

## **LAFAYETTE IN A CENTURY** **DRAINAGE ELEMENT – COMMUNITY RATING SYSTEM (CRS) PLAN**

### **0.0 Introduction**

The LINC Community Rating System (CRS) Plan is the local implementation of a national plan sponsored by Federal Emergency Management Administration (FEMA). Because no single insurer or group of insurers can provide insurance for catastrophic flooding, the United States government has developed the National Flood Insurance Program (NFIP). Working in tandem with the NFIP, the CRS program provides a broad range of options from which local governments may select to reduce flooding in a local community. Each of these options, when implemented, reduce flood insurance premiums paid by individual homeowners. The LINC CRS Plan identifies local stakeholders who have expertise flood reduction and also identifies options that might be implemented.

### **1.0 Identification of Stakeholders**

The following Lafayette Consolidated Government (LCG) stakeholders have been identified as potentially interested candidates in enumeration of CRS credits:

- 1) Department of Information Services and Technology (IS), Division of Geographical Information Services
- 2) Department of Planning Zoning and Codes (PZC), Office of the Floodplain Administrator
- 3) Department of Public Works (PW), Division of Engineering, Design, and Development
- 4) Department of Environmental Quality, Division of Regulatory Compliance
- 5) The Office of the Emergency & Security Operations Coordinator
- 6) Department of Traffic and Transportation, Planning Division
- 7) Lafayette Public Library

In addition, the floodplain administrators in the Lafayette Parish municipalities also have a stake in the success of the plan. The municipalities included are Broussard, Carencro, Duson, Scott, and Youngsville. By qualifying for CRS points on a parish wide basis, the points may be accounted to these local governments and to LCG.

In order to participate in the CRS program, local communities must complete certain basic requirements. Once these requirements are reviewed and approved, additional points may be acquired. Under the present status, only Carencro has an approved basic plan. LCG is in the process of preparing a basic plan for submission sometime in the summer of 2009.

Among the stakeholders, the Planning Division would administer the acquisition of CRS points on a parish wide basis. The lead agency should facilitate regular meetings of the stakeholders and facilitate programs which maximize credit points for all jurisdictions in the parish. The planning collaboration of the stakeholders is the primary objective of the LINC CRS program.

### **2.0 Funding of CRS Point Program**

The CRS program is a complex program requiring ongoing maintenance and coordination of activities that can directly affect the cost of insurance paid by local property owners. Either through a cooperative agreement with all local governments or through an agency of LCG, a program should be established to implement the LINC CRS Plan in two ways. First, the administrative cost for record keeping, computer

processing, printing, and mass mailings should be budgeted. Second, a CRS coordinator should be appointed as a part time or full-time employee. The cost of the administrative cost and salary should be more than offset by savings in insurance premiums.

### 3.0 Potential Savings to Homeowners

The LINC CRS Plan identifies 2,230 CRS potential points, but the actual determination of points is subject to two variables. First and foremost, points are credited on the proportion of the area where the activities occur (Section 402).<sup>1</sup> If some activities occur only in one municipality or one portion of the unincorporated area, then only that municipality and its proportion of points is credited. Secondly, the credits are awarded as part of a technical audit conducted by FEMA. The actual points can be estimated in a planning stage, but cannot be determined except by the actual audit.

However, for each 500-point credit, there is a corresponding 5% reduction in rates of insurance in special flood areas such as the floodway and floodplain. Thus, 2,230 points, if totally credited, yields an estimated 20% reduction in insurance rates. The total insurance in the parish is listed in the Table 3.0 below. The total of annual premiums shown in the table is \$7,142,964 for the overall parish. The actual points and the corresponding premium can be only estimated, but an estimated 20% reduction would be valued at \$1.4 million in reduced premiums. Even if only 500 points are identified and credited overall in the parish, the reduction would be 5% of \$7,142,964 or \$357,148.

<b>Government</b>	<b>Policies</b>	<b>Coverage (\$)</b>	<b>Premiums (\$)</b>
Broussard	371	80,578,000	165,073
Carencro	244	39,113,000	102,656
Duson	95	12,447,000	46,162
Lafayette Parish (unincorporated)	7,023	1,491,638,000	3,021,688
Lafayette City	6,854	1,482,345,000	3,140,557
Scott	916	130,025,000	523,108
Youngsville	417	101,519,000	143,720
<b>Total</b>	<b>15,920</b>	<b>\$3,337,665,000</b>	<b>\$7,142,964</b>

### 4.0 Identification of CRS Points

The analysis that follows identifies the section of the CRS program, the total number of points, the activities to be performed, and the local government agency potentially responsible to carry out the activity. Typically, the service area is parish wide, but may be restricted to certain areas if data is not available. LINC CRS Plan seeks to document ongoing activities already present in a community.

Parish wide Notification Letter (Section 320) - 140 of 140 points – A standardized letter is mailed to the occupant of each of the structures located in the floodway (1,875 addresses) and each of the structures located in the floodplain (18,300 addresses). The letter includes a listing of the street address, FEMA map

<sup>1</sup> See Section 402 of National Flood Insurance Program Community Rating System Coordinator’s Manual (FIA-15/2006). Hereinafter parenthetical notations refer to sections of this manual.

number, the flood zone designation, and other information. Data processing and mail distribution is to be performed by Information Services (IS) and Planning Zoning and Codes (PZC). The service area is parish wide.

Parish wide Outreach Project (Section 330) – 380 of 380 points – A public information pamphlet by LCG is sent to all addresses in the parish along with a calendar of public information events where the same pamphlet is distributed. The distribution is through placement in phone books, which are hand delivered to each residence and business in the parish. Distribution is to be performed by PZC. The service area is parish wide.

Real Estate Flood Hazard Disclosure Program (Section 340) - 81 of 81 points – A public notification program by real estate agents notifying buyers of the flood zone designation of a property. Information packet is to be distributed by PZC. The service area is parish wide.

Flood Information Program (Section 350) – 102 of 102 points – A library and a website is operated with flood information. The website is to be established by IS and the library to be maintained by Lafayette Public Library. The service area is parish wide.

Flood Protection Assistance (Section 370) – 17 of 71 points - A computerized system is used to identify the base floor elevation (BFE), a neighborhood map showing location of flood events. The public BFE information system and neighborhood map is part of the website. Additionally, information is provided to the public on selecting contractors to perform flood prevention retrofitting. The service area is parish wide. The website is operated by Information Services.

Cooperating Technical Partner (Section 411, page 410-19) – 141 of 141 points - LCG enters into the cooperating technical partner program with FEMA to provide GIS flood mapping services to update existing flood maps with new data. Documentation is to be provided by Department of Public Works (PW). The service area is parish wide.

New Study Program (Section 411, page 410-5) – 200 of 410 points - LCG documents the revision of flood maps and the implementation of the study with a parish ordinance. The applicability of the points is not clear from a reading of the CRS program guidelines and needs to be investigated further by a discussion with FEMA. Documentation is to be provided by Department of Public Works (PW). The service area is parish wide.

Higher Regulatory Standards (Section 430) – 400 of 2740 points; PZC and City of Carencro documents the 12-inch freeboard ordinance (100 pts). PZC and the municipalities document the implementation of the building code under the Building Code Effectiveness Grading Schedule (190 pts). The service area is parish wide.

Additional Map Data (Section 440) – 129 of 239 points; IS maintains computerized and updated computerized flood maps. The service area is parish wide.

Stormwater Management (Section 450) 370 of 670 points; DPW provides documentation that development regulations require zero pre and post development runoff. The service area is the city of Lafayette and the unincorporated areas.

Floodplain Management Planning (Section 510) 160 of 359 points. T&T Planning reviews the past history of floodplain management planning and documents past efforts (150 pts), and prepares habitat

conservation plan (10 pts). Annual documentation required: evaluation of plan completion and five year update. The service area is the city of Lafayette and the unincorporated areas.

Drainage System Maintenance (Section 540) 30 of 300 points. Department of Environmental Quality, Division of Regulatory Compliance documents its stream dumping regulations in the streams ordinance or modifies its ordinance to follow CRS guidelines. The service area is the city of Lafayette and the unincorporated areas.

Flood Warning Program (Section 610) 80 of 225 points. The coordinator of the Office of Emergency & Security Operations documents the current monitoring and dissemination of flood warning systems occurring on the Bayou Vermilion. The service area is the city of Lafayette and the unincorporated areas.

Community Growth Adjustment (Section 710) unknown points; T&T Planning calculates the community growth adjustment factor for the city of Lafayette for the series 400 CRS points. The service area is the city of Lafayette and the unincorporated areas.

### **5.0 Annual Review**

The LINC CRS Plan, if adopted, should be reviewed and modified if necessary each year prior to the FEMA recertification program for CRS credits. Currently, the “Lafayette in a Century (LINC)” plan elements are being completed for land use and housing and neighborhoods. Each element is being written as a comprehensive plan, which address drainage and flood as it relates to these elements. These two comprehensive element plans, when implemented, would increase the potential CRS points to be credited.