

## ***Addendum A—5 Year Update to the 2020 PPI Floodplain and Stormwater Management Program for Public Information***

### ***Flood Aware Committee Membership & Annual Review***

The St. Charles Parish Flood Aware Committee worked through February 2025 to complete an update to the of the 2020 PPI. Originally a 16-member steering and advisory committee, the Flood Aware Committee is now a review committee comprised of a representative of the Public Information Office, the floodplain manager, and three representatives of the public focused on real estate, lending, and home improvements. The committee meets annually to evaluate the 2020 PPI according to:

- Completed projects
- Target audience updates
- Outcomes of completed projects
- Recommendations for unfinished projects

### ***PPI Background***

The original PPI was compiled after a years-long effort to organize outreach activities of several departments regarding flood damage prevention regulations, flood protection projects, flood insurance, flood warnings, drainage and stormwater management, and related topics into a coordinated program. The PPI documents flood-related outreach projects (OPs) for reporting to the Community Rating System (CRS). The CRS is a voluntary program of the National Flood Insurance Program (NFIP) that awards premium reductions to communities that go above and beyond the minimum standards of the NFIP. The Parish Council adopted the PPI on February 18, 2020 (Resolution 6475).

The PPI has been positively impacted by several developments including interdepartmental cloud-based file-sharing and additional staff capacity in key departments, increased strategic use of social media, which led to nearly doubling the social media following since 2020, and in 2021, the Public Information Office overhauled the parish website, [www.stcharlesparish.gov](http://www.stcharlesparish.gov) to make it a comprehensive source of information for residents, businesses. In 2025 the GIS Department deployed an easy-to-use online Flood Map Information Service that produces an easy-to-read report and directs users to CFMs with any questions or if they would rather have Map Information delivered another way. The NFIP has also made strides with a new, more comprehensive Elevation Certificate in 2023, and a free, online insurance price quote tool in 2024.

However, several major events affected the PPI negatively including the COVID pandemic (2020), the NFIP's new rating methodology, Risk Rating 2.0 (April 2023), and staff changes. In the past five years, the PPI has also been tested by two tropical cyclones, Ida (August 29, 2021) and Francine (September 11, 2024) and localized floods from heavy rain events (May 15 and July 5, 2020).

### ***The CRS Credit Criteria***

The CRS credits six priority topics (1-6 below) and the PPI identified three additional topics (7-9).

1. Know your flood hazard
2. Insure your property for your flood hazard
3. Protect people from the hazard
4. Protect your property from the hazard
5. Build responsibly
6. Protect natural floodplain functions

7. Know your evacuation route for hurricanes
8. X-zone can flood – insure your property in X-zones
9. Know your risk living behind levees

The Public Information Office and Flood Damage Prevention teams delivered multiple OPs on each of the priority topics. The committee recommends repeating the messages via direct mail, social media, website, and events according to a calendar to make reporting and documenting the work easier and more reliable.

The CRS recognizes five priority audiences, of which St. Charles Parish contains the following three:

- Residents protected by a levee
- Floodplain residents and businesses
- Repetitive loss area residents and businesses

The 2020 PPI did not find residents in the other two priority audiences: residents of areas subject to flooding if a dam fails and residents of areas subject to the special flood-hazards (identified in CRS Activity MI5—including but not limited to: uncertain flow paths, closed basin lakes, ice jams, land subsidence, mudflow hazards, coastal erosion, tsunamis, and coastal A zones). The PPI did identify additional target audiences that CFMs work with regularly including surveyors, realtors, insurance providers, and properties/residents involved in a flood.

The committee recommends that during the floodplain management planning process, CFMs verify that people or businesses residing in areas subject to 1) subsidence or 2) coastal erosion receive OPs regarding those special hazards.

The committee recommends expanding the database of contacts to add the following target audiences who work with CFMs often:

- Lenders
- Builders

### *Needs Assessment Update*

#### Demographic trends

Data from the 2020 Census and 2024 population estimates show that the percentage of people over 65 increased 6.4% to 16.3% and the percent of people below the poverty level increased 1.1% to 12.9% while the overall number of people living in the Parish continues to decline. The Committee recommends creating messages targeted to senior citizens and people living below the poverty level.

Vulnerable Populations in St. Charles Parish			
	2010 Census	2020 Census	2024 Pop Estimates
Total Population	52,780	52,549	50,400
Housing Units	20,372	20,788	Not avail
Over 65	9.9%	16.3%	Not avail
Below Poverty Level	11.8%	12.9%	Not avail

## Flood insurance coverage trends

Policies in force and claims paid—figures from 2020 PPI

Flood Zone	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	Cost of Closed Paid Losses
AE Zones	2890	\$2,618,851	\$791,477,600	675	\$15,643,462
A Zones*	183	\$246,000	\$46,763,900	698*	\$15,439,755
AO Zones*	4	\$1,963	\$1,312,800	7	\$244,452
AH Zones	1365	\$246,000	\$46,763,900	698*	\$43,039,699
A99 Zones	2826	\$2,254,825	\$764,965,500	193	\$5,451,165
VE Zones	0	0	0	3	\$93,703
Standard	225	\$302,162	\$47,574,700	544	\$10,661,003
Preferred**	4093	\$1,777,567	\$1,302,668,000	507	\$8,615,358
<b>Total</b>	<b>11586</b>	<b>\$7,876,557</b>	<b>\$3,366,273,200</b>	<b>3915</b>	<b>\$99,188,567</b>

\*This data table from the 2020 PPI may contain errors: The Parish did not have AO zones in 2020; the only A zone is the Bonnet Carre Spillway which was unlikely to have 183 buildings each covered by an NFIP policy in 2020; the number of claims in the AH zone reported in 2020 exceeds the number of claims in AH zones in the Parish's 2025 claims dataset.

\*\*With Risk Rating 2.0, the NFIP stopped issuing preferred risk policies.

Policies in force and claims paid (12/1/2024 snapshot)

Flood Zone	Policies in Force	Total Premium	Insurance in Force	Number of Closed Paid Losses	Cost of Closed Paid Losses
AE Zones	2174	\$2,806,003	<i>Not included in dataset</i>	1265	\$27,919,535
AH Zones	348	\$328,941	<i>Not included in dataset</i>	104*	\$759,070
A99 Zones	3895	\$3,044,269	<i>Not included in dataset</i>	4425	\$104,852,797
VE Zones	0	0	0	0	0
X-zones	3064	\$2,777,108	<i>Not included in dataset</i>	1485	\$15,812,939
<b>Total</b>	<b>9481</b>	<b>\$8,956,321</b>	<i>Not included in dataset</i>	<b>7279</b>	<b>\$149,344,341</b>

FEMA Region 6 provides policies-in-force and claims data to the floodplain manager pursuant to completing an agreement to protect personally-identifiable information. The floodplain manager puts the datapoints onto a GIS map using the latitude and longitude provided with each record and tallies the number of policies and claims points within each flood zone and sums up the total premiums paid and the cost of claims paid.

Analyzing policies-in-force data over time is difficult because the dataset is very large, and it is a snapshot of the policies in effect at the moment the report is produced. The dataset almost always

contains records with addresses and/or latitude/longitude values that map them into other communities as well as other errors and omissions.

In spite of the challenges of the dataset, it shows a decrease in the total number of policies in force in the parish since 2020, a decrease in the average claim paid, and 3364 claims paid in a five-year period, almost doubling the number of claims paid from the 2020 report. Claims data shows Hurricane Ida, often regarded for its wind damage, was also responsible for over 725 flood claims paid. Hurricane Francine was responsible for 137 claims paid during the period. The committee recommends summarizing policies-in-force and claims data monthly to help improve the community dataset for stronger analysis throughout the floodplain management planning process, in order to properly update the PPI needs assessment.

## **COMMITTEE RECOMMENDATIONS**

### *General Recommendations*

1. Continue to collaborate using a shared workspace.
2. Add a calendar element to the OP projects list to make reporting and documenting the work easier and more reliable. Keep the calendar flexible enough to get special messages out like release of the price quote tool and the work the NFIP is doing to allow monthly premium payments.
3. During the floodplain management planning process, have CFMs verify that if there are people or businesses residing in areas subject to 1) subsidence or 2) coastal erosion receive OPs regarding the hazard.
4. Create OPs targeted to senior citizens and people living below the poverty level and use appropriate distribution methods.
5. Expand the contacts database to add the following target audiences who work with CFMs:
  - Lenders
  - Builders
6. Summarize policies-in-force and claims data monthly to help improve the community dataset for stronger analysis throughout the floodplain management planning process, in order to properly update the PPI needs assessment.
7. Have CFMs complete a simple monthly report regarding OPs.

### *Specific Changes to the OP list*

The Committee recommends updating the PPI projects list as indicated.