



KAM K. MOVASSAGHI
SECRETARY

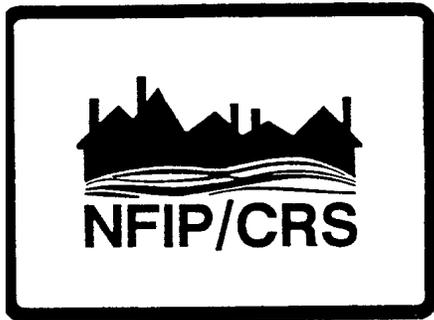


FLOODPLAIN MANAGEMENT *FACTSHEET*

Volume 19 - Number 2

March 2003

A Quarterly Report issued by the Louisiana Department of Transportation and Development
Floodplain Management Regulations Section



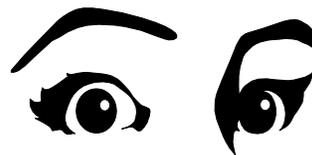
COMMUNITY RATING SYSTEM CORNER

CONGRATULATIONS to **OUACHITA PARISH** the newest community to join the Community Rating System (CRS) family. The citizens of Ouachita Parish will now receive a 5% reduction in flood insurance premiums.

CONGRATULATIONS to the **CITY OF MANDEVILLE** for achieving a Class 8 modification. Mandeville citizens will now receive a 10% reduction in flood insurance premiums.

Louisiana now has 35 communities participating in the Community Rating System. Those 35 progressive and proactive Louisiana communities represent 80% of the flood insurance policies statewide. Keep up the good work!!!!

If you have any questions about the Community Rating System, please contact our office at (225) 274-4354.



LOOK INSIDE
for information
regarding the

**ANNUAL LFMA
CONFERENCE**

“ZONE” DEFINITIONS

Zone A	Special Flood Hazard Areas (SFHAs) subject to inundation by the 100-year flood. Because detailed hydraulic analyses have not been performed, no base flood elevation (bfe) or depths are shown. Mandatory flood insurance purchase requirements apply.
Zone AE and A1-30	SFHAs subject to inundation by the 100-year flood determined in a Flood Insurance Study (FIS) by detailed methods. Base flood elevations are shown within these zones. Mandatory flood insurance purchase requirements apply. (Zone AE is used on new and revised maps in place of Zones A1-30).
Zone AH	SFHAs subject to inundation by 100-year shallow flooding (usually areas of ponding) where average depths are between one and three feet. Base flood elevations derived from detailed hydraulic analyses are shown in this zone. Mandatory flood insurance purchase requirements apply.
Zone AO	SFHAs subject to inundation by 100-year shallow flooding (usually sheet flow on sloping terrain) where average depths are between one and three feet. Average flood depths derived from detailed hydraulic analyses are shown within this zone. Mandatory flood insurance purchase requirements apply.
Zone AR	SFHAs designation that may be used in areas where a Federal flood control system, such as a levee, that provided protection from the "base flood" or "100-year" flood no longer provides that level of protection. Flood protection systems that provide base flood protection are recognized on a Flood Insurance Rate Map (FIRM) as providing this protection. A Zone AR designation on a community's FIRM indicates that the increased flood hazard is considered temporary until the flood protection system can again provide base flood protection. A community must participate in the National Flood Insurance Program (NFIP) and meet the eligibility and application requirements of Section 65.14 of the NFIP regulations before it can receive the Zone AR designation on its Flood Insurance Rate Map.
Zone A99	SFHAs subject to inundation by the 100-year flood which will be protected by a federal flood protection system when construction has reached specified statutory progress toward completion. No base flood elevations or depths are shown. Mandatory flood insurance purchase requirements apply.
Zones B, C and X	These areas have been identified in the community flood insurance study as areas of moderate or minimal hazard from the principal source of flood in the area. However, buildings in these zones could be flooded by severe, concentrated rainfall coupled with inadequate local drainage systems. Local storm water drainage systems are not normally considered in the community's FIS. The failure of a local drainage system creates areas of high flood risk within these rate zones. Flood insurance is available in participating communities but is not required by regulation in these zones. (Zone X is used on new and revised maps in place of Zones B and C.)
Zone D	Unstudied areas where flood hazards are undetermined but flooding is possible. No mandatory flood insurance purchase requirements apply, but coverage is available in participating communities.
Zone V	SFHAs along coasts inundated by the 100-year flood as determined by approximate methods, and that also have additional hazards due to velocity (wave action) and no base flood elevations are shown or flood hazard factors determined. Mandatory flood insurance purchase requirements apply.
Zone VE and Zone VE1-30	SFHAs along coasts inundated by the 100-year flood, determined by detailed methods and that also have additional hazards due to velocity (wave action); base flood elevations are shown and zones subdivided according to flood hazard factors. Mandatory flood insurance purchase requirements apply. (Zone VE is used on new and revised maps in place of Zones V1-30.)

THE BENEFITS of *Flood Insurance* versus *Disaster Assistance*

FLOOD INSURANCE

DISASTER ASSISTANCE

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You are in control. Flood Insurance Claims are paid even if a disaster is not declared by the President.

vs

Most forms of Federal Disaster Assistance require a Presidential declaration.

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Between 20 and 25 % of all claims paid by the NFIP are outside the SFHA.

vs

Federal Disaster Assistance declarations are awarded in less than 50% of flooding incidents.

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There is no payback requirement.

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The most typical form of Disaster Assistance is a loan that must be repaid with interest.

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The duration of a SBA disaster home loan and are not non-renewed or cancelled for repeat losses.

vs

Flood insurance policies are continuous,

is approximately 20 years.

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Family Grant

covered losses up to \$ 250,000 for homeowners & \$ 500,000 for businesses.

vs

The average Individual and payment is less than \$ 2,500.

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The average cost of a \$100,000 flood policy is about \$ 370 annually, or less than one dollar per day.

vs

The average loan payment on an SBA disaster home loan is \$ 104 a month or \$ 1,250 annually.

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The cost of a \$ 50,000 flood policy is less than \$ 200 annually, depending on where you live, or less than 55¢ per day.

vs

Repayment on a \$ 50,000 SBA disaster home loan is \$ 311 a month or \$ 3,730 annually.

For more information about the NFIP, ask your insurance agent or company, or call the NFIP's toll-free number at 1-888-FLOOD29, TDD# 1-800-427-5593.

www.floodalert.fema.gov/

LOUISIANA FLOODPLAIN MANAGERS ASSOCIATION
2003 Annual Technical & Business Conference
April 2nd, 3rd and 4th, 2003
HOLIDAY INN DOWNTOWN - Shreveport, Louisiana

WEDNESDAY, APRIL 2, 2003

7:30 am - 12:30 pm	<i>Outdoor Floodplain Excursion</i>	
12 noon - 3:00 pm	<i>Registration</i>	
1:00 pm - 1:45 pm	<i>LFMA Board Meeting</i>	
2:00 pm - 2:15 pm	<i>Welcoming Address</i>	
2:15 pm - 2:45 pm	<i>Changes in the CRS Program</i> Phil Anderson, ISO	
2:45 pm - 3:15 pm	<i>Changes in the NFIP</i> Diana Herrera, NIFP Region 6	
3:15 pm - 3:30 pm	Break	
3:30 pm - 4:00 pm	<i>Discussion of "Web Board"</i> Pat Skinner - LSU Extension Service	
4:00 pm - 4:30 pm	<i>How the New Orleans District Can Help Your Community Develop GIS</i> Rachel Beer - U.S. Corps of Engineers-New Orleans	
5:00 pm - Til	<i>Wine & Cheese Reception</i>	

THURSDAY, APRIL 3, 2003

9:00 am - 12:00 noon	Registration
9:00 am - 9:30 am	<i>Changes in FEMA</i> David Hiegel - FEMA Region 6
9:30 am - 10:00 am	<i>Proposed New Digital Flood Maps</i> Gary Zimmerer - FEMA Region 6
10:00 am - 10:30 am	<i>Update on the Statewide Flood Control Program</i> D.J. Webre - LA DOTD
10:30 am - 10:45 am	Break

THURSDAY, APRIL 3, 2003 continued)

10:45 am - 11:15 am	<i>Changes in the World of Floodmaps and Flood Insurance</i> Clive Q. Goodwin - FM Global
11:15 am - 11:45 am	<i>Flood Alert Networks</i> George Arceneaux - USGS
12:00 noon - 1:30 pm	Lunch - Keynote Speaker Scheduled to Attend Governor Candidate - Randy Ewing
1:30 pm - 2:00 pm	<i>Flood Mitigation Assistance Program</i> Lisa Jennings - FEMA Region 6
2:00 pm - 2:30 pm	<i>Disaster Mitigation Plans of LA</i> Dan Falanga - LAOEP
2:30 pm - 3:00 pm	<i>Modified Buyout Program</i> Tom Rodrigue - Jefferson Parish
3:00 pm - 3:15 pm	Break
3:15 pm - 3:45 pm	<i>About Arkansas Association of Floodplain Managers</i> JasonDonham-NFIP Coordinator, State of Arkansas
3:45 pm - 4:15 pm	<i>ASFPM 2004 Conference-Biloxi, Mississippi</i> Harold Holmes - President MAFM
4:15 pm - 5:00 pm	Breakout Session <i>Demonstration of Flood Resistant Product</i> Wallace "Wally" Wilson-Flood Master Products
5:30 pm	<i>Hospitality Cookout</i> Independence Stadium

FRIDAY, APRIL 4, 2003

9:30 am - 10:30 am	<i>Shifting Benchmarks in Louisiana</i> Ray Dokka - LSU Engineering Department
10:30 am - 11:00 am	<i>Floodplain Regulations in Louisiana</i> Cindy O'Neal - Floodplain Management Section - LA DOTD
11:00 am - 11:30 am	<i>General Session and Election of Officers</i> Ted DeBaene - LFMA Chairman
1:00 pm - 4:00 pm	CFM Exam

**CERTIFIED FLOODPLAIN MANAGERS (CFM) EXAM
REGISTER THROUGH THE ASFPM**

The Louisiana Floodplain Management Association is proud to offer you the opportunity to advance your floodplain skills to a national level by becoming certified with the Association of State Floodplain Managers (ASFPM) on April 4, 2003 in Shreveport, Louisiana.

The fee for the test is \$100 for ASFPM members or \$260 for non-members.

Membership to this national organization is \$70.

Go to www.floods.org and click on "Application for Certification".

Please make check payable to ASFPM..

The exam will be given on Friday, April 4, 2003 following the conference.

Any test study information can be found by accessing www.floods.org.

If you have any questions, please call Pam Sturrock at (337) 437-3600.

LFMA 2003 CONFERENCE - **REGISTRATION FORM**

Please print or type:

Name: _____

Title: _____

Firm: _____

Address: _____

City/State/Zip: _____

Phone No.: _____

Fax No.: _____

Registration includes: Conference Packet, Wine & Cheese Reception, Luncheon and Dinner on Thurs., 2/3/03

___ Members \$80 (plus optional Outdoor Floodplain Excursion cost)

___ Non-Members \$110 (plus optional Outdoor Floodplain Excursion cost) - includes membership

TOTAL \$ _____

Make check payable to LA Floodplain Management Assn.

Registration fee and this form should be mailed to:

Pam Sturrock - LFMA Treasurer

P. O. Box 64725

Baton Rouge, Louisiana 70896

**Hotel room accommodations must be made DIRECTLY through
the Holiday Inn Downtown,**

102 Lake Street, Shreveport, LA, (318) 222-7717

Reference "LFMA" - \$60/night + tax by March 12, 2003.

FEMA and the Louisiana Department of Transportation and Development (LA DOTD) will be preparing a detailed handbook for local floodplain management officials. There will be three parts: an encyclopedic “desk reference,” a summary “EZ Guide,” and a compact disk. The first job will be to draft the desk reference. The other two products will be built on its organization and content.

The desk reference will provide detailed information on administering a floodplain management ordinance at the community level. It will include:

- Background information on flooding and the National Flood Insurance Program, the two basic reasons for enacting and enforcing a floodplain management ordinance.
- The mapping and data that provide the flood information used in the ordinance.
- The regulatory standards that should be in an ordinance.
- The administration procedures and practices that should be followed to make a floodplain management ordinance effective.
- Other aspects of floodplain management, including insurance, disaster operations, and hazard mitigation
- Excerpts from the Flood Insurance Study and Flood Insurance Rate Map of a typical Louisiana community
- References
- Common forms (e.g., FEMA’s Elevation Certificate)
- The names and addresses of key state and federal contacts who can help a local floodplain management program.

The desk reference is expected to be 400-500 pages. It will be in a three-ring notebook to facilitate updating. The EZ guide will be around 30 pages. It will cover the basic points on administering a local floodplain management ordinance. Each topic will be cross referenced to the more detailed information in the desk reference. The compact disk will contain both documents, additional state and federal references, and hyperlinked cross references.

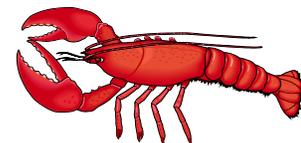
LA DOTD would like input from the users of these references – “you” the local officials. There will be an advisory committee organized during the Shreveport conference by the Louisiana Floodplain Management Association (LFMA). This committee will review the draft and meet with the contractor. The committee will include representatives of small and large communities, cities and parishes, & communities with coastal and inland flooding conditions.

Also, during the Shreveport LFMA conference a questionnaire will be distributed to everyone to obtain feedback and ideas of what you would like to see in this body of information.

For more information contact Cindy O’Neal at 225/274-4318; e-mail, coneal@dotd.state.la.us

COMMUNITY SLOGAN:

BREAUX BRIDGE
is known as
the Crawfish Capital of the World



**Contacts in the
Floodplain Management Section
(225) 274-4354**

**Volume 19 - Number 2
Louisiana Floodplain Management Factsheet**

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and Editor
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Sandra Batten, Floodplain Insurance Analyst
Lorie Davis, Floodplain Insurance Analyst**

If you know someone who would like to be added to our mailing list for future copies of the *Factsheet*, please fill out the following information and mail to the Department of Transportation and Development, Floodplain Management, Section 64, Post Office Box 94245, Baton Rouge, Louisiana 70804-9245 or fax (225) 274-4351.

The LOUISIANA FLOODPLAIN MANAGEMENT *FACTSHEET* is published through assistance provided by FEMA under the Community Assistance Program - State Support Service Element of the National Flood Insurance Program. The contents do not necessarily reflect the views and policies of the Federal Government.

**NAME _____
AGENCY _____
ADDRESS _____
CITY _____
STATE & ZIP _____**

**or send an email to:
coneal@dotd.state.la.us**

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