

1 WHEREAS, Louisiana continues to face increased flood risk from intensified
2 weather events and subsequent flooding, producing more expensive flood damages, and
3 higher flood insurance costs within an already vulnerable coast; and

4 WHEREAS, impacts of coastal land loss and increasing storm vulnerability are not
5 just to the physical landscape, but to the economic and financial landscapes as well; and

6 WHEREAS, changes to the coastal environment can be slow, insurance and financial
7 decisions can change rapidly and have immediate impacts on coastal communities; and

8 WHEREAS, Louisiana must take greater initiative to prepare coastal communities
9 for flooding events and reduce the financial burden of flood disasters on coastal
10 communities; and

11 WHEREAS, the economic implications of flooding require coordination at the local,
12 state, and federal levels as well as across multiple state agencies; and

13 WHEREAS, Louisiana requires that all parishes and municipalities participate in and
14 comply with all applicable provisions of federal floodplain management and flood insurance
15 programs; and

16 WHEREAS, flood risks and potential changes to flood insurance will create changes
17 throughout Louisiana, but the coastal area will be particularly impacted; and

18 WHEREAS, coalitions of business groups and affected industries, and coalitions
19 supported by Louisiana levee districts have been active in this issue; and

20 WHEREAS, the issue of flood insurance and the NFIP is too important for the state
21 to remain on the sidelines; and

22 WHEREAS, the Coastal Protection and Restoration Authority Board (Board) is
23 tasked to represent the state's position in policy relative to protection, conservation,
24 enhancement, and restoration of the coastal area of the state; and

25 WHEREAS, the Board is composed of multiple agencies and stakeholder groups
26 uniquely qualified to assess the potential impacts of changes to the NFIP to the state and
27 authorized to create a subcommittee when the necessary instance arises.

28 THEREFORE, BE IT RESOLVED that the Legislature of Louisiana does hereby
29 urge and request the Coastal Protection and Restoration Authority Board to form a
30 subcommittee to analyze and assess the National Flood Insurance Program and potential

1 changes to that program as well as the implications of those changes for the insurability of
2 coastal communities.

3 BE IT FURTHER RESOLVED that the subcommittee of the Board shall include but
4 not be limited to representatives from the Division of Administration, the Department of
5 Transportation and Development, the Department of Insurance, the Governor's Office of
6 Homeland Security and Emergency Management, the Coastal Protection and Restoration
7 Authority, and the Association of Levee Boards of Louisiana.

8 BE IT FURTHER RESOLVED that this flood insurance subcommittee should:

9 A. Rely on the latest and most scientifically-reliable available data and technology
10 related to flood risk in coastal Louisiana.

11 B. Collaborate with FEMA in regard to recently proposed changes of the NFIP as
12 well as with local actors and entities immersed in the work of coastal community flood
13 insurance on behalf of the state of Louisiana.

14 C. Discuss and evaluate proposed reforms to the NFIP and make recommendations
15 for consideration in updates to the NFIP relevant to flood risk and insurance programs within
16 the purview of Louisiana's vulnerable coast.

17 D. Engage with the flood insurance industry to further explore the evaluation and
18 communication of risk in the coastal area, the risk reduction attributes of the 2017 Coastal
19 Master Plan, and opportunities to work together to reduce risk and the financial burdens of
20 flooding and recovery.

21 BE IT FURTHER RESOLVED that the chair of the Board shall chair the National
22 Flood Insurance Subcommittee.

23 BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the
24 chair of the Coastal Protection and Restoration Authority for distribution to the Board.

The original instrument and the following digest, which constitutes no part
of the legislative instrument, were prepared by Alan Miller.
