

The National Flood Insurance Program

DOTD
is the
State Coordinating Agency
for the NFIP

October 2, 2019



DOTD's

Floodplain Management Staff

1. **Cindy O'Neal, CFM – 24 years**
NFIP State Coordinator
2. **Pam Lightfoot, CFM–CRS Manager – 17 years**
3. **Susan Veillon, CFM–CTP Manager – 15 years**
4. **Jenn Rachal, CFM–Outreach Manager – 5 years**

NFIP Community Status

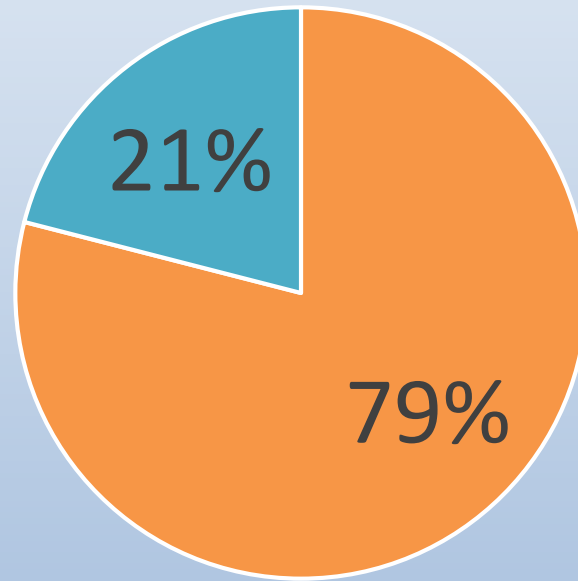
- Participating Communities • 317
- Communities on Probation • 0
- Suspended Communities • 1
- Withdrawn • 0
- Communities Not Participating • 27
- Sanctioned • 27

Policy Information

| | |
|--------------------------------------|--------------------------|
| Policies in Force | 508,768 |
| PIF – SFHA | 198,914 |
| PIF – NSFHA | 309,854 |
| Written Premium | \$343,156,200 |
| Total Coverage | \$136,362,319,100 |
| | |
| Group Flood Policies (3 yrs): | 6,566 |

Community Rating System

79% of Louisiana Flood Insurance Policies are in CRS Communities (LA ranked in Top 5)



393,997 CRS Policies in Force
\$25,500,673 savings annually

CRS Ratings



Claim Information

| | |
|---|-------------------------|
| Losses Paid Since 1978 | 455,610 |
| Loss Payments Since 1978 | \$19,667,378,732 |
| Average Claim Payment | \$43,167 |
| Flood Disaster Declarations In the Last 10 Years | 8 |

Repetitive Loss Information

| | |
|--|------------------------|
| Current Repetitive Loss Properties | 25,517 |
| Severe Repetitive Loss Properties (SRL) | 2,170 |
| Repetitive Loss Payments | \$3,457,155,747 |
| SRL (4 or more Losses) | 3,509 |
| SRL (2 – 3 Losses) > Building Value | 362 |

Cooperating Technical Partner - CTP

Partnering with FEMA

Increasing public awareness of risk and mitigation

Collaborating with other state/local entities to gather information on work performed in the state

Special Projects include:

- **CTP Guidebook (West Carroll Parish)**
- **3 Insurance Workshops (Agents, Builders & Realtors)**

Education and Outreach

State Officials

Local & Parish Officials

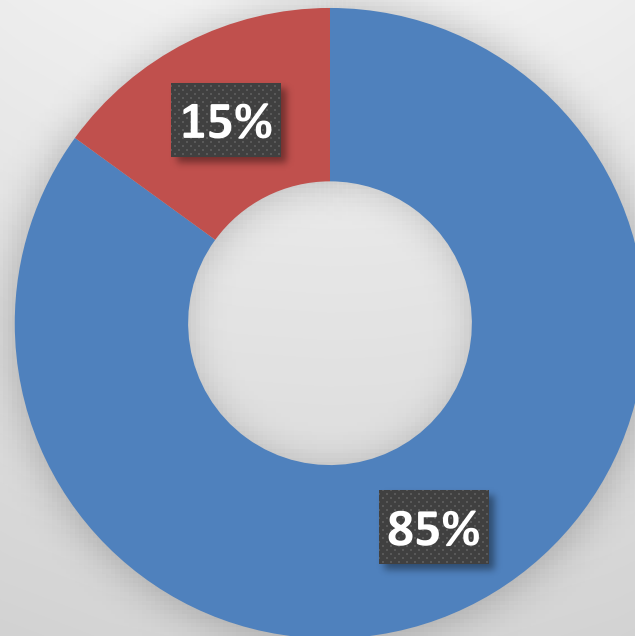
Floodplain Administrators

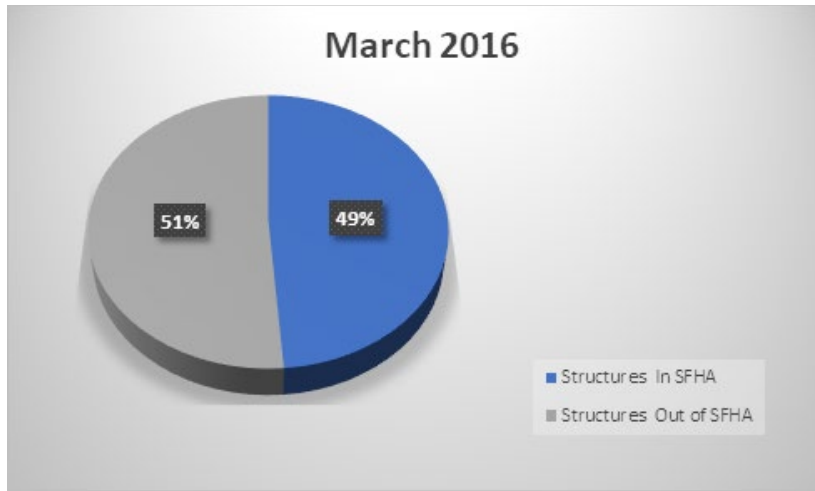
Developers, Realtors, Insurance Agents

Louisiana Citizens

HIGHER STANDARDS

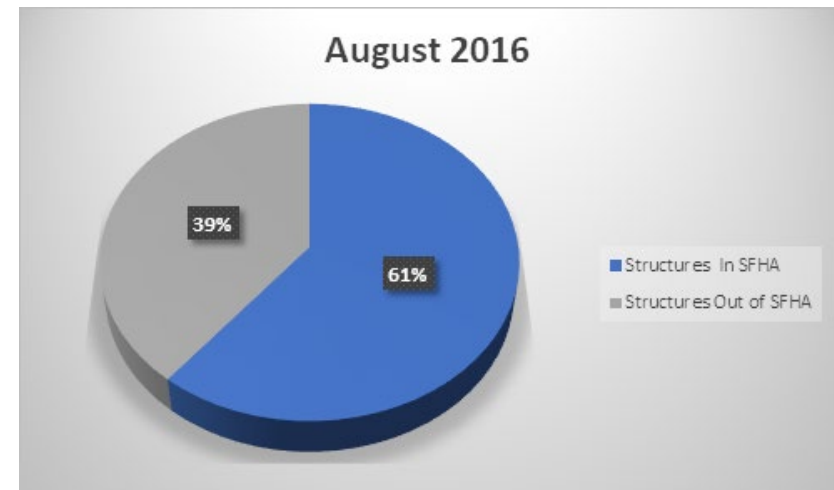
Less than 15% of communities enforce higher standards (Freeboard, fill restrictions, etc.)





51% of the flooded structures were Located in Zone X during the March 2016 event.

39% of the flooded structures were located in Zone X during the August 2016 event.



Thank You!

Contact Info:

DOTD Public Works & Water Resources

P. O. Box 94245

Baton Rouge, LA 70804-9245

jennifer.rachal@la.gov

225-379-3010