



# Flood Insurance Workshop Orleans Parish, LA

**September 15, 2016**

Jerome Landry  
Floodplain Administrator  
Orleans Parish

Diane Howe  
Acting Risk MAP Lead  
FEMA Region 6

Bruce A. Bender, CFM  
Bender Consulting Services, Inc.



**FEMA**

# Today's Workshop

- ▶ **Introduction**
- ▶ **Orleans Parish and other local study status**
- ▶ **Understanding Flood Insurance**
  - Background
  - Basics
  - Post-Reform Legislation
  - Impacts of Map Changes
- ▶ **Resources**

# NFIP Support Call Center

- ▶ **1-800-621-FEMA (3362)**
- ▶ **Press 2 for calls related to Flood Insurance**
- ▶ **Hours of Operation:**
  - Monday – Friday 8 a.m. – 6 p.m. (Central Time)



How to file a claim  
Status of a claim  
Adjustment issues  
Coverage questions  
Rating questions  
ICC questions  
Mandatory Purchase  
Surcharges

Condominiums  
PRP Eligibility  
Newly Mapped  
Cancellation requirements  
LOMAs  
Elevation requirements  
LOMA Out-As-Shown  
and More...

# Orleans Parish Project Overview

## 2004

- ▶ Flood Insurance Rate Map (FIRM) funded

## 2005

- ▶ Hurricane Katrina and Rita make landfall
- ▶ Coastal Analysis Update expanded for LA coast

## 2006

- ▶ Advisory Base Flood Elevation (ABFE) Maps released
- ▶ “Rebuild” elevations established

# Orleans Parish Project Overview

## 2012

- ▶ Preliminary Maps issued for City of New Orleans
- ▶ Consultation Coordination Officer (CCO) meeting
- ▶ City Appeals 2012 Preliminary Maps

## 2013

- ▶ FEMA incorporates information from City Appeal
  - ▶ Includes updated 2012 USACE LiDAR for more accurate ground elevations
  - ▶ Coastal grid updated to include elevated railroad tracks in Venetian Isles.
  - ▶ Results in flood risk zone change from Zone V to Zone A near Venetian Isles

# Orleans Parish Project Overview

## 2014

- ▶ FEMA Issues Revised Preliminary Maps with changes from 2012 Appeal
- ▶ City Appeals 2014 Revised Preliminary Maps
  - ▶ City appeals that Algiers Point area is inaccurately zoned within a flood hazard area - major infrastructure projects not reflected on maps

## 2015

- ▶ FEMA incorporates information from City Appeal for Algiers Point Area
  - ▶ Includes recent Drainage Projects performed by N.O. S&WB to reduce flooding in Algiers.
  - ▶ Results in Algiers Point being removed from SFHA
- ▶ Maps are updated and FEMA issues Final Revised Preliminary Map

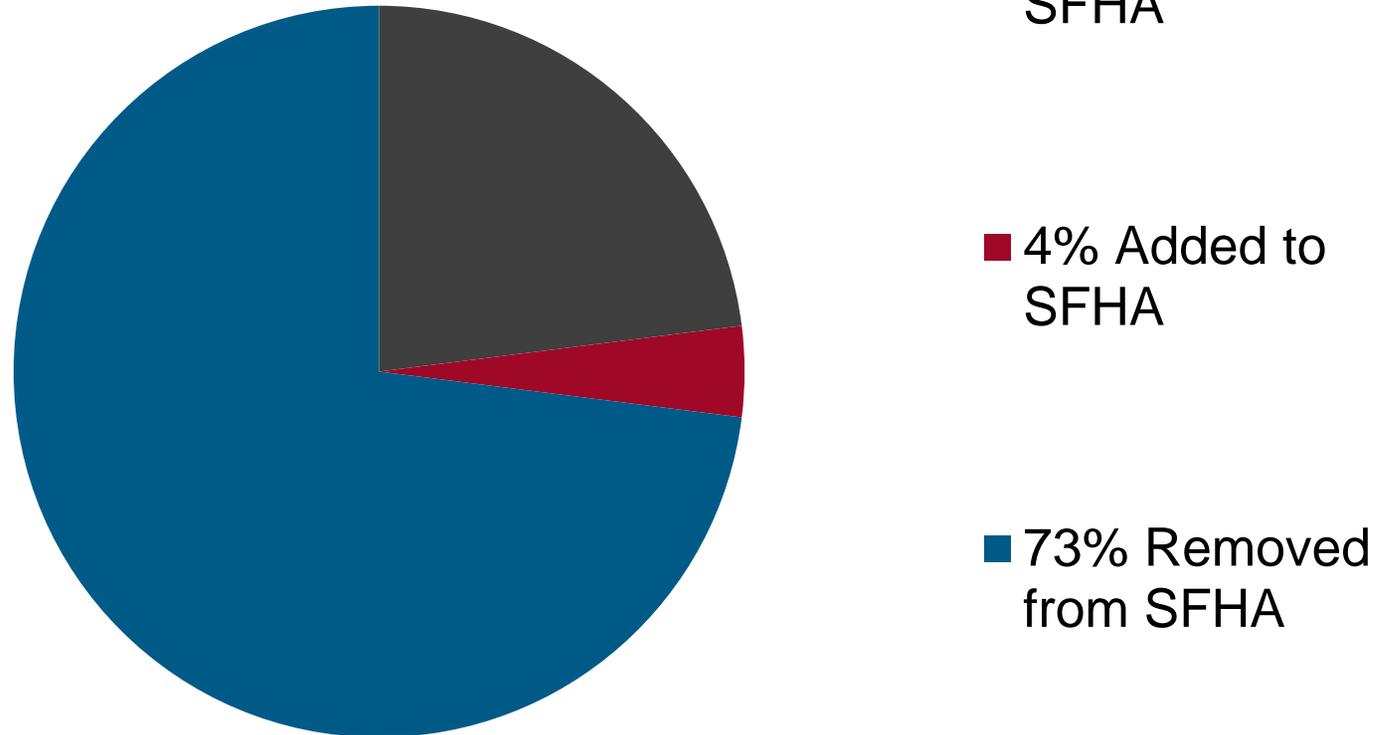
# Orleans Parish Project Overview

## 2016

- ▶ March 30 - FEMA finalizes map and issues LFD giving the City of New Orleans 6 months to adopt the new maps
- ▶ May 2016- City Council Adopts Maps and Flood-loss Prevention Ordinance. Mayor Mitch Landrieu signs them into law
- ▶ June 1 - City starts using the new maps and ordinance for permitting New Construction and Substantial Improvement.
- ▶ ***September 30th, 2016- New Maps Become Effective***

# Changes to the Special Flood Hazard Area

## Special Flood Hazard Area (SFHA) Change by Parcel



# Other Parish Maps and Contacts

## ► Jefferson Parish

- Revised Preliminary Maps issued February 2016
- Awaiting start of 90 Day Appeal Period
- FPA - Michelle Gonzales, 504-736-6732, [mgonzales@jeffparish.net](mailto:mgonzales@jeffparish.net)

## ► St. Bernard Parish

- Revised Preliminary Maps issued September 29, 2015
- Appeal Period ended August 10, 2016
- FPA - Michael Albert, 504-278-4310, [malbert@sbsp.net](mailto:malbert@sbsp.net)

## ► Plaquemines Parish

- Levee Analysis currently underway
- FPA - Mike Metcalf, 504-934-6195, [mmetcalf@ppgov.net](mailto:mmetcalf@ppgov.net)

# Other Parish Maps and Contacts

## ►St. Tammany Parish

- Levee Analysis currently underway
- FPA - Alan Pelegrin, 985-898-2574, [apelegrin@stpgov.org](mailto:apelegrin@stpgov.org)

## ►St. Charles Parish

- Levee Analysis currently underway
- FPA - Earl Matherne, 985-783-5060, [ematherne@stcharlesgov.net](mailto:ematherne@stcharlesgov.net)



# Understanding Flood Insurance

## -Background-

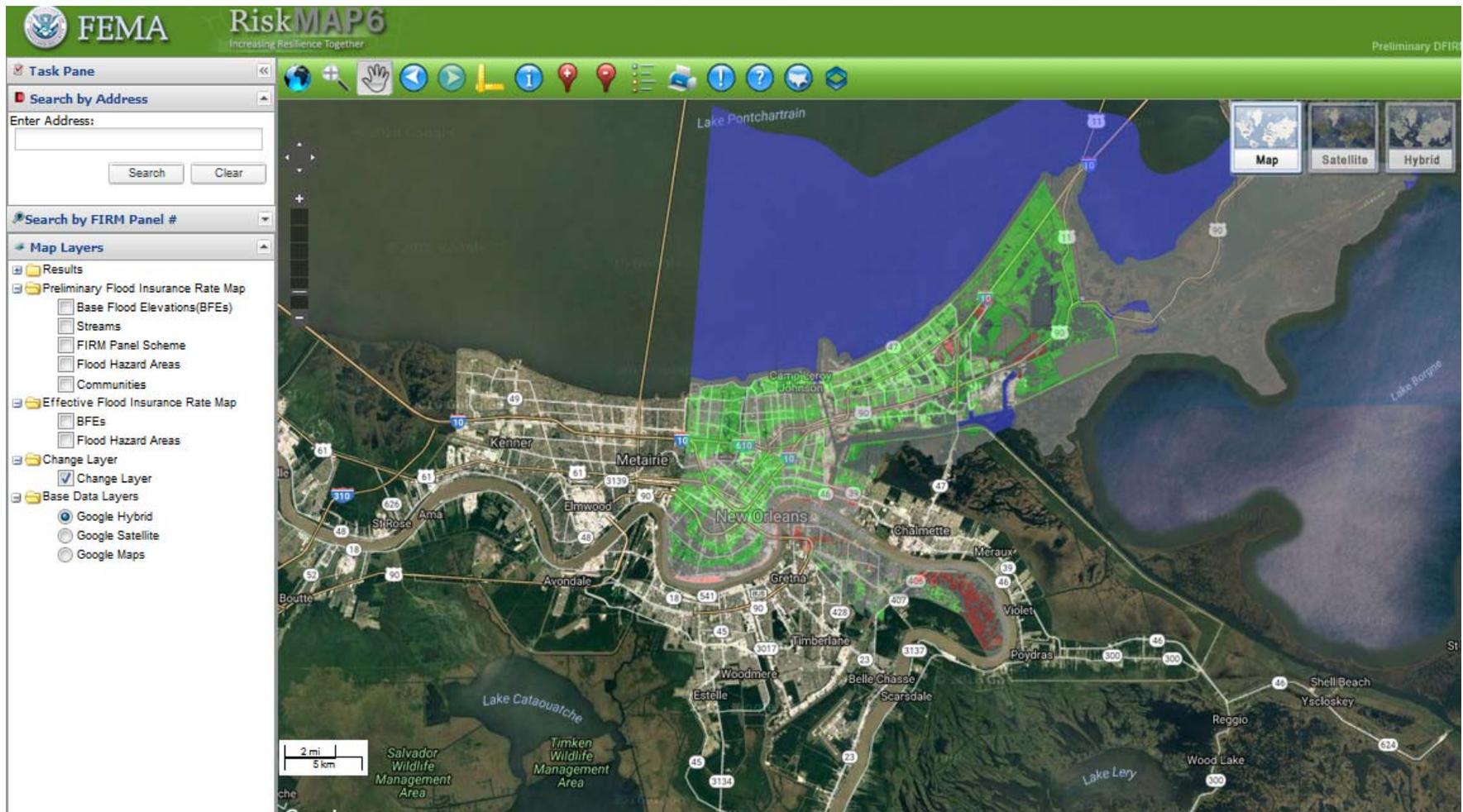
# National Flood Insurance Program

## ▶ A 3-legged stool

- ✓ Risk Analysis – Identify the Risk
- ✓ Risk Reduction – Manage the Risk
- ✓ Risk Transfer – Insure the Risk



# Identifying the Risk



# Managing the Risk

- ▶ **NFIP Community Participation**
  - Voluntary
- ▶ **Pass and enforce ordinances**
  - Minimum NFIP floodplain management standards
- ▶ **Incentive to exceed minimums**
  - Community Rating System (CRS)

# Insuring the Risk

- ▶ **Written through P&C insurance agents**
- ▶ **They represent ~80 Write Your Own (WYO) insurance companies and FEMA**
- ▶ **~5.1 Million Policies**
  - **LA has 452,000**
    - **40% are in mod-low risk areas**





# Understanding Flood Insurance

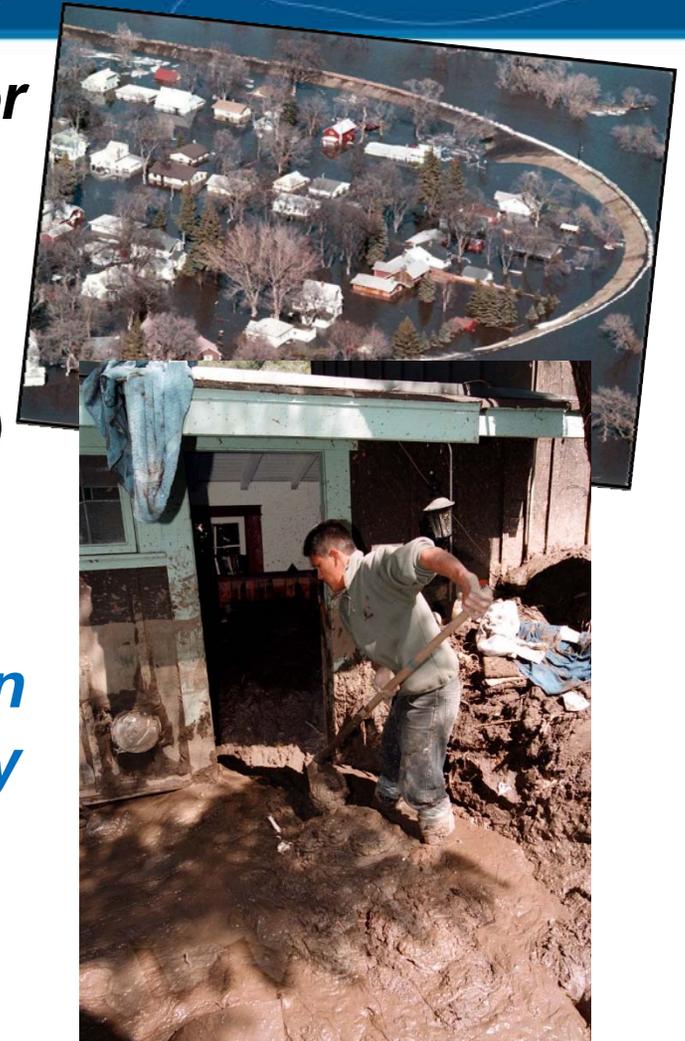
## -Basics-

# What is A Flood?

**A *general and temporary condition* or *complete inundation* of *2 or more acres* of normally dry land area or of *2 or more properties* (at least one of which is your property) from overflow of inland or tidal waters,**

**from *unusual and rapid accumulation* or *runoff* of surface waters from any source,**

**or from *mudflow*.**

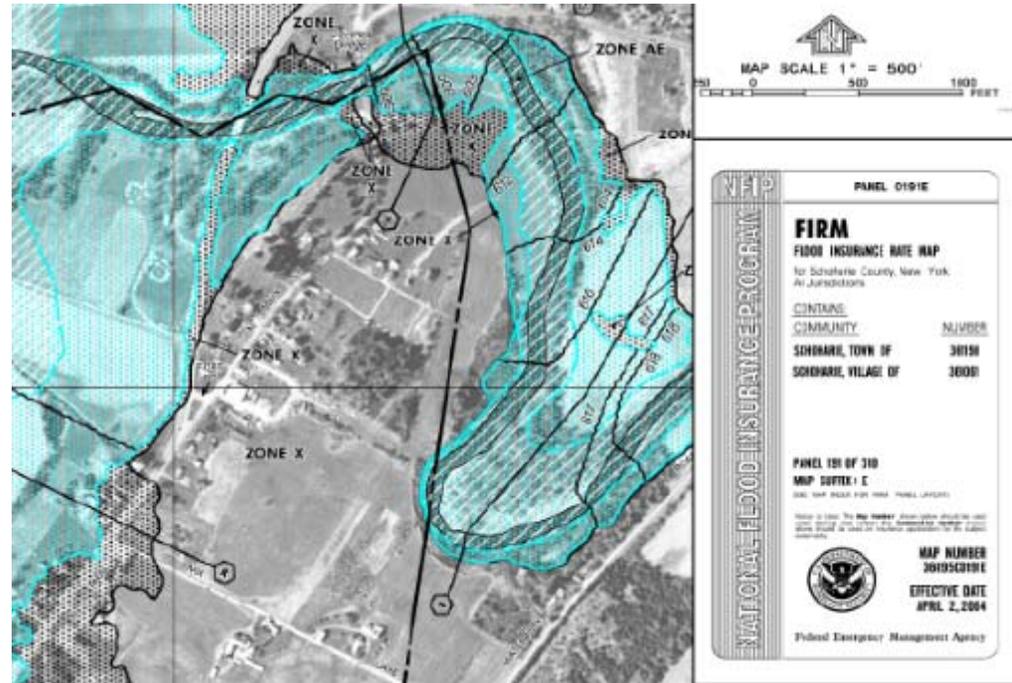




# Special Flood Hazard Areas (SFHAs)

## ► High-Risk Areas

- Zone V & A
- 1% annual chance
- “100-year”
- 26% chance in 30 years
- More likely to have a flood than a fire
- Federal requirement for lenders



# Non-Special Flood Hazard Areas

## ► Moderate-Risk Areas

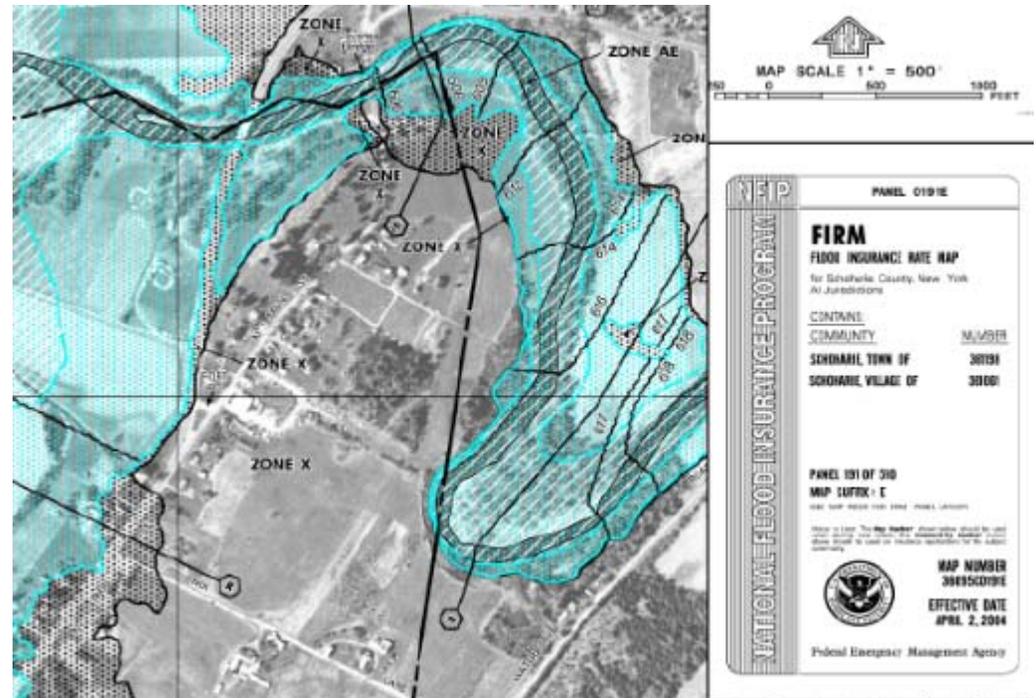
- Zone B; Shaded X
- 0.2% annual chance
- “500-year”

## ► Low-Risk Areas

- Zone C and X

## ► Not *Federally* Required by lenders

## ► Low-Cost Insurance Available – PRP



# Preferred Risk Rates vs. Standard Rates

## ▶ Preferred Risk Rates

- Must be in Zone B, C, or X at time of application AND *each subsequent renewal\**
- Fixed premiums; fixed limits
- Limited loss history

## ▶ Standard Rates

- Rate Tables provided in Flood Insurance Manual
- Risks not eligible for Preferred Risk Policy
- Flexible limits

### \*NOTE:

Buildings newly mapped into a high-risk area may be able to be rated using Preferred Risk Policy (PRP) rates within the first 12 months after a new flood map becomes effective.

Total premiums are slightly higher than a standard PRP due to a higher Federal Policy Fee and Reserve Fund Assessment.

# Pre- & Post-FIRM Rate Comparisons

Orleans Parish  
First Flood Insurance Rate Map (FIRM)  
10/19/1971

## Pre-FIRM

- Built *before* initial FIRM
- No NFIP Building Ordinance
- Subsidized Rates in Zone D, A & V

## Post-FIRM

- Built on/after initial FIRM
- NFIP Building Ordinance**
- Requires EC in Zones A & V
- Full-risk rates charged

### Other Example Pre-/Post-FIRM Dates:

Jefferson Parish: 10/13/1971

St. Bernard Parish: 05/02/1983

# Elevation

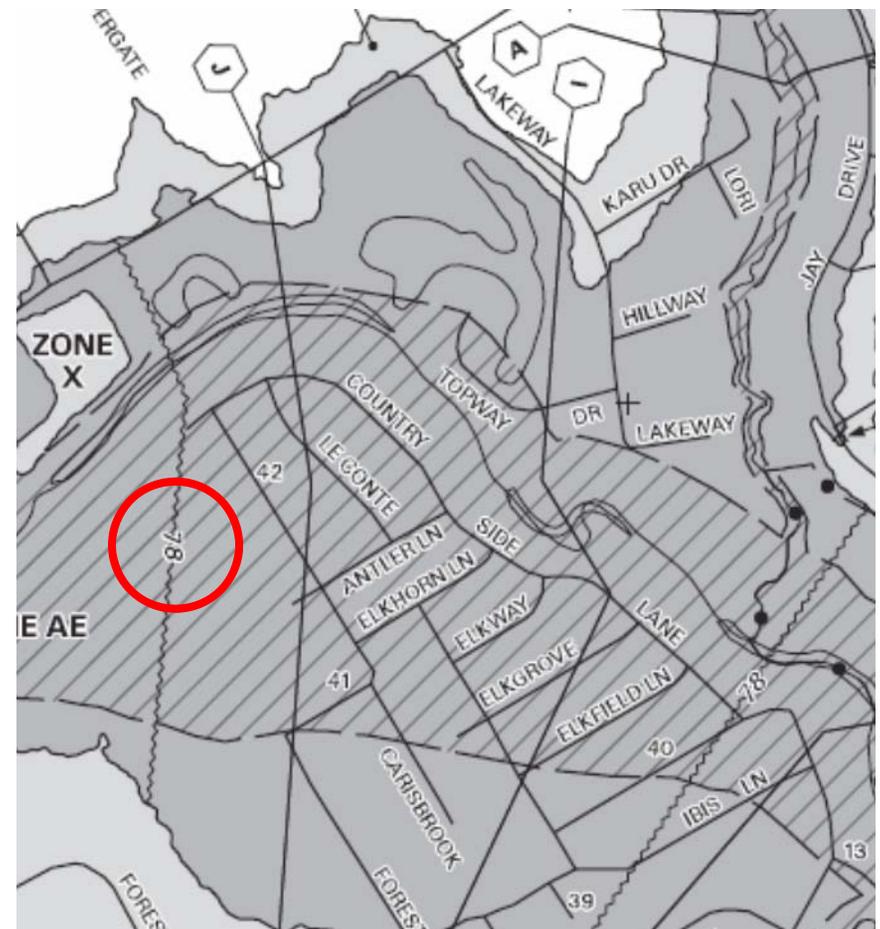
## ► Base Flood Elevation (BFE)

- The elevation that flood waters have a 1% annual chance of reaching or exceeding

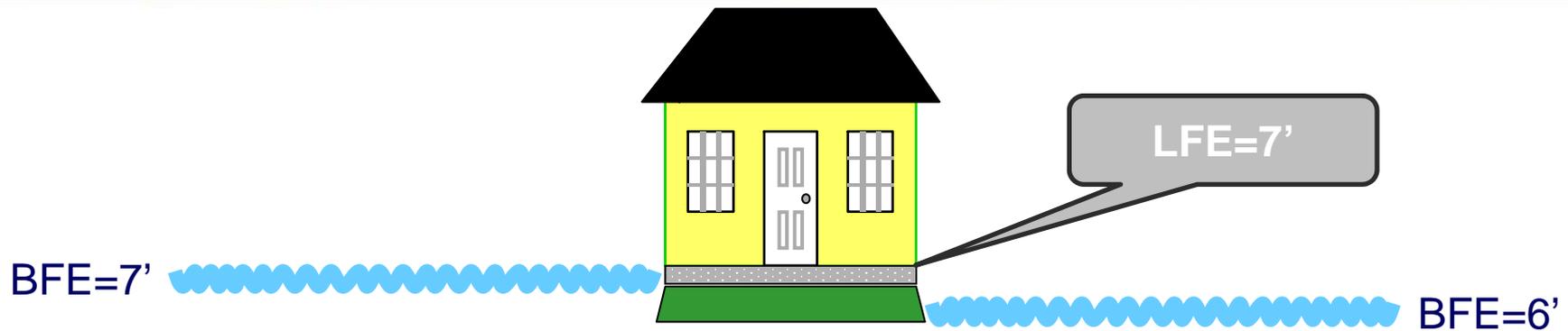
## ► Lowest Flood Elevation (LFE)

- For A zones, elevation of the top of the slab or lowest floor
- For V zones, elevation of the bottom of the slab or lowest floor

*Rates based on LFE - BFE*



# Example Rates



Built at BFE  
Zone AE; BFE 7'

**\$2,161\***

Built 1' above BFE  
Zone AE; BFE 6'

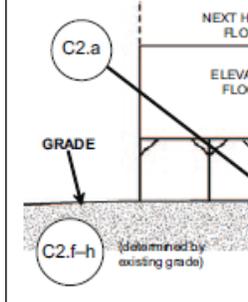
**\$ 1,098\***

***Elevation Reduces the Risk...and Reduces the Rate***

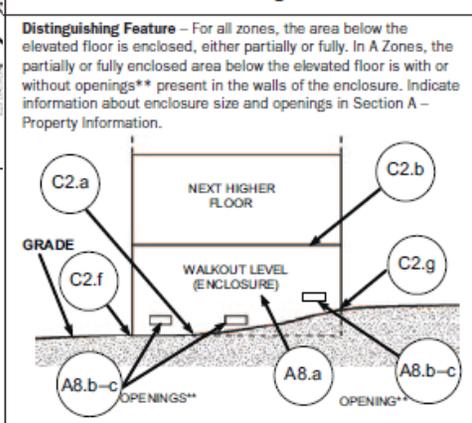
# Elevation Certificate

**DIAGRAM 6**  
**All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.**

**Distinguishing Feature** – For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings\*\* present in the walls of the enclosure. Indicate information about enclosure size and openings in Section A – Property Information.



**DIAGRAM 7**  
**All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least 1 side is at or above grade. The principal use of this building is located in the elevated floors of the building.**



U.S. DEPARTMENT OF HOMELAND SECURITY  
 FEDERAL EMERGENCY MANAGEMENT AGENCY  
 National Flood Insurance Program

## ELEVATION CERTIFICATE

IMPORTANT: Follow the Instructions on pages 1-9.

### SECTION A – PROPERTY INFORMATION

A1. Building Owner's Name \_\_\_\_\_ State \_\_\_\_\_  
 A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) and (or) Route and Box No. \_\_\_\_\_  
 City \_\_\_\_\_  
 A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) \_\_\_\_\_  
 (Long) \_\_\_\_\_

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) \_\_\_\_\_  
 A5. Latitude/Longitude: Lat. \_\_\_\_\_ Long. \_\_\_\_\_  
 A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance \_\_\_\_\_  
 A7. Building Diagram Number \_\_\_\_\_ sq ft \_\_\_\_\_  
 A8. For a building with a crawlspace or enclosure(s):  
 a) Square footage of crawlspace or enclosure(s) \_\_\_\_\_ sq ft \_\_\_\_\_  
 b) Number of permanent flood openings in the crawlspace or enclosure(s) within 5 ft of top above adjacent grade \_\_\_\_\_  
 c) Total net area of flood openings in A8.b) \_\_\_\_\_ sq in \_\_\_\_\_  
 d) Engineered flood openings?  Yes  No \_\_\_\_\_  
 e) For a building with a basement or subgrade crawlspace, if any: \_\_\_\_\_  
 f) Total net area of flood openings in A8.b) \_\_\_\_\_ sq in \_\_\_\_\_  
 g) Engineered flood openings?  Yes  No \_\_\_\_\_

### SECTION B – FLOOD INSURANCE RATE MAP (FIRM)

B1. NFP Community Name & Community Number \_\_\_\_\_ B2. County Name \_\_\_\_\_  
 B3. Map/Parcel Number \_\_\_\_\_ B4. Suffix \_\_\_\_\_ B5. FIRM Index Date \_\_\_\_\_ B7. FIRM (Panel) Elevation Revised Date \_\_\_\_\_

B10. Indicate the source of the State Flood Elevation (SFE) data or base flood depth order:  
 FIS Profile  FIRM  Community Determined  Other (Source: \_\_\_\_\_)  
 B11. Indicate elevation datum used for BFE in Item B9:  NGVD 1929  NAVD 83  CBR5  OPA  
 B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or D?  CBRS  OPA  
 Designation Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

### SECTION C – BUILDING ELEVATION INFO

C1. Building elevations are based on:  
 Construction Drawings\*  
 A New Elevation Certificate will be required when construction of the building is completed.  
 C2. Elevations – Zones A1, A2, A3, A4, A5, A6, A7, A8, A9, A10, A11, A12, A13, A14, A15, A16, A17, A18, A19, A20, A21, A22, A23, A24, A25, A26, A27, A28, A29, A30, A31, A32, A33, A34, A35, A36, A37, A38, A39, A40, A41, A42, A43, A44, A45, A46, A47, A48, A49, A50, A51, A52, A53, A54, A55, A56, A57, A58, A59, A60, A61, A62, A63, A64, A65, A66, A67, A68, A69, A70, A71, A72, A73, A74, A75, A76, A77, A78, A79, A80, A81, A82, A83, A84, A85, A86, A87, A88, A89, A90, A91, A92, A93, A94, A95, A96, A97, A98, A99, A100, A101, A102, A103, A104, A105, A106, A107, A108, A109, A110, A111, A112, A113, A114, A115, A116, A117, A118, A119, A120, A121, A122, A123, A124, A125, A126, A127, A128, A129, A130, A131, A132, A133, A134, A135, A136, A137, A138, A139, A140, A141, A142, A143, A144, A145, A146, A147, A148, A149, A150, A151, A152, A153, A154, A155, A156, A157, A158, A159, A160, A161, A162, A163, A164, A165, A166, A167, A168, A169, A170, A171, A172, A173, A174, A175, A176, A177, A178, A179, A180, A181, A182, A183, A184, A185, A186, A187, A188, A189, A190, A191, A192, A193, A194, A195, A196, A197, A198, A199, A200, A201, A202, A203, A204, A205, A206, A207, A208, A209, A210, A211, A212, A213, A214, A215, A216, A217, A218, A219, A220, A221, A222, A223, A224, A225, A226, A227, A228, A229, A230, A231, A232, A233, A234, A235, A236, A237, A238, A239, A240, A241, A242, A243, A244, A245, A246, A247, A248, A249, A250, A251, A252, A253, A254, A255, A256, A257, A258, A259, A260, A261, A262, A263, A264, A265, A266, A267, A268, A269, A270, A271, A272, A273, A274, A275, A276, A277, A278, A279, A280, A281, A282, A283, A284, A285, A286, A287, A288, A289, A290, A291, A292, A293, A294, A295, A296, A297, A298, A299, A300, A301, A302, A303, A304, A305, A306, A307, A308, A309, A310, A311, A312, A313, A314, A315, A316, A317, A318, A319, A320, A321, A322, A323, A324, A325, A326, A327, A328, A329, A330, A331, A332, A333, A334, A335, A336, A337, A338, A339, A340, A341, A342, A343, A344, A345, A346, A347, A348, A349, A350, A351, A352, A353, A354, A355, A356, A357, A358, A359, A360, A361, A362, A363, A364, A365, A366, A367, A368, A369, A370, A371, A372, A373, A374, A375, A376, A377, A378, A379, A380, A381, A382, A383, A384, A385, A386, A387, A388, A389, A390, A391, A392, A393, A394, A395, A396, A397, A398, A399, A400, A401, A402, A403, A404, A405, A406, A407, A408, A409, A410, A411, A412, A413, A414, A415, A416, A417, A418, A419, A420, A421, A422, A423, A424, A425, A426, A427, A428, A429, A430, A431, A432, A433, A434, A435, A436, A437, A438, A439, A440, A441, A442, A443, A444, A445, A446, A447, A448, A449, A450, A451, A452, A453, A454, A455, A456, A457, A458, A459, A460, A461, A462, A463, A464, A465, A466, A467, A468, A469, A470, A471, A472, A473, A474, A475, A476, A477, A478, A479, A480, A481, A482, A483, A484, A485, A486, A487, A488, A489, A490, A491, A492, A493, A494, A495, A496, A497, A498, A499, A500, A501, A502, A503, A504, A505, A506, A507, A508, A509, A510, A511, A512, A513, A514, A515, A516, A517, A518, A519, A520, A521, A522, A523, A524, A525, A526, A527, A528, A529, A530, A531, A532, A533, A534, A535, A536, A537, A538, A539, A540, A541, A542, A543, A544, A545, A546, A547, A548, A549, A550, A551, A552, A553, A554, A555, A556, A557, A558, A559, A560, A561, A562, A563, A564, A565, A566, A567, A568, A569, A570, A571, A572, A573, A574, A575, A576, A577, A578, A579, A580, A581, A582, A583, A584, A585, A586, A587, A588, A589, A590, A591, A592, A593, A594, A595, A596, A597, A598, A599, A600, A601, A602, A603, A604, A605, A606, A607, A608, A609, A610, A611, A612, A613, A614, A615, A616, A617, A618, A619, A620, A621, A622, A623, A624, A625, A626, A627, A628, A629, A630, A631, A632, A633, A634, A635, A636, A637, A638, A639, A640, A641, A642, A643, A644, A645, A646, A647, A648, A649, A650, A651, A652, A653, A654, A655, A656, A657, A658, A659, A660, A661, A662, A663, A664, A665, A666, A667, A668, A669, A670, A671, A672, A673, A674, A675, A676, A677, A678, A679, A680, A681, A682, A683, A684, A685, A686, A687, A688, A689, A690, A691, A692, A693, A694, A695, A696, A697, A698, A699, A700, A701, A702, A703, A704, A705, A706, A707, A708, A709, A710, A711, A712, A713, A714, A715, A716, A717, A718, A719, A720, A721, A722, A723, A724, A725, A726, A727, A728, A729, A730, A731, A732, A733, A734, A735, A736, A737, A738, A739, A740, A741, A742, A743, A744, A745, A746, A747, A748, A749, A750, A751, A752, A753, A754, A755, A756, A757, A758, A759, A760, A761, A762, A763, A764, A765, A766, A767, A768, A769, A770, A771, A772, A773, A774, A775, A776, A777, A778, A779, A780, A781, A782, A783, A784, A785, A786, A787, A788, A789, A790, A791, A792, A793, A794, A795, A796, A797, A798, A799, A800, A801, A802, A803, A804, A805, A806, A807, A808, A809, A810, A811, A812, A813, A814, A815, A816, A817, A818, A819, A820, A821, A822, A823, A824, A825, A826, A827, A828, A829, A830, A831, A832, A833, A834, A835, A836, A837, A838, A839, A840, A841, A842, A843, A844, A845, A846, A847, A848, A849, A850, A851, A852, A853, A854, A855, A856, A857, A858, A859, A860, A861, A862, A863, A864, A865, A866, A867, A868, A869, A870, A871, A872, A873, A874, A875, A876, A877, A878, A879, A880, A881, A882, A883, A884, A885, A886, A887, A888, A889, A890, A891, A892, A893, A894, A895, A896, A897, A898, A899, A900, A901, A902, A903, A904, A905, A906, A907, A908, A909, A910, A911, A912, A913, A914, A915, A916, A917, A918, A919, A920, A921, A922, A923, A924, A925, A926, A927, A928, A929, A930, A931, A932, A933, A934, A935, A936, A937, A938, A939, A940, A941, A942, A943, A944, A945, A946, A947, A948, A949, A950, A951, A952, A953, A954, A955, A956, A957, A958, A959, A960, A961, A962, A963, A964, A965, A966, A967, A968, A969, A970, A971, A972, A973, A974, A975, A976, A977, A978, A979, A980, A981, A982, A983, A984, A985, A986, A987, A988, A989, A990, A991, A992, A993, A994, A995, A996, A997, A998, A999, A1000, A1001, A1002, A1003, A1004, A1005, A1006, A1007, A1008, A1009, A1010, A1011, A1012, A1013, A1014, A1015, A1016, A1017, A1018, A1019, A1020, A1021, A1022, A1023, A1024, A1025, A1026, A1027, A1028, A1029, A1030, A1031, A1032, A1033, A1034, A1035, A1036, A1037, A1038, A1039, A1040, A1041, A1042, A1043, A1044, A1045, A1046, A1047, A1048, A1049, A1050, A1051, A1052, A1053, A1054, A1055, A1056, A1057, A1058, A1059, A1060, A1061, A1062, A1063, A1064, A1065, A1066, A1067, A1068, A1069, A1070, A1071, A1072, A1073, A1074, A1075, A1076, A1077, A1078, A1079, A1080, A1081, A1082, A1083, A1084, A1085, A1086, A1087, A1088, A1089, A1090, A1091, A1092, A1093, A1094, A1095, A1096, A1097, A1098, A1099, A1100, A1101, A1102, A1103, A1104, A1105, A1106, A1107, A1108, A1109, A1110, A1111, A1112, A1113, A1114, A1115, A1116, A1117, A1118, A1119, A1120, A1121, A1122, A1123, A1124, A1125, A1126, A1127, A1128, A1129, A1130, A1131, A1132, A1133, A1134, A1135, A1136, A1137, A1138, A1139, A1140, A1141, A1142, A1143, A1144, A1145, A1146, A1147, A1148, A1149, A1150, A1151, A1152, A1153, A1154, A1155, A1156, A1157, A1158, A1159, A1160, A1161, A1162, A1163, A1164, A1165, A1166, A1167, A1168, A1169, A1170, A1171, A1172, A1173, A1174, A1175, A1176, A1177, A1178, A1179, A1180, A1181, A1182, A1183, A1184, A1185, A1186, A1187, A1188, A1189, A1190, A1191, A1192, A1193, A1194, A1195, A1196, A1197, A1198, A1199, A1200, A1201, A1202, A1203, A1204, A1205, A1206, A1207, A1208, A1209, A1210, A1211, A1212, A1213, A1214, A1215, A1216, A1217, A1218, A1219, A1220, A1221, A1222, A1223, A1224, A1225, A1226, A1227, A1228, A1229, A1230, A1231, A1232, A1233, A1234, A1235, A1236, A1237, A1238, A1239, A1240, A1241, A1242, A1243, A1244, A1245, A1246, A1247, A1248, A1249, A1250, A1251, A1252, A1253, A1254, A1255, A1256, A1257, A1258, A1259, A1260, A1261, A1262, A1263, A1264, A1265, A1266, A1267, A1268, A1269, A1270, A1271, A1272, A1273, A1274, A1275, A1276, A1277, A1278, A1279, A1280, A1281, A1282, A1283, A1284, A1285, A1286, A1287, A1288, A1289, A1290, A1291, A1292, A1293, A1294, A1295, A1296, A1297, A1298, A1299, A1300, A1301, A1302, A1303, A1304, A1305, A1306, A1307, A1308, A1309, A1310, A1311, A1312, A1313, A1314, A1315, A1316, A1317, A1318, A1319, A1320, A1321, A1322, A1323, A1324, A1325, A1326, A1327, A1328, A1329, A1330, A1331, A1332, A1333, A1334, A1335, A1336, A1337, A1338, A1339, A1340, A1341, A1342, A1343, A1344, A1345, A1346, A1347, A1348, A1349, A1350, A1351, A1352, A1353, A1354, A1355, A1356, A1357, A1358, A1359, A1360, A1361, A1362, A1363, A1364, A1365, A1366, A1367, A1368, A1369, A1370, A1371, A1372, A1373, A1374, A1375, A1376, A1377, A1378, A1379, A1380, A1381, A1382, A1383, A1384, A1385, A1386, A1387, A1388, A1389, A1390, A1391, A1392, A1393, A1394, A1395, A1396, A1397, A1398, A1399, A1400, A1401, A1402, A1403, A1404, A1405, A1406, A1407, A1408, A1409, A1410, A1411, A1412, A1413, A1414, A1415, A1416, A1417, A1418, A1419, A1420, A1421, A1422, A1423, A1424, A1425, A1426, A1427, A1428, A1429, A1430, A1431, A1432, A1433, A1434, A1435, A1436, A1437, A1438, A1439, A1440, A1441, A1442, A1443, A1444, A1445, A1446, A1447, A1448, A1449, A1450, A1451, A1452, A1453, A1454, A1455, A1456, A1457, A1458, A1459, A1460, A1461, A1462, A1463, A1464, A1465, A1466, A1467, A1468, A1469, A1470, A1471, A1472, A1473, A1474, A1475, A1476, A1477, A1478, A1479, A1480, A1481, A1482, A1483, A1484, A1485, A1486, A1487, A1488, A1489, A1490, A1491, A1492, A1493, A1494, A1495, A1496, A1497, A1498, A1499, A1500, A1501, A1502, A1503, A1504, A1505, A1506, A1507, A1508, A1509, A1510, A1511, A1512, A1513, A1514, A1515, A1516, A1517, A1518, A1519, A1520, A1521, A1522, A1523, A1524, A1525, A1526, A1527, A1528, A1529, A1530, A1531, A1532, A1533, A1534, A1535, A1536, A1537, A1538, A1539, A1540, A1541, A1542, A1543, A1544, A1545, A1546, A1547, A1548, A1549, A1550, A1551, A1552, A1553, A1554, A1555, A1556, A1557, A1558, A1559, A1560, A1561, A1562, A1563, A1564, A1565, A1566, A1567, A1568, A1569, A1570, A1571, A1572, A1573, A1574, A1575, A1576, A1577, A1578, A1579, A1580, A1581, A1582, A1583, A1584, A1585, A1586, A1587, A1588, A1589, A1590, A1591, A1592, A1593, A1594, A1595, A1596, A1597, A1598, A1599, A1600, A1601, A1602, A1603, A1604, A1605, A1606, A1607, A1608, A1609, A1610, A1611, A1612, A1613, A1614, A1615, A1616, A1617, A1618, A1619, A1620, A1621, A1622, A1623, A1624, A1625, A1626, A1627, A1628, A1629, A1630, A1631, A1632, A1633, A1634, A1635, A1636, A1637, A1638, A1639, A1640, A1641, A1642, A1643, A1644, A1645, A1646, A1647, A1648, A1649, A1650, A1651, A1652, A1653, A1654, A1655, A1656, A1657, A1658, A1659, A1660, A1661, A1662, A1663, A1664, A1665, A1666, A1667, A1668, A1669, A1670, A1671, A1672, A1673, A1674, A1675, A1676, A1677, A1678, A1679, A1680, A1681, A1682, A1683, A1684, A1685, A1686, A1687, A1688, A1689, A1690, A1691, A1692, A1693, A1694, A1695, A1696, A1697, A1698, A1699, A1700, A1701, A1702, A1703, A1704, A1705, A1706, A1707, A1708, A1709, A1710, A1711, A1712, A1713, A1714, A1715, A1716, A1717, A1718, A1719, A1720, A1721, A1722, A1723, A1724, A1725, A1726, A1727, A1728, A1729, A1730, A1731, A1732, A1733, A1734, A1735, A1736, A1737, A1738, A1739, A1740, A1741, A1742, A1743, A1744, A1745, A1746, A1747, A1748, A1749, A1750, A1751, A1752, A1753, A1754, A1755, A1756, A1757, A1758, A1759, A1760, A1761, A1762, A1763, A1764, A1765, A1766, A1767, A1768, A1769, A1770, A1771, A1772, A1773, A1774, A1775, A1776, A1777, A1778, A1779, A1780, A1781, A1782, A1783, A1784, A1785, A1786, A1787, A1788, A1789, A1790, A1791, A1792, A1793, A1794, A1795, A1796, A1797, A1798, A1799, A1800, A1801, A1802, A1803, A1804, A1805, A1806, A1807, A1808, A1809, A1810, A1811, A1812, A1813, A1814, A1815, A1816, A1817, A1818, A1819, A1820, A1821, A1822, A1823, A1824, A1825, A1826, A1827, A1828, A1829, A1830, A1831, A1832, A1833, A1834, A1835, A1836, A1837, A1838, A1839, A1840, A1841, A1842, A1843, A1844, A1845, A1846, A1847, A1848, A1849, A1850, A1851, A1852, A1853, A1854, A1855, A1856, A1857, A1858, A1859, A1860, A1861, A1862, A1863, A1864, A1865, A1866, A1867, A1868, A1869, A1870, A1871, A1872, A1873, A1874, A1875, A1876, A1877, A1878, A1879, A1880, A1881, A1882, A1883, A1884, A1885, A1886, A1887, A1888, A1889, A1890, A1891, A1892, A1893, A1894, A1895, A1896, A1897, A1898, A1899, A1900, A1901, A1902, A1903, A1904, A1905, A1906, A1907, A1908, A1909, A1910, A1911, A1912, A1913, A1914, A1915, A1916, A1917, A1918, A1919, A1920, A1921, A1922, A1923, A1924, A1925, A1926, A1927, A1928, A1929, A1930, A1931, A1932, A1933, A1934, A1935, A1936, A1937, A1938, A1939, A1940, A1941, A1942, A1943, A1944, A1945, A1946, A1947, A1948, A1949, A1950, A1951, A1952, A1953, A1954, A1955, A1956, A1957, A1958, A1959, A1960, A1961, A1962, A1963, A1964, A1965, A1966, A1967, A1968, A1969, A1970, A1971, A1972, A1973, A1974, A1975, A1976, A1977, A1978, A1979, A1980, A1981, A1982, A1983, A1984, A1985, A1986, A1987, A1988, A1989, A1990, A1991, A1992, A1993, A1994, A1995, A1996, A1997, A1998, A1999, A2000

# Additional Terms

## **Subsidized Rates:**

*Rates for pre-FIRM buildings that are in Zone D or in Zones A\* and V that are not rated with an elevation certificate.\*\**

## **Full-risk Rates (FRR):**

*Rates for buildings that are elevation-rated and reflect the true flood risk.*

## **Non-primary residence:**

*A building that will be lived in for less than 50% of the policy year by the policyholder.*

**\*Except certain zones like A99 & AR**

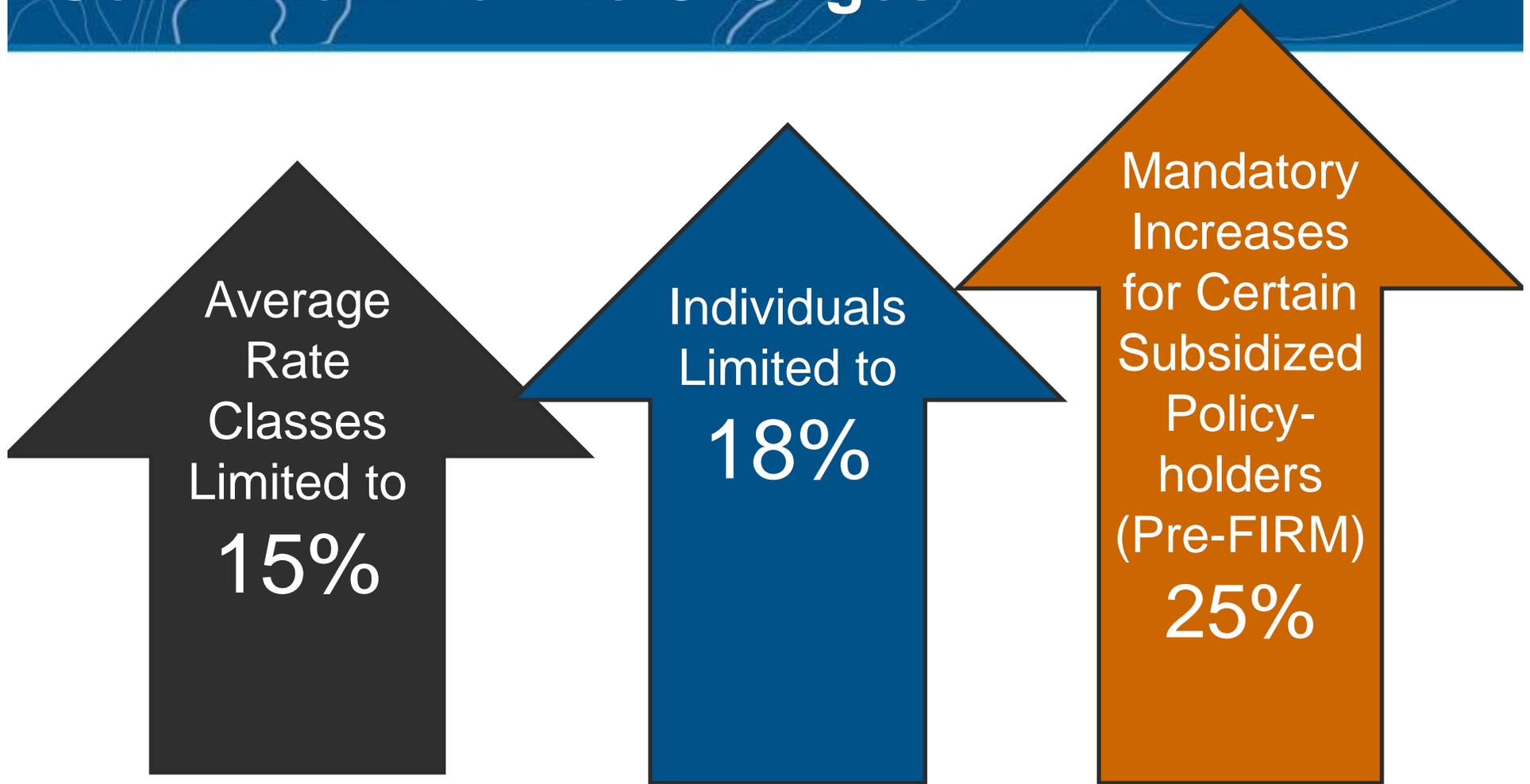
**\*\*Except certain zones like unnumbered V**



# Understanding Flood Insurance

## -Post-Reform Legislation-

# So...What Are The Changes



## Premium Increase Caps

# Pre-FIRM Homes in Zone A, D, V

## ► **Primary Residences**

- Rates increase up to 15-18% a year
- April 1, 2016 – average increase is **5%**

## ► **Non-Primary (Secondary) Residences**

- Increasing at 25% a year until full-risk rated



**Policy and rate can be transferred at sale**

# Pre-FIRM Buildings in Zone A, D, V

- ▶ **Receive 25% Annual Increase Until Full-Risk Rated**
  - Repetitively Flooded Buildings
  - Substantially Damaged/Improved Buildings
  - Businesses
    - Became effective April 1, 2016



# Surcharges – Started April 1, 2015

## Annual surcharges applied:

- \$25 for primary residences; \$250 for all other buildings
  - Must sign form saying it is primary
- Included on **ALL** policies until **ALL** pre-FIRM subsidies are eliminated
- Surcharge revenue goes into the NFIP Reserve Fund
- Surcharges are *not* subject to premium increase caps

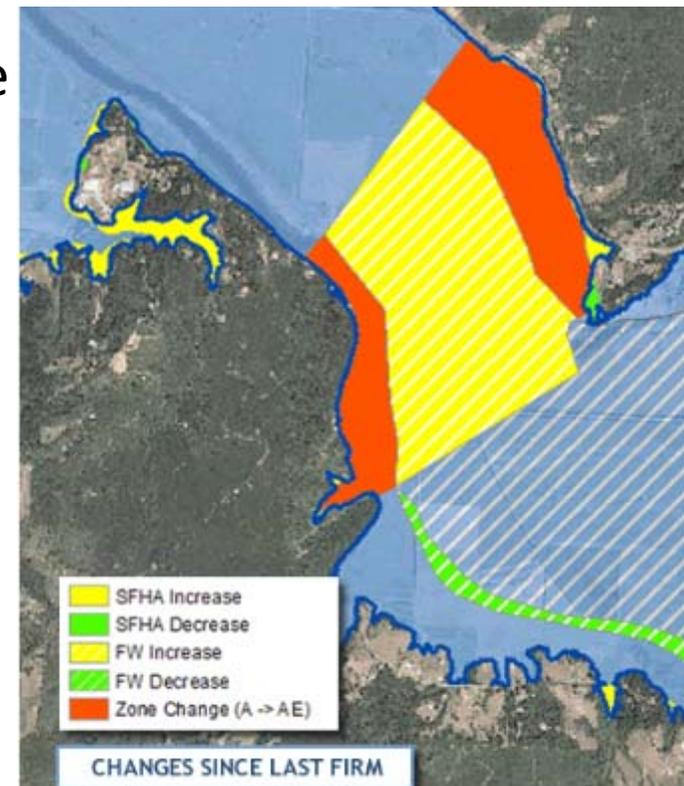
# Map Change Rating Options

## ▶ Grandfathering still alive

- Lock in previous zone or BFE for future rating

## ▶ Newly Mapped Procedure

- PRP Rates first year after effective map
- No more than 18% annual increase
- Additional savings if effective before new map effective date



# Lapsed Policies

- ▶ **Lapsed Subsidized and Newly Mapped policies charged full-risk rates when re-written if:**
  - Premium is received more than 90 days after expiration, or
  - Premium is received twice more than 30 days after expiration

## ***Exception***

- There is no lender requirement, or
- Community is suspended and policy reinstated within 180 days of community's reinstatement

# Lender Implementation

## October 1, 2015

Federal *mandatory* purchase requirement *not* triggered if detached structure is in SHFA and home is not

## January 1, 2016

Regulated lending institutions must escrow flood insurance premiums and fees on new loans and give the option to existing ones



# Options & Actions

- Identify what full-risk rate is; get an EC
- Look into effect of higher deductibles
- Encourage better CRS rating
- Consider risk and rate-reducing mitigation actions:





# Understanding Flood Insurance

## -Impacts of Map Changes-

# Effective Dates

- ▶ **30-days**
- ▶ **1-day**
- ▶ **0 days**

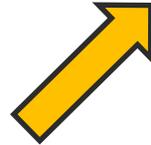


# Effects of Map Changes on Insurance

1. Properties newly ***move into a high-risk zone*** (A or V) from a moderate- or low-risk zone (B, C, X)
2. Properties newly ***move into a higher risk zone*** (V or VE) from a high-risk zone (A, AE)
3. There is an ***increase in Base Flood Elevation*** (BFE)
4. Properties ***move into a moderate- or low-risk zone*** (B, C, X) from a high-risk zone (A or V)
5. There is ***no change***....but are you fully insured?

# Newly Mapped Into High-Risk Area

High-Risk (Zone A, AO, AH, AE, V, VE )



Moderate- or Low-Risk (Zone B, C, X )

- ▶ ***Federal Mandatory Purchase Requirement***
- ▶ **Risk increases = premium increases**
- ▶ **FEMA provides cost-saving options: *Newly Mapped Procedure***
  - Lower-cost preferred risk rates *available for 12 months after effective date*

**DON'T WAIT!**

**Buy PRP now as risk is higher than previously identified**

# Newly Mapped Procedure

09/30/2016  
Map Effective  
Date

09/29/2017  
12 mos. *after*  
Map Effective  
Date

2016 Standard Zone X =  
**\$2,033**

2016	2017	2018	2019
	Newly Mapped Property (PRP Rate*)	Newly Mapped Property Rate**	Newly Mapped Property Rate**
	<b>\$440*</b>	<b>\$510</b>	<b>\$585</b>
Zone X	Zone AE		

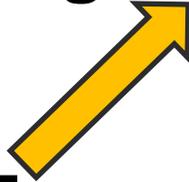
**\$200K/\$80K Primary Building/Contents – April 2016; excludes HFIAA Surcharge**

\*Current PRP Rates (assumes 3 % increase) plus higher RFA and FPF

\*\*Guesstimates – Actual planned rate increases unknown

# High-risk to Higher-Risk Zone

Higher Risk (Zone V, VE)

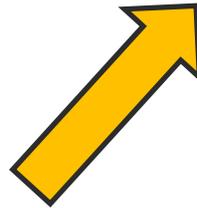


High Risk (Zone A, AE)

- ▶ **Federal Mandatory Purchase Requirement**
- ▶ **Risk increases = premium increases**
- ▶ **FEMA provides cost-saving option:**
  - Eligible properties can *grandfather the lower risk zone* for future rating
  - Pre-FIRM Buildings must purchase coverage BEFORE the new maps become effective

# Increase in Base Flood Elevation

Higher BFE (Zone AE)

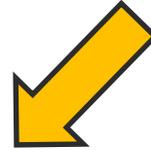


Lower BFE (Zone AE)

- ▶ **Federal Mandatory Purchase Requirement**
- ▶ **Risk increases = premium increases**
- ▶ **FEMA provides cost-saving option:**
  - Eligible properties can *grandfather the lower BFE* for future rating

# High-risk to Moderate-Low Risk

High-risk (A, AE, AO, AH, V, VE)



Moderate (shaded X)- or Low-Risk (X)

- ▶ No longer the Federal Mandatory Purchase Requirement
- ▶ **BUT...the Risk is still there**
  - Risk is reduced...**NOT REMOVED**
- ▶ Flood Insurance is much cheaper
- ▶ *Convert policy to lower-cost Preferred Risk Policy*

**KEEP YOUR HOME AND CONTENTS PROTECTED**

**THERE IS STILL A RISK**

# No Change in BFE or Zone

## ► Still at risk; know the level of risk

- If currently has flood insurance:
  - Is it at current replacement cost?
  - Are the contents fully covered?
- If not currently covered for flood:
  - Do you qualify for a PRP?



# Rating Options Summary

## ▶ **Newly Mapped Procedure**

- Newly mapped into high-risk area (e.g., Zone X to A or V)
- Based on PRP rates if purchased within first 12 months of new map
- Must qualify for PRP (e.g., minimal claims)

## ▶ **Grandfathering**

- Increase in risk (newly mapped, Zone A to V, increase in BFE)
- Two Types
  - Continuous Coverage – available for pre- and post-FIRM buildings
  - Built in Compliance – available ONLY for post-FIRM buildings

## ▶ **Conversion**

- Newly mapped into moderate- or low-risk area (e.g., Zone A to X)
- *Risk is reduced – not removed; flood insurance is cheaper*

# Questions to Ask Your Agent

- What flood zone do I live in?
- Is my flood risk changing on the new flood map?
- If it has changed, what are my options?
- Is flood insurance mandatory for my property?
- Do I qualify for a Preferred Risk Policy?
- How much coverage should I get for my building and for my contents?
- Will my policy provide Replacement Cost Value or Actual Cash Value?
- How can I reduce my premium?
- Will an Elevation Certificate help reduce my cost?



# Resources

# Online Resources

- **RiskMAP6.com**
  - Flood risk products/flood hazard maps
  - Insurance links and resources – Look for NFIP REFORM
  - Resources - [www.RiskMAP6.com/Resources.aspx](http://www.RiskMAP6.com/Resources.aspx)
- **FloodSmart for Consumers – [www.FloodSmart.gov](http://www.FloodSmart.gov)**
- **FloodSmart for Agents – [Agents.FloodSmart.gov](http://Agents.FloodSmart.gov)**

**Subscribe**

Sign up for our newsletter, *The Voice*, to learn the latest news on our mapping program and how it affects your community.




**Upcoming Events**
**Virtual Brown Bag Sessions on Using Flood Risk Products**

Posted On: 5/19/2015

Monthly online technical training series to assist community officials and technical staff on pairing local datasets with Flood Risk Products to communicate risk. Sign up through the link: <https://r6virtualbrownbag.eventbrite.com>.

Each session devoted to a specific dataset.

**Jefferson Parish, LA, Insurance Workshops for Agents**

Posted On: 2/26/2016

Register for Insurance Workshops (Mar 14 & 29). Learn about Newly Mapped Procedure, Grandfathering, Conversion, NFIP Reform and more. Details available when you register: <http://westbankinsuranceworkshop.eve> or <http://eastbankinsuranceworkshop.eve>

**Welcome to RiskMAP6.com**

Thank you for visiting RiskMAP6.com. Risk MAP stands for Risk Mapping, Assessment and Planning, which is a nationwide program developed by FEMA to work together with States, Tribes, and local communities in building an understanding of a complete picture of their natural hazard risk. An informed public is empowered to take actions to reduce their flood risk.

FEMA Region 6 covers a five state area: Arkansas, Louisiana, New Mexico, Oklahoma and Texas. Find out more about Risk MAP and the Risk MAP Process Path for Region 6 through this website. Also, sign up for our bi-annual FEMA Region 6 Risk MAP newsletter, *"The Voice"*, through this website. Previous issues are also available under the Resources tab.

If your community is currently involved in a Risk MAP study, information and status of the study may be found under the Communities: Know the Risk tab. If Preliminary Flood Insurance Rate Maps (FIRMs) have been issued for your community, an interactive mapping portal will be available from the community page. Share this flood risk information with others and encourage your community to take actions to mitigate the threat of damage and loss of life.

**The Risk MAP Vision**

Through collaboration with State, Tribal, and local entities, Risk MAP delivers quality data that increases public awareness and leads to action that reduces risk to life and property.

Through Risk MAP, FEMA provides information to enhance local mitigation plans, improve community risk awareness outreach, and increase local resilience to flooding.

**FEMA Region 6**

Click your state for county/parish flood risk specific information.

**Steps to Resilience**

Watershed Selected for Discovery

## Communities: Know the Risk

- Arkansas
- Louisiana
  - Livingston Parish
  - Madison Parish
  - Morehouse Parish
  - Natchitoches Parish
  - Orleans Parish
  - Ouachita Parish
  - Plaquemines Parish
  - Pointe Coupee Parish
  - Rapides Parish
  - Red River Parish
  - Richland Parish
- New Mexico
- Oklahoma
- Texas

### NFIP Information for the State of Louisiana

#### Know your Risk

Mapping Assessment and Planning (Risk MAP) seeks to collaborate and coordinate with our Region 6 states to identify risks and increase public awareness. We invite you to find local flood risk information on your parish's page in order to make educated decisions concerning your home and family.

The [LSUAgCenter.com](http://LSUAgCenter.com) site also provides information for current ongoing studies as well as information for parishes with current effective Flood Insurance Rate Maps (FIRMs). These current effective FIRMs may be viewed from the [FEMA Map Service Center](#).

This map provides you with a quick view of the parishes where active mapping studies are occurring. It also identifies where we are currently identifying risk in a watershed area within Louisiana. The status of maps, locally specific resources and other risk information is available on the parish page. If Preliminary Flood Insurance Rate Maps (FIRMs) are currently available for your parish, a link to the Risk MAP Mapping Portal will be provided on the parish page.

Preliminary DFIRMs issued in 2008 are currently being revised to show the benefits of the Hurricane Storm Damage Risk Reduction System, or HSDRRS, improvements. A map of the HSDRRS system is shown here. While the Preliminary maps are being updated, information will be shared with local communities on their parish pages. Levee systems are designed to provide a specific level of flood risk reduction. No levee system provides full protection from all flooding events, but they do reduce risk during certain flood events.

Follow your parish page to learn more about the study. Understand the risk of living behind levees and take proactive steps to address those risks.

#### Related Images (click to enlarge)

## Communities: Know the Risk

- Arkansas
- Louisiana
  - Madison Parish
  - Morehouse Parish
  - Natchitoches Parish
  - Orleans Parish**
  - Ouachita Parish
  - Plaquemines Parish
  - Pointe Coupee Parish
  - Rapides Parish
  - Red River Parish
  - Richland Parish
  - Sabine Parish
  - St. Bernard Parish
- New Mexico
- Oklahoma
- Texas

Orleans Parish Mappi...

Mapping Information

Map Service Center

What's Next on the Path?

Letter of Final Determination



FEMA released preliminary Digital Flood Insurance Rate Maps (DFIRM) for all of Orleans Parish on November 13, 2008. Recently, FEMA has partnered with the U.S. Army Corps of Engineer (USACE) to determine the flood risk in and around the Hurricane and Storm Damage Risk Reduction System (HSDRRS) in order to update the portion of the 2008 preliminary DFIRMs in the vicinity of the levee system.

On November 9, 2012, FEMA released revised preliminary DFIRMs for Orleans Parish. The flood risk depicted on the revised preliminary DFIRM maps incorporate the HSDRRS improvements completed by the USACE and constructed local drainage system improvements that assist in the conveyance of flood water within your community. The updated flood risk information provided through the preliminary DFIRMs will provide the communities, residents and business owners within Orleans Parish more precise information about the flood risk they face, allowing them to make more informed decisions to reduce their personal risk to life and property.

Communities within Orleans Parish can review areas prone to flooding during the 1-percent-annual-chance storm event by reviewing the preliminary DFIRMs. The flood hazard areas depict the areas prone to coastal storm surge, river flooding, and rainfall events and illustrate the complex network of canals, levees, pumping stations and closure structure in operation during an event of that magnitude. With the complex nature of the systems within Orleans Parish, residents and business owners should look to the DFIRM maps to understand the possibility of flooding within their vicinity.

For additional information on the progress of the Greater New Orleans flood hazard update review the Region 6 project page at: <http://www.fema.gov/fema-region-vi-updating-flood-maps-greater-new-orleans-area>

For more helpful information, look under [Resources and Related Links](#).





Subscribe

Sign up for our newsletter, *The Voice*, to learn the latest news on Risk MAP mapping program and how it affects your community.

Enter your email address

Sign Up

Find Your Preliminary Flood Maps

Find Your Effective Flood Map

Upcoming Events

Virtual Brown Bagging Sessions on Using Flood Risk Products
Posted On: 5/11/16
Monthly training series to help community officials and staff on pairing local community with Flood Risk Products to communicate risk. Sign up through the link: https://r6virtualbrownbag.eventbrite.com. Each session devoted to a specific dataset.

Jefferson Parish, LA, Insurance Workshops for Agents
Posted On: 2/26/2016
Register for Insurance Workshops (Mar 14 & 29). Learn about Newly Mapped Procedure, Grandfathering, Conversion, NFIP Reform and more. Details available when you register: http://westbankinsuranceworkshop.eventbrite.com or http://eastbankinsuranceworkshop.eventbrite.com

Steps to Resilience

Watershed Selected for Discovery

Welcome to RiskMAP6.com

Thank you for visiting RiskMAP6.com. Risk MAP stands for Risk Mapping, Assessment and Planning, which is a nationwide program developed by FEMA to work together with States, Tribes, and local communities in building an understanding of a complete picture of their natural hazard risk. An informed public is empowered to take actions to reduce their flood risk.

FEMA Region 6 covers a five state area: Arkansas, Louisiana, New Mexico, Oklahoma and Texas. Find out more about Risk MAP and the Risk MAP Process Path for Region 6 through this website. Also, sign up for our bi-annual FEMA Region 6 Risk MAP newsletter, "The Voice", through this website. Previous issues are also available under the Resources tab.

If your community is currently involved in a Risk MAP study, information and status of the study may be found under the Communities: Know the Risk tab. If Preliminary Flood Insurance Rate Maps (FIRMs) have been issued for your community, an interactive mapping portal will be available from the community page. Share this flood risk information with others and encourage your community to take actions to mitigate the threat of damage and loss of life.

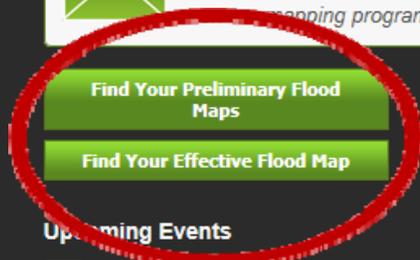
The Risk MAP Vision

Through collaboration with State, Tribal, and local entities, Risk MAP delivers quality data that increases public awareness and leads to action that reduces risk to life and property.

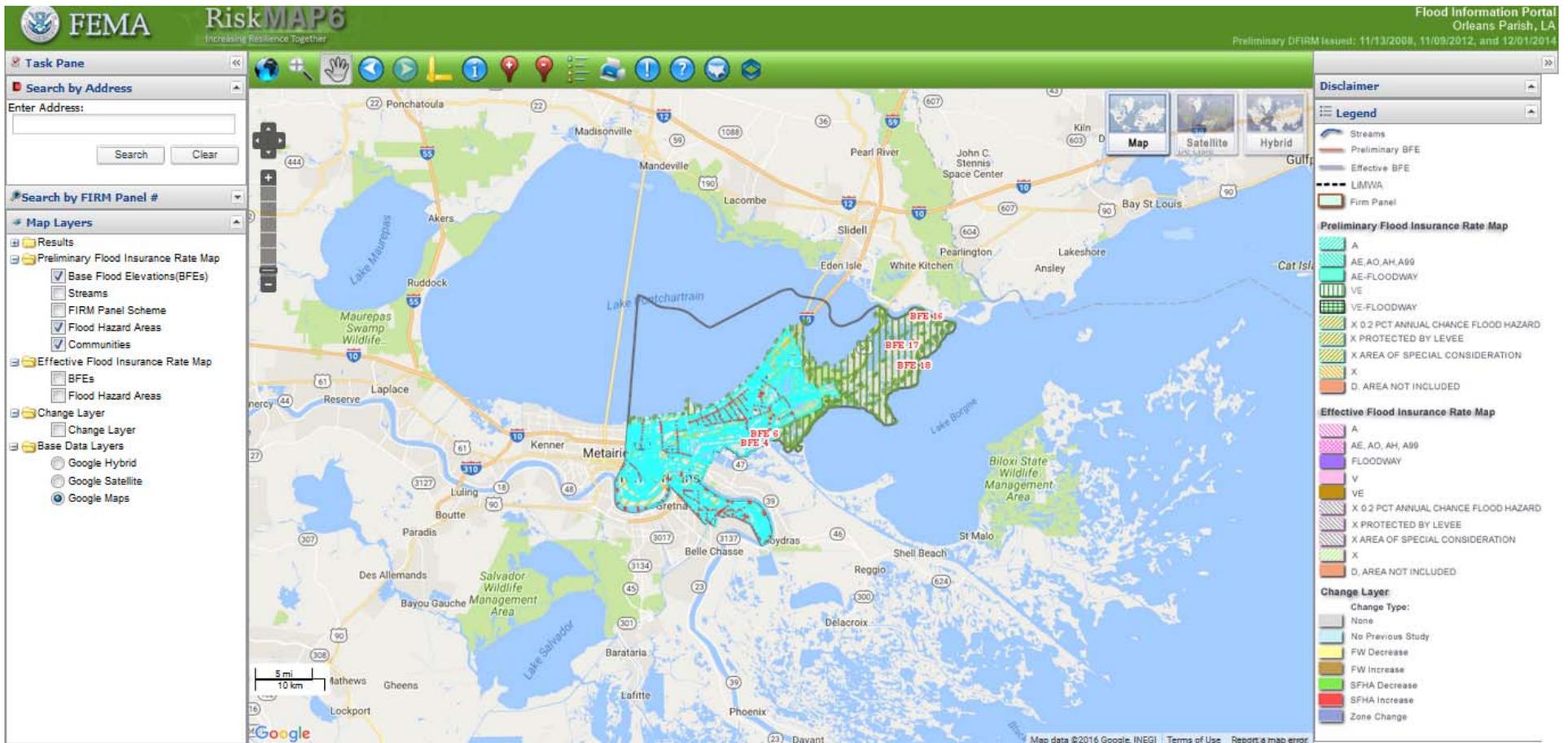
Through Risk MAP, FEMA provides information to enhance local mitigation plans, improve community risk awareness outreach, and increase local resilience to flooding.

FEMA Region 6

Click your state for county/parish flood risk specific information.



<http://maps.riskmap6.com/LA/Orleans>



# Changes Since Last FIRM

The screenshot displays the FEMA RiskMAP6 web application interface. The top header includes the FEMA logo, the text "RiskMAP6 Increasing Resilience Together", and "Preliminary DFIRM". The interface features a search bar, a task pane, and a map layers panel on the left. The map layers panel is expanded to show the "Change Layer" option, which is circled in red. The main map area shows a satellite view of New Orleans with various flood hazard overlays in green and red. The map includes labels for major roads, water bodies like Lake Pontchartrain and Lake Borgne, and local areas like Kenner, Metairie, and Chalmette. A scale bar and navigation controls are also visible.

**FEMA RiskMAP6**  
Increasing Resilience Together  
Preliminary DFIRM

**Task Pane**

**Search by Address**  
Enter Address:  
Search Clear

**Search by FIRM Panel #**

**Map Layers**

- Results
  - Preliminary Flood Insurance Rate Map
    - Base Flood Elevations(BFEs)
    - Streams
    - FIRM Panel Scheme
    - Flood Hazard Areas
    - Communities
  - Effective Flood Insurance Rate Map
    - BFEs
    - Flood Hazard Areas
  - Change Layer** (circled in red)
    - Change Layer
  - Base Data Layers
    - Google Hybrid
    - Google Satellite
    - Google Maps

Map Satellite Hybrid

2 mi 5 km

Salvador Wildlife Management Area  
Timken Wildlife Management Area



# FloodSmart.gov



- HOME
- FLOOD RISKS
- UNDERSTANDING FLOOD MAPS
- RESIDENTIAL COVERAGE
- COMMERCIAL COVERAGE
- POLICYHOLDER RESOURCES
- PARTNER RESOURCES
- INSURANCE AGENT RESOURCES
- ABOUT THE NFIP

## LATEST NEWS

Learn what you can do to keep your family and property safe before, during, and after a flood.

Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect.

## Understanding Flood Maps

Flood maps are used to identify your property's risk. Understand how they can affect your flood insurance rates.

[LEARN MORE ABOUT MAPS](#)

### One-Step Flood Risk Profile

## WHAT'S MY FLOOD RISK

Learn your risk, estimate your premiums and find an agent that serves your area.

Address*	City*
<input type="text"/>	<input type="text"/>
State or Territory*	ZIP code*
<input type="text"/>	<input type="text"/>
Home or Business?*	
- Select -	<a href="#">Privacy Policy</a>
<a href="#">LEARN MY RISK</a>	

Call toll free: **1-888**



- HOME
- FLOOD RISKS
- UNDERSTANDING FLOOD MAPS
- RESIDENTIAL COVERAGE
- COMMERCIAL COVERAGE
- POLICYHOLDER RESOURCES
- PARTNER RESOURCES
- INSURANCE AGENT RESOURCES
- ABOUT THE NFIP

New land development can increase flood risk.

Call toll free: **1-888-379-9531** or have us call you

Search FloodSmart.gov



## Agent Locator

Flood insurance can help financially protect your home. But to protect your home, you first need to contact an insurance agent who sells flood insurance. Use this simple tool to locate an agent near you.

Please enter your address to find local flood insurance agents:

Address

City

State

Zip Code\*

[SEARCH](#)



### QUESTIONS FOR YOUR AGENT

A lot of things determine which policy is best for you, so if you have questions, now's the time to ask.

[LEARN MORE](#)



### CONSIDERING A FLOOD POLICY?

Check out our flood insurance Frequently Asked Questions, which can answer your questions about flood insurance.

[LEARN MORE](#)

### One-Step Flood Risk Profile

#### HOW CAN I GET COVERED?

- Rate your risk
- Estimate your premiums
- Find an agent

Address:

City:

State:

Zip code:

Residential?  Yes  No

[Privacy Policy](#)

### SEE HOW TWO FLOOD VICTIMS DEAL WITH A FLOOD

[Watch the video](#)

**RiskMAP**  
Increasing Resilience Together



## Resources and Related Links

### Risk MAP and Region 6

- [Risk MAP - The Process Path \(July 2011\)](#)
- [Risk MAP Discovery \(June 2012\)](#)
- [Risk MAP Fact Sheet](#)
- [The Voice - Volume 1 - October 2009](#)
- [The Voice - Volume 2 - March 2010](#)
- [The Voice - Volume 3 - October 2010](#)
- [The Voice - Volume 4 - June 2011](#)
- [The Voice - Volume 5 - December 2013](#)
- [What is Risk MAP? - May 2011](#)
- [Risk MAP and the NFIP Factsheet - March 2011 Guidebook](#)
- [The Voice - Volume 6 - March 2014](#)
- [The Voice - Volume 7 - July 2014](#)
- [The Voice - Volume 8 - October 2014](#)
- [The Voice - Volume 9 - December 2014](#)
- [The Voice - Volume 10 - March 2015](#)
- [The Voice - Volume 11 - June 2015](#)
- [The Voice - Volume 12 - September 2015](#)
- [The Voice - Volume 13 - December 2015](#)
- [High Water Mark Initiative Flyer - R6](#)
- [The Voice - Volume 14 - March 2016](#)
- [Mitigation - A Community Plan for Resilience and Sustainability](#)
- [The Voice - Volume 15 - Summer 2016](#)

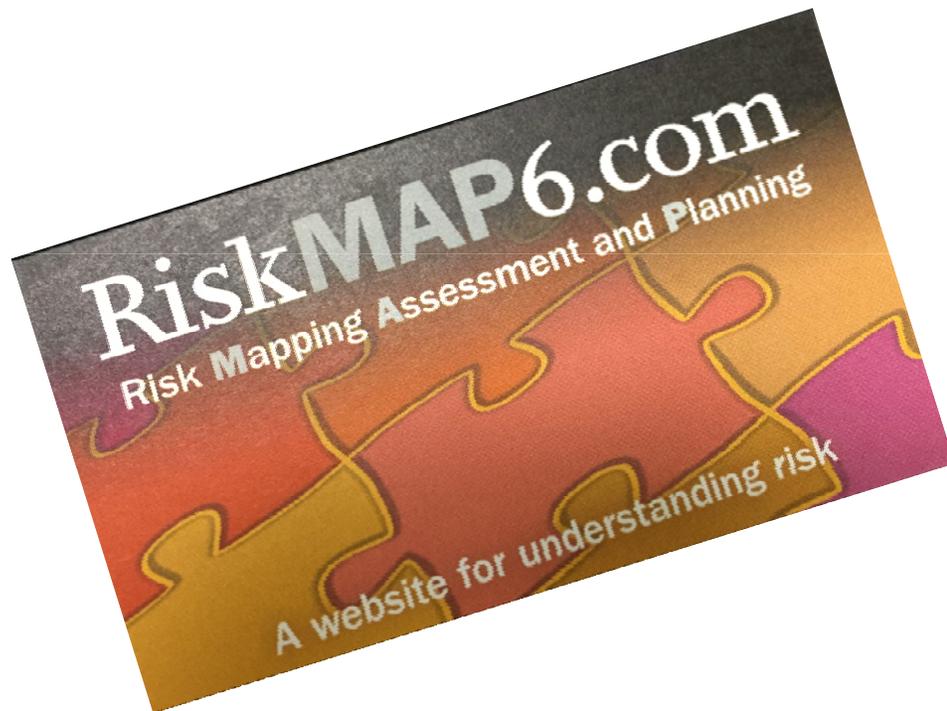
### Identify Your Risk

- [Levee Accreditation Checklist - November 2008](#)

### Know Your Risk

- [Provisionally Accredited Levee \(PAL\) - FAQ](#)
- [New Levee Analysis and Mapping Approaches Being Developed - May 2011](#)
- [NFIP and Levees: An Overview Factsheet - August 2011](#)
- [What is a Levee? \(Factsheet\) - August 2011](#)
- [History of Levees \(Factsheet\) - August 2011](#)
- [The Facts about Levees - August 2011](#)
- [Living with Levees Factsheet for Property Owners - August 2011](#)
- [Living with Levee Systems: Information for Property Owners - March 2011](#)
- [Living with Levees Factsheet for Lending Professionals - August 2011](#)
- [Living with Levees Factsheet for Real Estate Professionals - August 2011](#)
- [The NFIP and Levee Systems: Frequently Asked Questions - March 2011](#)
- [Acronyms and Abbreviations Frequently Used for Levee Systems - March 2011](#)
- [Levee Certification vs. Accreditation Factsheet - August 2011](#)
- [Provisionally Accredited Levees - Brochure - March 2011](#)
- [Provisionally Accredited Levees Factsheet - August 2011](#)
- [Texas Coastal Hazard Analysis, Resources and Technology - TXCHART](#)
- [FEMA Coastal Flood Hazard Analysis and Mapping](#)
- [Using Preliminary FIRM Guidance Factsheet - December 2011](#)
- [Pamphlet – Living with Dams: Know Your Risks](#)
- [Changes Since Last FIRM Fact Sheet](#)
- [Video - USACE - "Levee Types"](#)
- [Video - USACE - "Levee Systems"](#)
- [Video - USACE - "What is a Levee"](#)
- [Video - USACE - "100 Year Flood"](#)
- [Audio PPT-Flood Risk Tools Overview](#)
- [What is Your Flood Risk?](#)
- [Flood Risk Tools](#)

# Resources on RiskMAP6.com



## Insure Your Risk

- Answers to Questions about the National Flood Insurance Program (NFIP)
- NFIP: Myths and Facts
- NFIP and Levee Systems: Frequently Asked Questions
- Living with Levees: Factsheet for Insurance Professionals - August 2011
- Levees and Flood Insurance Factsheet for Mortgage Lenders - March 2011
- Levees and Flood Insurance: Information for Insurance Industry Professionals - March 2011
- Preferred Risk Policy for Homeowners and Renters - (also in Spanish) - March 2016
- FloodSmart Tools Resources for Floodplain Managers
- FloodSmart Community Resources
- Claims Handbook
- NFIP Summary of Coverages
- Increased Cost of Compliance (ICC)
- Flood Insurance Requirements for Recipients of Federal Disaster Assistance
- Benefits of Flood Insurance vs. Disaster Assistance
- REAL ESTATE: Help Protect Your Customer's New Home - Flood Risk and Flood Insurance
- Community Rating System (CRS) link
- Fact Sheet - Flood Claims Process
- Newly Mapped Procedure Fact Sheet
- PRP Conversion for Agents
- Grandfathering for Agents Fact Sheet
- FloodSmart Resources for Insurance Professionals
- FAQs for Real Estate Professionals
- Why You Need Flood Insurance - March 2015 - also available in Spanish
- Map Changes and Flood Insurance: What Property Owners Need to Know
- NFIP Support Call Center Flyer
- PPT: After a Flood: Claims
- NFIP Summary of Coverage for Commercial Property
- Flood Insurance Reform - Landing Page
- Flood Insurance for Business - Impacts of Recent Legislation

# Other Flood Insurance Resources



Navigation

Search

Languages

Flood Insurance

Changes to the National Flood Insurance Program

Flood Insurance Forms

Flood Response Offices

> Information for Property Owners

> Information for Lenders

Information for State & Local Officials

Information for Surveyors

> Information for Claims Adjusters

> Information for Insurance Professionals

> Flood Insurance Manual

> Flood Insurance Library

> Moving Forward with Flood Insurance

> Flood Insurance Reform

## Flood In

This page discusses wide mapping, legal private insurance c

In 1968, Congress c themselves financial community participa that meet or exceed

Since the NFIP's incep inform its mapping an

Today the program is f updates, supporting mi better understand the

Learn more:

- [Rates and Refunds](#)
- [Mapping Flood Haza](#)
- [Reducing Risk and Ra](#)
- [The Law](#)
- [Working with Our Part](#)



One way flood risk is communicated is through maps that show base flood elevations (BFEs), or the height floodwaters would reach during a 1-percent-annual-chance flood in any given year.

Freeboard is a term used by FEMA's National Flood Insurance Program (NFIP) to describe a factor of safety usually expressed in feet above the 1-percent-annual-chance flood level. The NFIP requires the lowest floor of structures built in Special Flood Hazard Areas (SFHAs) to be at or above the BFE, so a structure built with freeboard would have its lowest floor 1 foot or more above the BFE. Adding freeboard will reduce NFIP insurance premiums.

### Benefits of Freeboard

There are many benefits to incorporating freeboard into new construction plans, the most important being safety (Figure 1). Freeboard provides a margin of safety against extraordinary or unknown flood risk. BFEs reflect estimates of flood risk, but there are many unknown factors that can cause flood heights to rise above the such as wave action, bridge and culvert openings blocked by debris, and development in the floodpl important to remember that floods more severe th percent-annual-chance event can and do occur.

Other benefits of freeboard include incurring less easies and faster cleanup after a flood event, an flood insurance rates. Incorporating freeboard flood insurance rates. Incorporating freeboard building plans can result in substantial saving insurance premiums each year, especially for located in Zone V (a coastal flood zone at it based on the amount of freeboard in both AE) and coastal (Zone VE) environment!

Communities that incorporate freeboard floodplain ordinances can earn discount insurance by participating in the NFIP Rating System (CRS) program. CRS communities that engage in floodpl activities that exceed NFIP standard discounts of up to 45 percent on the written for SFHAs in NFIP partic



[www.FEMA.gov/Flood-Insurance-Reform](http://www.FEMA.gov/Flood-Insurance-Reform)

**RiskMAP**  
Increasing Resilience Together

# Agent Resources – FloodSmart for Agents

The screenshot shows the Agents.FloodSmart.gov website. At the top, there is a navigation bar with links for Home, Contact FloodSmart, and Search. Below this is the main header with the site logo and a security warning. The main content area features a sidebar with 'Managing Policies' and 'Flood Map Updates' sections. The central article is titled 'Marketing and Flood Insurance' and is described as 'A step-by-step action plan focused on...'. Below the article, there are two promotional boxes: 'Protect Your Clients Why Sell Flood Insurance?' and 'Get Free Becor'. At the bottom, there is a 'Resource Library' section.

- Free leads program
- Interactive Tools to download to communicate flood risk
- Advertising and marketing templates
- Map Change Resource

# Other Flood Insurance Resources

**iService**  
Friday 26, Aug 2016

**Home**

**NFIP Documents**

- [Bulletins & Manuals](#)
- [eWatermark](#)
- [CRS Updates & Newsletters](#)

**National Flood Conference**

- [NEC](#)

**Training**

- [NFIP Training](#)

**Claims**

- [APDA Submission](#)
- [Adjuster Certification](#)
- [SALAE](#)
- [ICC Submissions](#)
- [Sandy Related Litigation Tracking](#)
- [Sandy Related SALAE Type I Engineering Services](#)

**Underwriting**

- [Underwriting FAQs](#)
- [Underwriting Submission](#)

**Mailing Lists**

- [WYO Clearinghouse & eWatermark](#)

**Welcome to the NFIP iService Website**

**WYO BULLETINS**  
With Search Capability

2016	2015	2014	2013
------	------	------	------

**Homeowner Insurance Act**

**NFIP Training**

**Join eWatermark**

**Join NFIP CRS Newsletter Updates**

**Join WYO Clearinghouse Mailing List**

**NFIP Online Training**  
FEMA Emergency Management Institute (EMI) Independent Study Program  
NFIP Training courses for insurance agents, claims adjusters, surveyors, and community officials.

**Navigation**

**Search**

**Languages**

**Flood Insurance**

- Changes to the National Flood Insurance Program
- Flood Insurance Forms
- Flood Response Offices
- > Information for Property Owners
- > Information for Lenders
- Information for State & Local Officials
- Information for Surveyors
- > Information for Claims Adjusters
- > Information for Insurance Professionals
- > Flood Insurance Manual
- > Flood Insurance Library
- > Moving Forward with Flood Insurance
- ✓ Flood Insurance Reform Rates and Refunds

**Agent Training**

This page provides information for licensed property, casualty

**National Flood Insurance Program**

**NFIP Agent Training**

To receive notifications about

**April 2016 Changes to the Homeowner Flood Insurance Manual**

**April 2016 Changes to the Homeowner Flood Insurance Manual**

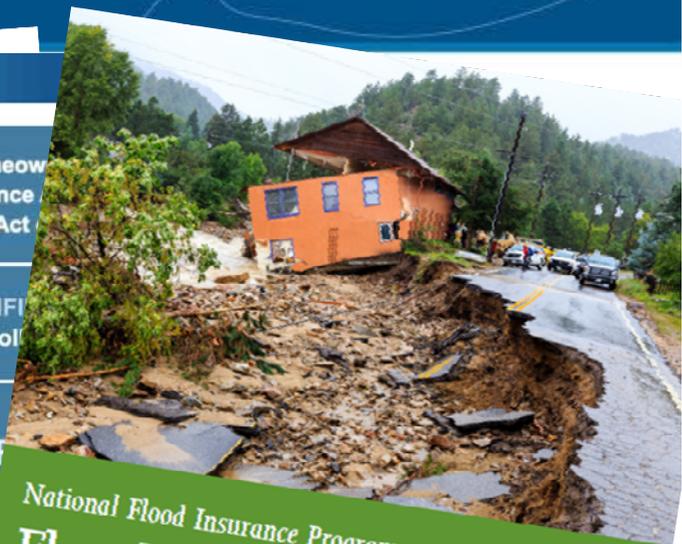
**Homeowner Flood Insurance Manual**

**Biggest Waters Flood**

**Accessibility Statement**

National Flood Bureau & Statistical Agent

Readers and Viewers: [PDF Viewer](#) | [PowerPoint Viewer](#) | [Microsoft Word Viewer](#) | [Excel Viewer](#) | [Apple Quicktime](#)



**National Flood Insurance Program**

**Flood Insurance Manual**

June 2014  
Revised October 2014  
Revised April 2015  
Revised November 2015  
Revised April 2016

[www.FEMA.gov/Flood-Insurance-Manual](http://www.FEMA.gov/Flood-Insurance-Manual)

**FEMA**

[www.fema.gov/agent-training](http://www.fema.gov/agent-training)

[www.NFIPiService.com](http://www.NFIPiService.com)

**RiskMAP**  
Increasing Resilience Together

# Communicating About Flood Recovery

- ▶ **Call:** 1-800-621-FEMA (3362) or 1-800-462-7585 (TTY)
  - Disaster Assistance and NFIP Hotline
  - Register to apply for disaster-related assistance – Press 1
  - Ask flood insurance questions – Press 2
- ▶ **Visit:**
  - [www.fema.gov/Louisiana-disaster-mitigation](http://www.fema.gov/Louisiana-disaster-mitigation)
    - Local repair/rebuild resources
    - Fact sheets and other publications
  - [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov)
    - Apply for assistance and check status of application
  - Disaster Recovery Centers



# Disaster Resources

► [www.facebook.com/fema](http://www.facebook.com/fema)

**COMING HOME**  
*after a flood*

- Your home may be contaminated with mold or sewage—wear rubber boots, rubber gloves, and goggles during cleanup.
- Make sure the electricity and gas are shut off to avoid fire or getting hurt. Have an electrician check the house before turning the power back on.
- Photograph flood damage for insurance purposes.
- Contact your insurance agent as soon as possible to talk through your options.

FEMA

## HOW To File a Flood Insurance Claim

NATIONAL FLOOD INSURANCE PROGRAM

**Report your loss to your insurance agent ASAP.**

Within 24-48 hours, an adjuster will call you to schedule an appointment.

**TIP**  
Photograph and move water-damaged items outside (to prevent mold), but don't have them hauled away until an adjuster sees them.

**DURING THE ADJUSTER'S VISIT**

The adjuster will:

- Have official identification.
- Take measurements and photos, and note direct flood damage.
- Provide you with a local contact if any additional visits are needed.
- Provide you with a flood certification number.
- Provide you a suggested Proof of Loss, based on the assessment.

The adjuster will not:

- Approve or disapprove claims.
- Tell you whether your claim will be approved.

**Be ready with:**

- Documents related to damaged property (i.e., contractors' estimates, receipts, photos).
- Your policy number and insurance company info.

**\$ YOU CAN REQUEST AN ADVANCE OR PARTIAL PAYMENT, IF NEEDED.**

**SUBMIT THE PROOF OF LOSS**

Review, sign, and send the Proof of Loss to your insurance company within 60 days after the loss.

### REQUEST FOR ADDITIONAL PAYMENT

If you discover additional damage after filing your claim, or repairs cost more than estimated, you can file for additional payment. Contact your adjuster or insurance agent to start the process.

### PAYMENT OF CLAIMS

Checks for building property are made out to the mortgage holder's name.



UPDATED 8/17/16

# QUESTIONS?



## **Jerome Landry**

Floodplain Administrator

Orleans Parish

[jlandry@nola.gov](mailto:jlandry@nola.gov)

504-658-7127

## **Diane Howe**

Acting Risk MAP Lead

FEMA Region 6

[diane.howe@fema.dhs.gov](mailto:diane.howe@fema.dhs.gov)

## **Bruce A. Bender, CFM**

Senior Vice President

Bender Consulting Services, Inc.

[BABender@cox.net](mailto:BABender@cox.net)