

**PUBLIC HEARING REGARDING THE**  
**PRELIMINARY FLOOD INSURANCE RATE MAP (PFIRM)**  
**FOR THE CITY OF RAYNE, LA**

June 18, 2009

I. Official Process:.....	2
II. Comparison of Existing and Effective FIRM (EFIRM) with Preliminary FIRM (PFIRM)...	3
III. Initial PFIRM Contesting Points .....	3
IV. Impact of PFIRM in terms of NFIP (National Flood Insurance Program).....	4
V. Costs Associated with Flood Insurance .....	6
VI. Definition of Flood.....	6
VII. Frequently Asked Questions .....	7

I. Official Process:

- a. A Community Coordination Meeting took place on November 20, 2009 whereby the PFIRM was officially transmitted to municipalities within Acadia Parish.
- b. Per governing laws and in an effort to promote public awareness of the release of the Preliminary FIRMs, an advertisement was published on April 23, 2009 in the local newspaper under the direction of FEMA.
- c. Per governing laws and in an effort to promote public awareness of the release of the Preliminary FIRMs, a second advertisement was published on April 30, 2009 in the local newspaper under the direction of FEMA.
- d. On the date of the second advertisement (April 30, 2009), the Official Appeals / Protest period began.
- e. The deadline for a municipality to submit appeals or protests is July 30, 2009.
- f. If no appeals / protests are made, then the Preliminary Flood Insurance Study (FIS) report and maps are published and so become effective.
- g. If there are appeals / protests:
  - i. It is required that they be submitted by the City
  - ii. It is recommended that they be submitted near the end of the 90 day period
  - iii. All appeals / protests (whether by the City or a citizen) must have scientific and technical explanations to back up claims
  - iv. **Because of the requirement that all appeals / protests be submitted by the City by July 30, 2009, any individual or firm wishing to submit an appeal or protest apart from the City must submit such appeal or protest to the City by a self-imposed deadline of July 18<sup>th</sup>, 2009.**
  - v. It is important to understand that no matter the City's position on the PFIRM, individual citizens can still submit appeals or protests.
  - vi. After the 90 day period ends, FEMA acknowledges receipt of protests and requests, if applicable, additional data
  - vii. FEMA reviews additional data and issues Final BFE determination letter with explanation of protest resolution and publishes this in the Federal Register.
  - viii. City has 30 days to comment on resolution
  - ix. If FEMA receives comments within 30 days:
    1. FEMA reviews comments
    2. Sends response letter as appropriate
    3. Incorporates appropriate revisions
    4. Publishes FIS report and maps
    5. FIS report and map become effective
  - x. If FEMA does not receive comments within 30 days:
    1. FEMA initiates map revision action as appropriate
    2. Publish FIS report and maps

3. FIS report and maps become effective

- II. Comparison of Existing and Effective FIRM (EFIRM) with Preliminary FIRM (PFIRM)
- a. During the Public Hearing, the City will show and discuss prepared Map(s) intended to assist its citizens in understanding the changes surrounding the FIRM.
  - b. In general, the 100 year flood boundary increased from 605 acres as shown on the EFIRM to 890 acres as shown on the PFIRM
  - c. The significant increases can be seen in the area of the:
    - i. “Bella Avenue Canal”
    - ii. Stadium Drive
  - d. Some reductions can be found in the area of the:
    - i. North Rayne (north of I-10)
    - ii. RV Campground
  - e. City of Rayne is approximately 2335 acres in area (not including extended portions of annexed I-10 right of way)
  - f. Zone A as it exists today (EFIRM + the annexed areas not shown on EFIRM) is approximately 605 acres in area. This is approximately 26% of the City of Rayne.
  - g. Zone A as it is shown on the PFIRM is approximately 890 acres in area. This is approximately 38% of the City of Rayne.
  - h. Increase in area from EFIRM to PFIRM is approximately 285 acres (approximately 12%).
- III. Initial PFIRM Contesting Points
- a. Apparently, no hydraulic or hydrologic model is available to review.
    - i. How can the City contest the technical or scientific aspect of the PFIRM if the EFIRM was not revised based on hydraulic or hydrologic analyses?
    - ii. PFIRM FIS states that the “new approximate hydrologic and hydraulic analyses....were performed by FTN/Taylor Joint Venture for FEMA under Contract No. EMT-2002-CO-0050....completed in June 2008. This “approximate analyses” has been requested, but is apparently not directly available.
  - b. Observe the Bella Avenue Canal area shown on the maps that we prepared:
    - i. How does the BFE tie to existing ground along the north side of this flood zone area? BFE is 30, natural ground is 27-28. This doesn't make sense.
    - ii. The north side of the flood zone area would essentially drain to the north, so why not “flood” all the way to the ditch located in the RV Campground area.
    - iii. Why a constant 30' BFE across entire flood zone area?

- c. Observe the flood zone in Edgewood Subdivision area shown on the maps we provided:
  - i. The BFE in this area has traditionally been around 27.0’.
  - ii. PFIRM shows the limit of the flood zone being lower than this traditionally determined BFE
- d. The PFIRM apparently does not take in account the phenomenon of subsidence that has affected this area.
  - i. Even though natural ground has “sunk” approximately 0.8 feet in the last 10 – 12 years, FEMA has held constant the originally established Base Flood Elevation (BFE).
  - ii. It is debatable as to the effect of subsidence on a BFE, but the existence of the phenomenon alone tells us that a study needs to be completed in order for a technically sound FIRM to be produced.
- e. FEMA apparently and for the most part left the original Base Flood Elevations (BFE) as unchanged, and they attempted to project or extend the boundary of the 100 year flood plain to natural ground of those same elevations. However, it is noted that these projections of the new boundary in most areas are inconsistent with the apparent natural ground of which that new boundary is attempting to meet. In other words, there are several areas where the boundary of a 100 year flood zone with a Base Flood Elevation of, for example, 30’ stops at an apparent 28’ elevation (implying that in a 100 year flood event, a 2 foot high “wall” of water would exist in some areas. This in and of itself proves that the maps are not technically sound.

IV. Impact of PFIRM in terms of NFIP (National Flood Insurance Program)

- a. It is our **understanding** (i.e. we await official word on the below points) that:
  - i. Disaster assistance is only applicable to those communities that participate in the NFIP.
    - 1. No matter what flood zone a homeowner lives in now (or will live in once the PFIRM is effective), disaster assistance, in general, can be provided for those without flood insurance.
    - 2. However, in general, disaster assistance for a homeowner is intended to be a one time thing. So, if a homeowner receives disaster assistance, then they will be required to purchase flood insurance no matter what flood zone they live in (they’ll be on their own if they flood again).
  - ii. Flood Insurance and Zone A
    - 1. All homeowners who live in the areas of Zone A (high risk areas a.k.a. 1% annual chance flood a.k.a. 100 year storm), are **required** to obtain flood insurance in order to get a loan from a federally regulated lender.
      - a. Mortgage = insurance required

- b. No mortgage = insurance not required
  - i. If an “outright homeowner” (i.e. no mortgage) chooses to purchase insurance, they are covered under the terms of that policy
  - ii. If an “outright homeowner” (i.e. no mortgage) chooses to not purchase insurance, we’ve heard that they can possibly receive disaster assistance for one time only (if the community participates in the NFIP). After that, they are on their own.
- iii. Flood Insurance and Zone X (First Type)
  - 1. All homeowners who live in the areas of Zone X (low-to-moderate risk, inside the 500 year flood, areas of the 100 year flood with flooding depths less than 1 foot, etc.) are not required to obtain flood insurance, but it is strongly recommended that they do so
    - a. Banks may of their own accord require flood insurance in Zone X
    - b. Otherwise, mandatory purchase of flood insurance does not apply to this Zone X
    - c. If a homeowner chooses to not purchase insurance, they can receive disaster assistance for one time only (if the community participates in the NFIP). After that, they will be required to purchase insurance
- iv. Flood Insurance and Zone X (Second Type)
  - 1. All homeowners who live in the areas of Zone X (outside the 500 year flood) are not required to obtain flood insurance
    - a. Banks may of their own accord require flood insurance in Zone X
    - b. Otherwise, mandatory purchase of flood insurance does not apply to this Zone X
    - c. If a homeowner chooses to not purchase insurance, they can receive disaster assistance for one time only (if the community participates in the NFIP). After that, they will be required to purchase insurance
- v. Regarding Pre-PFIRM and Post-PFIRM
  - 1. If a homeowner does not live in Zone A now, but will be once the PFIRM becomes effective:
    - a. A bank will be required to review their loan portfolio after the PFIRMs are made effective

- b. If a property status changes (i.e. is “now” in a Flood Zone A), then mandatory purchase requirements discussed above will be applicable.
- c. To be “grandfathered” refers to only the rating of the policy, and it does not mean that every policy will have zero premium increase. It does mean that some policies may get a partial break according to the flood zone that was effective when the structure was built.

V. Costs Associated with Flood Insurance

- a. Costs will vary depending on:
  - i. Selected Insurance Company (contact local insurance providers)
  - ii. Whether or not you are in a high risk or low to moderate risk area
  - iii. Your elevation of the insured relative to the base flood elevation
  - iv. Whether or not you get insurance for contents only, building only, or building and contents
- b. Estimated Annual Premiums (Source: [www.floodsmart.gov](http://www.floodsmart.gov))

	<b>RESIDENTIAL</b>		<b>NON-RESIDENTIAL</b>	
	High Risk	Low to Moderate Risk	High Risk	Low To Moderate Risk
<b>Contents Only</b>	\$150 to \$1,200	\$40 to \$600	\$900 to \$6,000	\$150 to \$3000
<b>Building Only</b>	\$450 to \$1,800	\$300 to \$900	\$550 to \$5,500	\$450 to \$2000
<b>Contents and Building</b>	\$550 to \$2,800	\$150 to \$1,400	\$1,850 to \$11,500	\$600 to \$5000

VI. Definition of Flood

- a. A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is the policyholder's property) from one of the following:
  - i. Overflow of inland or tidal waters
  - ii. Unusual and rapid accumulation or runoff of surface waters from any source
  - iii. Mudflow
  - iv. Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above

## VII. Frequently Asked Questions

- a. **Doesn't my homeowners insurance policy cover flooding?**  
No. Flood damage is not typically covered by a homeowners insurance policy.
- b. **If my home is flooded, won't federal disaster assistance pay for my damages?**  
No. Federal disaster assistance often comes in the form of a low interest loan to help cover flood damage, not compensation for your losses. Even then, those loans are only available if the president formally declares a disaster.
- c. **Am I eligible for flood insurance?**  
You must live in a community that participates in the National Flood Insurance Program (NFIP) to qualify for National Flood Insurance.
- d. **Can I get flood insurance if I'm renting a property?**  
If you live in a community that participates in the NFIP, you can get flood insurance to cover the contents of your home or business.
- e. **I live in a low-risk flood zone. Do I really need flood insurance?**  
Most likely, yes. It's a good idea to buy flood insurance even if you live in a low- or moderate-risk area. Almost 25 percent of all flood insurance claims come from areas with low-to-moderate flood risk. You may qualify for the [Preferred Risk Policy](#) (a lower-cost flood insurance policy) that provides contents coverage beginning at \$39 per year and building plus contents coverage beginning at \$119 a year.
- f. **Why do I need flood insurance, even though my community has never been flooded?**  
Flooding occurs in low-to-moderate risk areas as well as in high-risk areas. Poor drainage systems, rapid accumulation of rainfall, snowmelt, and broken water mains can all result in flood. Properties on a hillside can be damaged by mudflow, a covered peril under the Standard Flood Insurance Policy. Structures located in high-risk flood areas have a significant chance (26 percent) of suffering flood damage during the term of a 30-year mortgage. A home mapped in a high-risk area is five times more likely to suffer damage from a flood than a fire in the lifetime of a typical mortgage! For these reasons, flood insurance is required by law for buildings in high-risk flood areas as a condition of receiving a mortgage from a federally regulated or insured lender.

**g. Why does my mortgage lender require me to buy flood insurance?**

Under federal law, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in high-risk flood areas (Special Flood Hazard Areas or SFHAs). The amount of flood insurance coverage required by the Flood Disaster Protection Act of 1973, as amended by the National Flood Insurance Reform Act of 1994, is the lesser of the following:

- i. The maximum amount of NFIP coverage available for the particular property type,
- ii. The outstanding principal balance of the loan, or
- iii. The insurable value of the structure.

If the property is not in a high-risk area, but instead in a low-to-moderate risk area, federal law does not require flood insurance; however, it is recommended since historically about one-in-four flood claims come from these low-to-moderate risk areas. Note that if during the life of the loan the maps are revised and the property is now in the high-risk area, your lender will notify you that you must purchase flood insurance.

**h. Is there a low-cost policy for homes in low-to-moderate risk areas?**

Yes. The [Preferred Risk Policy](#) is available in low-to-moderate risk areas for as little as \$119 per year.

- i. I'm not in a high-risk area, but I'd like flood coverage. Is this possible?** Yes! You are eligible to purchase a flood policy with the same coverage you would receive if you lived in a high-risk area. That is, of course, as long as your community participates in the NFIP. And you may qualify for the [Preferred Risk Policy](#) (a low-cost flood insurance policy)

**j. I live in a high-risk risk area. After my home was damaged in a flood, I received federal disaster assistance. Do I need to purchase flood insurance now?**

Yes. If you live in an SFHA and have received disaster assistance in the form of a federal grant or loan, you must cover the building for flood insurance for as long as you own it. Should you sell the building, you are required to inform the new owner of the necessity to purchase and maintain flood insurance. Failure to carry flood insurance could result in the denial of future federal disaster assistance.

**k. Who do I contact if I want to purchase a flood insurance policy?**

The National Flood Insurance Program has an arrangement with private insurance companies to sell and service flood insurance policies. [A list of private insurance companies](#) that sell and service NFIP flood insurance policies is available to you. You may also contact your insurance agent or

company to find out more about federal flood insurance or find an agent serving your area by filling out the Flood Risk Profile to the left.

1. **What if I want to purchase more insurance than the NFIP offers?**

Many private insurance companies offer Excess Flood Protection, which provides limits over and above those of the NFIP. For more information, contact your insurance agent or company, or find an agent serving your area by filling out the Flood Risk Profile to the left.

**LOUISIANA CONGRESSIONAL DELEGATION**  
**CONTACT INFORMATION**

**Senator Mary Landrieu**

**Washington, DC Office**

328 Hart Senate Building  
United States Senate  
Washington, DC 20510

**Voice:** (202) 224-5824

**Fax:** (202) 224-9735

**Baton Rouge Office**

Room 326, Federal Building  
707 Florida Street  
Baton Rouge, LA 70801

**Voice:** (225) 389-0395

**Fax:** (225) 389-0660

**Senator David Vitter**

**Washington, DC Office**

516 Hart Senate Office Building  
Washington, DC 20510  
Phone: (202) 224-4623

**Fax:** (202) 228-5061

**Acadiana Office**

800 Lafayette St.

Suite 1200

Lafayette, LA 70501

Phone: (337) 262-6898

**Fax:** (337) 262-6373

**Congressman Charles Boustany, Jr., MD**

**Washington, DC Office**

1117 Longworth House Office Bldg  
Washington, DC 20515-1807

Phone: (202) 225-2031

**Fax:** (202) 225-5724

**Lafayette Office**

800 Lafayette Street, Suite 1400

Lafayette, LA 70501

Phone: (337) 235-6322

**Fax:** (337) 235-6072