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September  
is  
National Preparedness Month

Ready

Prepare. Plan. Stay Informed.

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**American  
Red Cross**

[www.redcross.org](http://www.redcross.org)



## **FROM THE CHAIR**

Greetings and welcome to the 2009 Fall Floodwatch Newsletter. I hope each of you had a safe and fun filled summer.

Thanks to everyone who attended and gave presentations at the summer workshop in Shreveport on July 17<sup>th</sup> at Independence Stadium. A special thanks to James Demouchet for all the hard work he did in preparation of

the workshop.

Our fall workshop will be held in Carencro on October 16<sup>th</sup> at the Carencro Community Center located at 5115 North University Avenue. At this workshop, David Hiegel of FEMA Region VI will be giving a presentation of the new Digital Flood Insurance Rate Map/Geographic Information System (DFIRM/GIS) software. Registration forms and hotel information will be posted on our website [www.lfma.org](http://www.lfma.org). The CFM exam will be given at 1pm as well. Please register with ASFPM as soon as possible if you plan to take the exam.

Don't forget to mark your calendars for future workshops and board meetings. Check the website as well as this newsletter for dates and locations. If you would like to speak on a special topic or have a topic discussed, please contact Darla Duet or myself. LFMA board members are now taking requests for the 2010 workshop locations. Please send me an e-mail at [planning@carencro.org](mailto:planning@carencro.org) if you would like to host a workshop in your community.

I hope to see each of you in October in Carencro and let's continue to keep Louisiana safe through floodplain management,

*Bonnie Anderson, CFM  
Chairman*

### **LAST CHANCE TO ORDER PAPER MAPS**

Beginning on October 1, 2009, customers may order only digital flood hazard maps and reports from FEMA's Map Service Center. To order your paper copy, contact the MSC @ 1-800-358-9616

## **SUMMER WORKSHOP HIGHLIGHTS**



***Independence Stadium***



***The Gang!***



***Workshop Participants***



***Butch Ford discussing Oil & Gas Permits***



***James Demouchet***



***Wayne Berggren***

*(View more pics at [www.lfma.org](http://www.lfma.org))*

## EXAM OPPORTUNITY

**CFM Exam** will be offered following the LFMA Annual Fall Workshop in Carencro, LA, at the Carencro Community Center, October 16, 2009 at 1:00 pm. Please register at [www.floods.org](http://www.floods.org) click on Certification

**Deadline to register for exam is Oct 2, 2009. Walk-ins NOT accepted.**

### The requirements to maintain your ASFPM CFM Certification are:

- You must earn at least 4 of your required CECs in your first year of the two year period.
- Over the two year period, acquire 16 Continuing Education Credits (CEC's), of which a maximum of 12 can be earned in any one year.
- On or before completion of the two years, submit the renewal form( ASFPM will send you) and the appropriate fee for recertification, furnishing a listing of the training and/or education courses you have completed.

# CFM CORNER

*For a current list of ASFPM Certified Floodplain Managers visit:*

[www.floods.org/Certification/certlist.asp](http://www.floods.org/Certification/certlist.asp)



### New CFM's recognized at Summer Workshop in Shreveport!



#### CFM Validation Survey

ASFPM & the Certification Board of Regents are conducting an assessment of the National CFM® Program and Exam to ensure continued quality, consistency, and credibility of our certification. Your assistance is critical to the National CFM® Program.



## THE MITIGATION CORNER

By: Michael D. Hunnicutt, CFM

Most Louisiana Communities have received or will receive soon their new Flood Insurance Rate Maps. Much outreach and community education has gone into the release of these new maps, such as community open houses and the FEMA LaMP website, [lamappingproject.com](http://lamappingproject.com). After the maps are released, FEMA will hold meetings with the community officials and the public to introduce the maps to the community. FEMA then will establish a 90 Day 'Appeals and Protest Period'. After the protest period is over, FEMA will work with community officials and their engineers to resolve any mapping issues that have been submitted. When all Appeals are resolved, FEMA will issue the Letter of Final Determination (LFD), once this is done, the community will have 6 months to adopt the new maps. This issue of the "Mitigation Corner" will address "The Mapping Process after the LFD".

**Letter of Final Determination/Final Adoption:** Now that all appeals and protest have been resolved for your community, FEMA will provide the community with a Letter of Final Determination (LFD). The LFD states that the new flood maps (known as Digital Flood Insurance Rate Maps, or DFIRMs) will become effective in 6 months; this 6-month window is known as the compliance period. During this time, your community must adopt revised ordinances that incorporated the new DFIRM data to remain in the National Flood Insurance Program (NFIP).

### **What Action Should You Consider Before the New Flood Maps Become Effective:**

The new flood maps replace maps that are outdated and no longer accurately represent the community's current flood risk. Consequently, a property's flood risk may have changed. These changes may affect building requirements as well as federal flood insurance requirements. Before remodeling or building, advise your residents to check with you, the local officials to determine what affect these changes may have on new building codes. You can also advise them to consult with their insurance agent to determine if they have been mapped into a new flood zone and ask what their best options are before the maps become effective in their area.

**What If I have been Mapped Into A New Flood Zone?** New flood maps often result in mapping buildings into higher or lower risk flood zones. For those mapped into a higher risk zone, the NFIP has "grandfathering" rules that recognize policyholders who built in compliance with the flood map in effect at the time of construction, or who maintain continuous coverage. This can result in significant savings. Note that owners of buildings constructed before the community joined the NFIP MUST purchase flood insurance before the maps become effective to take advantage of the grandfathering rating. Contact your insurance agent for more details. Some property owners will find that they have been mapped into a moderate- or low-risk zone. While there is no longer a federal requirement to carry flood insurance, the risk for flooding is still there; it has just been reduced, *not removed*. Most property owners will qualify for the NFIP's lower-cost Preferred Risk Policy, with premiums starting as low as \$119 per year. FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. If you have any questions about the Mitigation Section of FEMA or any of its programs, you can contact Michael Hunnicutt, CFM, Deputy Section Chief, Hazard Mitigation Division, NFIP/Compliance, FEMA, DHS, at 504-762-2298 or visit FEMA website at [www.fema.gov](http://www.fema.gov).



**LFMA Fall Workshop**  
**Sponsored by: The City of Carencro**  
**Friday, October 16, 2009**  
**8:30 a.m. – 12:00 p.m.**  
**Carencro Community Center**  
**5115 N University Ave.**  
**Carencro, LA 70520**

**AGENDA**

- 8:15 a.m. Coffee & Donuts
- 8:30 a.m. **Introduction**  
Bonnie Anderson, CFM, Chair, LFMA
- 8:40 a.m. **Welcome**  
Mayor Glenn Brasseaux, City of Carencro
- 9:00 a.m. **DFIRM 101**  
Robert Ramirez, FEMA, Rick Analyst  
David Hiegel, CFM, FEMA Program Specialist  
\*\*\* Please visit the following website prior to the workshop:  
<https://fema.connectsolutions.com/lfmaworkshopprep>  
(You are encouraged to bring your laptop with ArcExplorer 9.3 Java Edition already installed)
- 10:45 a.m. Break
- 11:00 a.m. **DFIRM101 continued and Q & A Session**
- 12:00 a.m. Adjourn & enjoy life!
- 1:30 p.m. **CFM Exam (Pre-registration required)**

**Make your own Hotel Reservations**  
 Holiday Inn Holidome  
 2032 NE Evangeline Thruway  
 Lafayette, LA 70501  
 337-233-6815  
 (block is under LFMA)

For more information on the topics or CFM Exam, please contact: Bonnie Anderson (337-896-7971) or (337)896-8481 or [planning@carencro.org](mailto:planning@carencro.org). This workshop earns 3 CEC Credits

**To register for workshop contact Bonnie Anderson at**  
**[planning@carencro.org](mailto:planning@carencro.org) or fax 337-886-7546 by October 10, 2009**



NAME: \_\_\_\_\_  
 TITLE: \_\_\_\_\_  
 ORGANIZATION: \_\_\_\_\_  
 MAILING ADDRESS: \_\_\_\_\_  
 \_\_\_\_\_  
 PHONE #: \_\_\_\_\_ FAX #: \_\_\_\_\_  
 EMAIL \_\_\_\_\_

## Do you know what a CAV is?

The Community Assistance Visit (CAV) is a major component of the NFIP's Community Assistance Program (CAP). The CAV is a visit to a community by a FEMA staff member or staff of a State agency on behalf of FEMA that serves the dual purpose of providing technical assistance to the community and assuring that the community is adequately enforcing its floodplain management regulations. Generally, a CAV consists of a tour of the floodplain, an inspection of community permit files, and meetings with local appointed and elected officials. If any administrative problems or potential violations are identified during a CAV the community will be notified and given the opportunity to correct those administrative procedures and remedy the violations to the maximum extent possible within established deadlines. FEMA or the State will work with the community to help them bring their program into compliance with NFIP requirements. In extreme cases where the community does not take action to bring itself into compliance, FEMA may initiate and enforcement action against the community.



Melissa Becker, CFM  
Rapides Parish

### WHAT ARE THE ODDS OF BEING FLOODED?

The term "100 year flood" has caused much confusion for people not familiar with statistics. Another way to look at flood risk is to think of the odds that a 100-year flood will happen sometime during the life of a 30-year mortgage—a 26% chance for a structure located in the SFHA.

#### Chance of Flooding over a Period of Years

Time Period	Flood Size			
	10 year	25 year	50 year	100 year
1 year	10%	4%	2%	1%
10 years	65%	34%	18%	10%
20 years	88%	56%	33%	18%
30 years	96%	71%	45%	26%
50 years	99%	87%	64%	39%

Even these numbers do not convey the true flood risk because they focus on the larger, less frequent, floods. If a house is low enough, it may be subject to the 10- or 25-year flood. During a 30-year mortgage, it may have a 26% chance of being hit by the 100-year flood, but the odds are 96% (nearly guaranteed) that it will be hit by a 10-year flood. Compare those odds to the only 1-2% chance that the house will catch fire during the same 30-year mortgage.



### 2009 Calendar of Events

**October 15**  
LFMA Board Meeting  
Carencro, LA - 6 pm Paul's Pirogue Restaurant, 209 E. St. Peter Street

**October 16**  
LFMA Fall Workshop  
Carencro Community Center

**November 30**  
End of Hurricane Season





## October 2009 Flood Insurance Program Changes

Changes to the NFIP Flood Insurance Rate Manual take effect twice a year, in May and October. This fall, the October 2009 manual revisions include changes to Standard Flood Insurance Policy rates and deductibles, which may impact your clients. It's important for you to understand the changes so you can provide informed counsel to your clients and answer questions that may arise. The bullets below reflect just a few highlights. [Click here](#) for the full Flood Insurance Rate Manual that provides details for ALL of the October changes.

### Rate and Premium Changes

Changes to standard flood insurance policy rates may result in premium increases for some of your customers, on policies written or renewed on or after **October 1, 2009**. On average, premiums will be increasing 8 percent; however, individual rate changes may vary – and some policyholders may see their premiums decrease. Preferred Risk Policy premiums are not changing.

It's important to inform your customers that rate increases take effect regularly to ensure premiums stay aligned with NFIP costs. Premiums are also dependent upon a variety of factors such as the amount of coverage and deductible factors, among others. Consult your Flood Insurance Manual "Rating" section for detailed rating information and examples of how to discuss rate calculations with your customers.

Another factor driving increases are changes to the basic coverage limits for both residential and non-residential properties. Standard policy basic insurance limits are increasing for all categories of building and contents coverage as follows:

- 1-4 Family Dwelling Building Coverage: Basic limit increases from \$50,000 to \$60,000.
- Residential Contents Coverage: Basic limit increases from \$20,000 to \$25,000.
- Other Residential and Non-Residential Building Coverage: Basic limit increases from \$150,000 to \$175,000.
- Non-Residential Contents Coverage: Basic limit increases from \$130,000 to \$150,000.

### Deductible Changes

In addition to rate and basic coverage changes, all policyholders, including those with a Preferred Risk Policy, will see increases to their standard deductible. The NFIP is discontinuing the \$500 deductible for all properties. New deductible levels are listed below:

- Standard deductible increases from \$500 to \$1,000 for post-FIRM buildings and pre-FIRM buildings rated as post-FIRM in SFHAs.
- Standard deductible increases from \$500 to \$1,000 for buildings in non-SFHAs.
- Standard deductible increases from \$1,000 to \$2,000 for pre-FIRM buildings.

Owners of pre-FIRM properties can pay a surcharge and buy back the \$1000 deductible, so make sure to communicate this option as pre-FIRM policies come up for renewal. It's also important to alert your customers to these changes so that they are not surprised at the change in the event they need to file a claim. Be sure to remind

them that while their deductibles have increased, they are still just a fraction of the cost of the average flood insurance claim. Just a few inches of water can cause tens of thousand dollars in damages.

#### Application Changes

- Effective on or after October 1, 2009, there will be some changes to language in the standard application and endorsement forms. Changes to the Flood Insurance Application, PRP Application, and General Change Endorsement forms will capture additional community, building, and construction information.
- New information must be provided for all grandfathered policies. Agents are asked to identify the type of grandfathering (i.e., Built in Compliance, Continuous Coverage) on the revised flood insurance application form and WYO companies must also include the grandfathering indicator on the front of the flood insurance policy declarations page. These requirements may help resolve disputes when a lender has a different flood zone determination than the agent or insured.

#### Other Insurance Program Changes

- Two new building types have been added, elevated on crawlspace and non-elevated with subgrade crawlspace
- Pre-FIRM buildings in Unnumbered Zone A areas with a basement, enclosure, or crawlspace may use Post-FIRM rates if the rates are more favorable to the insured. When policies affected in these zones up for renewal, you may want to consider rerating the policy applying the new rules. It may result in significant savings for your customers.
- WYO Companies must report the source of the building construction date, e.g., Building Permit Date, Date of Construction, Substantial Improvement Date, etc.

#### Important DFIRM Change to Note: Paper FIRM to Digital FIRM (DFIRM) Transition

- As of October 1, 2009, FEMA will provide a single paper flood map and Flood Insurance Study (FIS) to each newly mapped NFIP community. FEMA will convert all other distribution of maps and FIS reports for digital delivery. Consequently, paper FIRMs will no longer be available besides this one copy.
- Agents, property owners and others will still be able to access the current and historic maps (for grandfathering) and print FIRMettes by visiting FEMA's [Map Service Center](#).
- A more complete description of this change can be found [here](#).

**[Click here](#) for the new Flood Insurance Rate Manual that reflects these changes as well as additional information from the NFIP. Please email us at [info@femafloodsmart.com](mailto:info@femafloodsmart.com) with any questions.**

### FEMA Updates Info on NFIP Grandfather Rules

FEMA recently released a new Fact Sheet for Insurance agents regarding the NFIP Grandfather rules. This fact sheet provides information on what the Grandfather rule is and examples of how it would be correctly applied to current situations.

You can view a copy of this document on the FEMA website at:  
<http://www.fema.gov/library/viewRecord.do?id=3745>

## *LFMA Recipe Roundup*

### **New Orleans Style Crab Dip**

- 4 oz reduced-fat cream cheese, softened
- ½ cup fat free mayonnaise
- 1 package (8oz) imitation crabmeat, chopped
- ¼ cup chopped celery
- ¼ cup chopped green bell pepper
- 1 garlic clove, pressed/chopped
- 1 ½ teaspoon Cajun herb seasoning mix (I use whatever I have at the house, like Tony's etc...)



- Place cream cheese in batter bowl and microwave for 30 seconds or until softened; then add mayonnaise and whisk until smooth.
- Chop crabmeat, celery, garlic and bell pepper.
- Add crabmeat, celery, garlic, and bell pepper and seasoning mix to cream cheese mixture. Mix well.
- Cover and refrigerate for at least 3 hours to allow flavors to blend.
- Serve with just about anything.

• (I usually double the batch for large crowds)

• And oh, sometime I don't really measure it all, just by taste ☺

• Recipe by: Bonnie Anderson



The LFMA Membership directory is maintained by James Demouchet. (318) 226-6934 or email at [jdemouchet@caddo.org](mailto:jdemouchet@caddo.org)

**LFMA 2009  
MEMBERSHIP DUES  
- \$30.00**

PLEASE REMIT TO:  
Louisiana Floodplain Management Association (LFMA)  
c/o Mrs. Pam Mattingly, CFM  
P O Box 64725  
Baton Rouge, LA 70896

**UPDATE YOUR CONTACT INFORMATION!**

Please complete the following form anytime you have a change in your information and submit to James.

Company  Member

Address

City  State

Contact  Phone

Title  Fax

Region  E-mail

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 P.O. Box 64275  
 Baton Rouge, LA 70896



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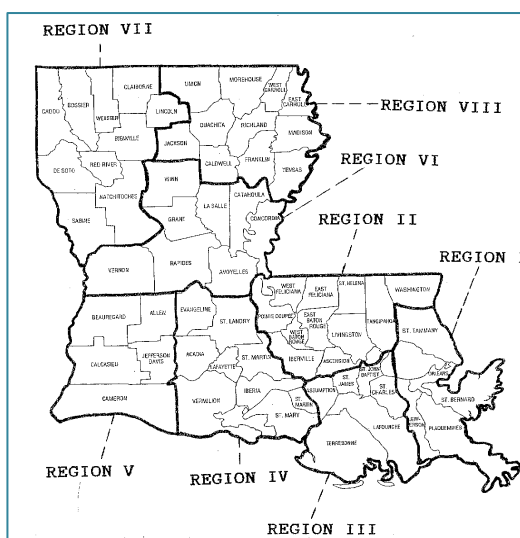
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