



KAM K. MOVASSAGHI  
SECRETARY

# *Louisiana*



## ***FLOODPLAIN MANAGEMENT FACTSHEET***

Volume 17 - Number 4

September 2001

A Quarterly Report issued by the Louisiana Department of Transportation and Development  
Floodplain Management Regulations Section



LET US HOLD IN OUR THOUGHTS AND PRAYERS NOT ONLY ALL THOSE WHO LOST THEIR LIVES IN THE TRAGEDY OF 09/11/01, BUT ALSO THEIR FAMILIES AND FRIENDS.

FOR OUR PRESIDENT AND MEMBERS OF CONGRESS - PRAY FOR STRENGTH AND WISDOM IN DECISION-MAKING.

MAY GOD BLESS US ALL, ESPECIALLY ALL MILITARY PERSONNEL.

Janet, Cindy, Sue, Sandra

**The Louisiana Floodplain Management Association and The Lafourche Parish Council sponsor:**

Practical Information on the National Flood Insurance Program Workshop

Friday, October 12, 2001 at 8:30 am

Meeting Room

Sandra Barrios Building

1612 Hwy. 182

Raceland, Louisiana

**AGENDA**

|          |   |   |
|----------|---|---|
| 8:30 am  | Coffee and Donuts & Demonstration on How to Read a FIRM |   |
| 9:00 am  | Welcome   | <b>Gerald "Buzz" Breaux</b> , Parish President, Lafourche Parish Council        |
| 9:05 am  | Introduction  | <b>Rod Emmer</b> , LFMA Executive Director                                      |
| 9:15 am  | Disaster Relief - The Real Story!!!                     | <b>Carl Robichaux</b> , Floodplain Admin Ascension Parish Government            |
| 9:35 am  | Community Rating System                                 | <b>Derhyl Hebert</b> , Planning Director City of Morgan City                    |
| 9:55 am  | <b>BREAK</b>  |   |
| 10:05 am | Elevation Certificates                                  | <b>Pam Sturrock</b> , Assistant Planning Director, Calcasieu Parish Police Jury |
| 10:20 am | The 100 Year Flood - Myths and Reality                  | <b>Ted DeBaene</b> , Vice President Owen & White Engineering, Inc.              |
| 10:40 am | Websites - A useful tool in floodplain management       | <b>Rod Emmer</b> , President Rod E. Emmer & Associates, Inc.                    |
| 11:00 am | Discussion & Questions                                  | <b>Panel</b>  |
| 11:30 am | Adjourn   |   |

Detach & Mail or Fax

**WORKSHOP: PRACTICAL INFORMATION ON THE NATIONAL FLOOD INSURANCE PROGRAM**

**Date:** Friday, October 12, 2001  
**Time:** 8:30 A.M. to 11:30 A.M.  
**Location:** Lafourche Parish Sandra Barrios Building Meeting Room  
1612 Hwy. 182  
Raceland, Louisiana

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**Please complete & Return to:**

**Ms. Darla Duet**  
Lafourche Parish Council  
P. O. Drawer 5548  
Thibodaux, Louisiana 70302  
**PHONE: (985) 446-8427**  
**FAX: (985) 446-8911**

Name \_\_\_\_\_

Title \_\_\_\_\_

Organization \_\_\_\_\_

Physical Address \_\_\_\_\_

Mailing Address \_\_\_\_\_

Phone # \_\_\_\_\_

## EMI CLASSES: 2001-2002 SCHEDULE

The Emergency Management Institute (EMI) of the Federal Emergency Management Agency, located in Emmitsburg, Maryland, conducts a variety of training courses of interest to floodplain managers. Most are oriented to local building, zoning, planning, and engineering officials.

Tuition for these courses is free for state and local government officials and travel stipends are available. For more information, contact Floodplain Management at (225) 274-4354 or call EMI at 1-800-238-3358. You can also get more information on the website at <http://www.fema.gov/emi/>.

The week-long courses are offered on the following schedule during the coming year.

### Managing Floodplain Development through the NFIP

October 22-26, 2001  
February 4-8, 2002  
March 11-15, 2002  
April 8-12, 2002

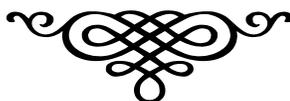
### The Community Rating System

November 5-9, 2001  
April 15-19, 2002  
July 29-August 2, 2002

### HOME STUDY

EMI manages a variety of "home" or "independent" study courses. IS-9 is the home study version of "Managing Floodplain Development through the NFIP". It has been identified as the best preparation for the ASFPM's Certified Floodplain Manager exam. More information on IS-9 and instructions on how to apply for it can be found on FEMA's website at [www.fema.gov/emi/is9.htm](http://www.fema.gov/emi/is9.htm).

Taken from 'News & Views', August 2001



## FLOODPLAIN ADMINISTRATOR HEADACHES...

### How To?

**If you have a question that you would like to submit for a future newsletter, please contact our office at (225) 274-4354 or email: [jgriffin@dotdmail.dotd.state.la.us](mailto:jgriffin@dotdmail.dotd.state.la.us)**

**QUESTION:** A community has a manufactured home that was moved in six months ago. It does not meet the BFE and the community has not given a permit so they can get electricity. There is no one living in the structure.

The community wants to know how long they can allow the structure to remain there as non-compliant. A 1316 is not going to do much good at this time since the homeowner is not going to purchase flood insurance.

**ANSWER:** In my opinion, 30 days is sufficient time for the homeowner to bring the structure into compliance. After that time, the community attorney/prosecutor should write a letter outlining the consequences for remaining a non-compliant structure (i.e., daily fines, prosecution, etc.). A 30-day deadline to fix the problem can be given at this time. If, after the 30 days, there is no resolution, check the local ordinance for penalty clauses. Examples of compliance with 44 CFR 59.22(a)(8) could include fines, \$200 per day/incident is common; and then condemnation/destruction procedures for public hazards.

The longer a community waits, the harder it will be to fix the problem. I would be quite concerned about neighbors raising legal issues about a lack of consistent enforcement of an ordinance.

(Answer provided by: David Hiegel, FEMA Region VI, Mitigation Division)



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## SUBSTANTIAL DAMAGE

In the aftermath of Tropical Storm Allison, there have been numerous questions regarding substantial damage. What is the community's responsibility? How to determine substantial damage? What assistance is available when substantial damage is declared?

Substantial Damage, as defined in your Flood Damage Prevention Ordinance, is *damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damages occurred.*

Substantial damage must be considered regardless of the cause of the damage. After an event (hurricane, flood, fire, wind, tornado), the community must make a field inspection of all structures located in the Special Flood Hazard Area (SFHA), which received damage. It will be necessary to determine the cost of the damages and weigh that cost against the market value of the structure before the damage occurred. How can this be done?

FEMA has a new tool, which may be used to determine substantial damage. It is call the Residential Substantial Damage Estimator 2.0 (RSDE). The RSDE is a computer program to assist communities in estimating building value and damage costs for single residential structures and manufactured homes. If you are interested in obtaining a copy, you can contact FEMA at 800-480-2520 after January 2002. You should receive a video, CD and instruction manual. Note of interest: After Tropical Storm Allison, the City of Houston evaluated approximately 2000 structures in 3 to 4 weeks using the RSDE.

In lieu of using the RSDE, determinations regarding the market value and construction costs must be made. The permit official may require the applicant to supply this information or can make these determinations. Once this information is obtained, it is the responsibility of the permit official to determine the accuracy of this information and decide if the structure is substantially damaged.

The permit official may use such sources as (1) itemized estimates made by licensed contractors or professional estimators; (2) insurance building damage estimates by the NFIP claims adjustor; (3) building code valuation tables published by the major building code groups (BOCA, SBCCI, ICBO); or (4) assess the damage and make the determination based on knowledgeable community officials.

Also, FEMA has a publication, "Answers to Questions about Substantially Damaged Buildings" No. 213. This publication answers common questions regarding the "Definitions and Regulations" for Substantial Improvement and Substantial Damage, "How to Determine Substantial Damage" and "The Post-Disaster Permitting Process". If you do not have a copy of this publication, you should contact FEMA at 800-480-2520.

Once you have determined that the structure is substantially damaged, you will need to assure that it is compliant with the latest elevation requirements and other requirements of your community. In some cases, this will mean the structure will need to be elevated or if the damage is severe enough, the structure may need to be replaced. The good news is that there may be assistance available through the Hazard Mitigation Grant Program (HMGP) or Increased Cost of Compliance (ICC) to help defer the cost of compliance.

The Hazard Mitigation Grant Program is money which comes into the state after a presidentially declared disaster. HMGP funding is used to help mitigate against future disasters. This program is based on FEMA paying 75% of a reasonable mitigation cost and the remaining 25% being picked up by the stakeholder. It is important to note that HMGP cannot fund a project that has already begun.

HMGP is handled through the LA Office of Emergency Preparedness and the Emergency Preparedness Director for your Parish. You should contact Mr. Dan Falanga (225-342-6701) for specifics on this program.

The second form of assistance is Increased Cost of Compliance (ICC). ICC is an insurance rider on all flood insurance policies. ICC will pay up to \$20,000 to acquire, elevate or relocate a flood related (1) substantially damaged structure; or (2) repetitive loss structure as defined by the policy.

#### 1. SUBSTANTIAL DAMAGE

When a community declares a structure substantially damaged due to a flood and the homeowner has a national flood insurance policy, an ICC claim can be made to bring the structure into compliance. The homeowner will need the following information.

1. Community letter of substantial damage
2. Signed contract to do the mitigation
3. Proof of loss form from the agent
4. Building permit
5. Certificate of compliance or occupancy

#### 2. REPETITIVE LOSS

In order to claim ICC for repetitive loss, a community must adopt and enforce repetitive loss or cumulative substantial improvement/damage as defined in the ICC booklet. This can be accomplished by amending your Flood Damage Prevention Ordinance to include these definitions.

Once these definitions have been adopted, the community will need to begin an administrative process to track flood related damages or cumulative improvements (additions, rehabilitations, reconstruction) to all structures in the Special Flood Hazard Area. Once these costs reach 50% of the market value, the structure must be required to be brought into compliance. The community is required to apply this process to all structures even structures that do not carry flood insurance.

If a disaster is declared and HMGP is available, ICC can be used to help offset the 25% shareholder's portion.

Understanding your responsibility after an event will help assure continued participation in the National Flood Insurance Program. If you have any questions, please contact this office at (225) 274-4354.

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### **Quick-2, Version 2.0**

Quick-2, Version 2.0, is the latest version of a hydraulic analysis program used to compute water-surface elevations in open channels of all types. The first Microsoft Windows-based version of this program was made available for Windows 3.x/95 from the web on September 30, 1999. The program is now Windows 98/NT compatible. The Windows-based Quick-2 application is the successor to the DOS-based Version 1.0 that was released in May 1995.

Version 2.0 can be downloaded free at: [www.floodmaps.net/mit/tsd/DL\\_qck22.htm](http://www.floodmaps.net/mit/tsd/DL_qck22.htm).

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## Summary Of Louisiana Disaster Assistance

*Baton Rouge, LA, August 31, 2001* -- Federal, state, local and voluntary agencies are working in partnership to help Louisiana residents and business owners recover from the effects of Tropical Storm Allison from June 5-22. The following is a summary of ongoing recovery efforts for the period ending August 31, 2001.

**94,321 individuals** who may have suffered damages from Tropical Storm Allison registered for assistance through FEMA's toll-free registration line.

**\$36,037,908** has been approved in grants for temporary housing needs, including minor home repairs.

**\$46,482,786** has been approved by the Individual and Family Grant program for serious needs and necessary expenses not covered by other programs.

**\$23,568,800** has been approved by the U.S. Small Business Administration (SBA) for disaster loans.

**97.5 percent** of inspections for the current registrations have been completed. There are 80 inspectors in the field. Inspection turnaround time is averaging 3.5 days.

**139 communities** and state agencies have applied for Public Assistance.

**\$8,706,053** has been obligated under the Public Assistance Program.

More information is available on FEMA's "For the Media" web site: [www.fema.gov/media](http://www.fema.gov/media), and Fax-on-Demand at (202) 646-FEMA. Radio actualities are available from the FEMA Radio Network (1-800-323-5248).

<http://www.fema.gov/diz01/d1380n53.htm>



### COMMUNITY RATING SYSTEM CORNER

Recertifications are due October 1

Mail to:

FEMA Region VI

800 North Loop 288

Denton, Texas 76201-3698



Orleans Parish is the newest Louisiana community to attain a Class 8 CRS rating. This office would like to congratulate the dedicated staff of this community for their efforts to decrease flood premiums for their citizens and at the same time, take the necessary steps to further insure against flood damages.

If you would like to join the Community Rating System, or would like to achieve a better score, please contact this office at (225) 274-4354.

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## LOMR/LOMR-F

Often times a developer will place fill in the Special Flood Hazard Area (SFHA) in order to elevate the property and/or structures above the required base flood elevation. In order to remove the requirements of the National Flood Insurance Program and the purchase of flood insurance, the developer will need to request that FEMA remove the property from the SFHA with a Letter of Map Revision (LOMR).

Recently, FEMA has changed its procedures for issuing LOMR's and Letter of Map Revision base on Fill (LOMR-F). FEMA now requires a community to respond in writing before it will issue a LOMR or LOMR-F. A LOMR or LOMR-F will not be processed without community assurance that the minimum floodplain requirements of the NFIP have been met.

This assurance must state that structures built on fill in or near a SFHA are "**Reasonably Safe From Flooding**". This is the same assurance that is required by the Flood Damage Prevention Ordinance adopted by your community under the Duties and Responsibilities of the Floodplain Administrator: "Review permit application to determine whether proposed building site, including the placement of manufactured homes, will be reasonably safe from flooding."

FEMA has issued Technical Bulletin 10-01, Ensuring That Structures Built on Fill in or Near Special Flood Hazard Areas Are Reasonably Safe From Flooding. You can download this bulletin at <http://www.fema.gov/mit/techbul.htm> or get a copy by calling 1-800-480-2520.

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## DEVELOPMENT BELOW THE BASE FLOOD ELEVATION

### IN ZONE A...

Fully enclosed areas below the lowest floor and the base flood elevation (BFE) can only be used for parking of vehicles, building access or limited storage.

Areas below the base flood elevation must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of flood water. Designs for meeting this requirement must be certified or meet or exceed the following minimum criteria:

A minimum of two openings having a total net area of not less than one square inch for every square foot of enclosed area subject to flooding and must be no higher than one foot above grade. Openings may be equipped with screens, louvers, valves, or other coverings or devices provided that they permit the automatic entry and exit of flood water. For openings that do not meet all four requirements for non-engineered openings mentioned above, certification by a registered professional engineer or architect is required. **Garage doors cannot be used to comply with this requirement.**

*(The above minimum requirements do not apply in V-Zone construction.)*

**Contacts in the  
Floodplain Management Section  
(225) 274-4354**

**Janet Griffin, Floodplain Insurance Manager  
and Editor  
Cindy O'Neal, Floodplain Insurance Analyst  
Sandra Batten, Floodplain Insurance Analyst  
Sue Blanchard, Floodplain Insurance Analyst**

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necessarily reflect the views and policies of the  
Federal Government.**

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**For those interested in being included on our  
mailing list for future copies of the *Factsheet*,  
please fill out the following information and  
mail to the Department of Transportation and  
Development, Floodplain Management, Section  
64, Post Office Box 94245, Baton Rouge,  
Louisiana 70804-9245 or fax (225) 274-4351.**

**NAME \_\_\_\_\_  
AGENCY \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_  
STATE & ZIP \_\_\_\_\_**

**or send an email to:  
[jgriffin@dotdmail.dotd.state.la.us](mailto:jgriffin@dotdmail.dotd.state.la.us)**

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