevation of **11 FT NAVD88**.

The North American Vertical Datum of 1988 (NAVD88) is the datum used on FEMA Digital Flood Insurance Rate Maps (DFIRMs) for Base Flood Elevations (BFEs).

Projects located in the FFRMS floodplain should be designed consistent with the applicable policies and directives of the agency taking or approving the action.

Proposed Action Details

Location centroid (Latitude, Longitude): 39°6'1.44"N 74°43'18.48"W

Service Criticality: Non-critical

Service Life: Through 2050

Consult with the applicable agency to identify any agency-specific policies, guidance, protocols, or direction

[Back](#) [Download CISA Report](#) [Start New Assessment](#)

The final step is downloading the FFRMS reports generated based on the users input. Depending on the project location, criticality, and service life, the tool will generate one to two reports. In coastal areas, it will generate a CISA and a Freeboard Value Approach Report. In inland riverine areas, it will only generate a Freeboard Value Approach Report. In areas where the tool does not yet have data, a No Data Exists Report will be generated. The available reports will be presented as tabs that can be viewed by clicking on the tab with the report name.

ASFPM encourages members to spend some time with the tool and provide feedback on the features they like and offer specific recommendations on how it can be improved.

(Taken from ASFPM News & Views, Flood Mitigation, April 11, 2024)



People living in Zachary can get flood risk data, resources online



The City of Zachary says it has a partnership with floodplain management platform Forerunner to offer flood risk data and resources to residents and business owners.

Through the partnership, Zachary will be launching a new [“Flood Fact Finder”](#) feature on its website, according to a release. The Forerunner platform will show real-time flooding data during storms and help with damage claims submissions.

“The Zachary community has doubled in size since 2010, and we anticipate adding another 10,000 or more residents to our population in the next five to ten years,” said Bryant Dixon, planning and zoning director for Zachary. “We’re focused on developing our community in a way that creates long-term resilience for our residents and businesses and easy access to critical information like elevation certificates and personalized flood risk data.”

According to a release, the new tool will allow for easy access to flood risk data for “individual properties, enabling stakeholders such as homeowners, contractors, and insurance agents to understand compliance requirements and swiftly access pertinent documents.”

City officials said the website along with the Community Rating System aims to “enhance our resilience and potentially lead to increased discounts on flood insurance premiums for residents.”

(Taken from brproud.com, April 4, 2024)



What’s Happening Around the State...

State coordinators and Region 6 truly enjoyed the 40th year of the LFMA Conference held at the City Club at River Ranch in Lafayette, LA.

(From l to r: Raymond Mejia, Tatanisha White, Angela Gil, Justin McBride, and Braydon Williams)

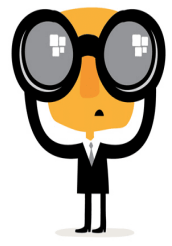
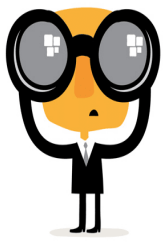


LFMA ANNUAL CONFERENCE



APRIL 17 - APRIL 19 2024 LAFAYETTE, LA





Be on the Look Out

Your Annual Recertification and required documentation is due to ISO by: August 1st

You will receive your packets by June 15th.

REMINDER—Construction Certificates will now be submitted at the recertification date each year, not with the cycle verification. This means providing your permit lists and certificates outside of your cycle verification from now on. If you are recertifying in a given year, the construction certificates are part of your recertification. If you are not recertifying in a given year, you will be asked to at least submit your permit list and construction certificates at your recertification date (this is known as an “Annual CC Review”). The reporting dates for the construction certificates will be identified in the notification email you receive 45 days ahead of the recertification date. **Please pay close attention to that email.** All construction certificate reviews are required to meet 90% correctness, whether it's with the annual recertification or whether it's part of an Annual CC Review.



New Handout Available for How to Obtain an ISAA and Access Repetitive Loss Data

A new NFIP-CRS handout is available to assist communities in accessing repetitive loss and severe repetitive loss data. The handout describes the steps communities and FEMA need to take to establish an Information Sharing Access Agreement (ISAA), which allows FEMA to share these data with a community. ISAA's are good for three years and communities may request NFIP data anytime within that window. To begin the process of establishing an ISAA for your community, contact your FEMA Regional Flood Insurance Liaison (Region 6: Gilbert (Gil) Giron, 940-383-7253, Gilbert.Giron@fema.dhs.gov & Jeremy Hughes, 940-208-3054, Jeremy.Hughes@fema.dhs.gov). From the repetitive loss data, you'll determine if you're a Repetitive Loss Category A community (zero repetitive loss properties), Category B (1-49 repetitive loss properties), or Category C (50 or more repetitive loss properties). Your CRS Specialist can tell you what Repetitive Loss Category you were at your last cycle visit.

(Taken from NFIP/CRS Newsletter, February-March 2024)



2024 Hurricane Info

The 2024 Atlantic hurricane season begins on June 1.

In the 1950s, weather officials started giving storms short, distinctive names to avoid confusion and streamline communications, [according to the National Oceanic and Atmospheric Administration \(NOAA\)](#).

NOAA said the National Hurricane Center does not decide the names of tropical storms; it's based on a strict procedure that was established by the World Meteorological Organization.

NOAA said there is a list of male and female names which are used on a six-year rotation for Atlantic hurricanes.

Here is the list of names for the 2024 Atlantic hurricane season:

ATLANTIC STORM NAMES		
2024 HURRICANE SEASON		
ALBERTO	HELENE	OSCAR
BERYL	ISAAC	PATTY
CHRIS	JOYCE	RADAEAL
DEBBY	KIRK	SARA
ERNESTO	LESLIE	TONY
FRANCINE	MILTON	VALERIE
GORDON	NADINE	WILLIAM

(Taken from wral.com, April 26, 2024)



As the State Coordination Office between the DHS/FEMA Regional Office and the communities of Louisiana that belong to the National Flood Insurance Program [NFIP], it is our job to provide any guidance or assistance needed to our Louisiana communities in order to assure the NFIP regulations are carried out and violations prevented. In order to better serve you, please take a moment to tell us how we're doing and how we could improve.

Thank you, Susan Veillon, CFM — Pam Lightfoot, CFM — Tatanisha White — Angela Gil.

Customer Satisfaction Survey

Have you had contact with our office within the last 6 months? Yes ☐ No ☐

If yes, please check one: Email ☐ Phone ☐ Meeting ☐

(Please circle a number)	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Staff was friendly and courteous	5	4	3	2	1
I was treated with respect	5	4	3	2	1
Staff was knowledgeable	5	4	3	2	1
My questions & concerns were addressed in a timely manner	5	4	3	2	1
The staff provided me with useful information	5	4	3	2	1
I had an overall positive experience dealing with the staff of Floodplain Management	5	4	3	2	1

How could we improve our services?

PLEASE MAIL completed survey to:

LADOTD Floodplain Management - Section 79
P.O. Box 94245
Baton Rouge, LA 70804

OR EMAIL to: pam.lightfoot@la.gov



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:

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From: Susan, Pam, Tatanisha &
Angela

