

KAM K. MOVASSAGHI
SECRETARY

LOUISIANA

FLOODPLAIN MANAGEMENT FACTSHEET

Volume 19 - Number 3

June 2003

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

COMMUNITY RATING SYSTEM CORNER

The Community Rating System is part of the National Flood Insurance Program (NFIP) and is administered by the Federal Emergency Management Agency (FEMA). Community participation in the CRS earns reduced premiums for NFIP insurance for properties within that community.

Congratulations to JEFFERSON PARISH
for achieving a Class 7 modification.

The citizens of Jefferson Parish will now receive a 15% reduction in flood insurance premiums.

If you would like to join the Community Rating System,
or if you have any CRS questions, please contact our office at (225) 274-4354.

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HURRICANE NAMES ♦ 2003 SEASON

ANA	HENRI	ODETTE
BILL	ISABEL	PETER
CLAUDETTE	JUAN	ROSE
DANNY	KATE	SAM
ERIKA	LARRY	TERESA
FABIAN	MINDY	VICTOR
GRACE	NICHOLAS	WANDA



**The official “Hurricane Season”
is dated from JUNE 1st through NOVEMBER 30th . . .**

The season started early this year with Tropical Storm “Ana” forming in the Atlantic in late April. This storm got absorbed into a cold storm system and headed into the open Atlantic rather quickly with little fanfare.

<http://www.weather.com/newscenter/tropical/>

HURRICANE BASICS

In the Atlantic Basin, they are called hurricanes, a term that echoes colonial Spanish and Caribbean Indian words for evil spirits and big winds. These awesome storms have been a deadly problem for residents and sailors ever since the early days of colonization. Today, hurricane damage costs billions of dollars.

During this century, 23 hurricanes have each caused damage in excess of \$1 billion (adjusted for inflation). Damage from Hurricane Andrew (1992) alone was estimated at more than \$25 billion in South Florida and **Louisiana** and undoubtedly would have been higher had the storm hit Miami directly.

Community Hurricane Preparedness is courtesy of the COMET Program, a partnership between NOAA, FEMA and UCAR (University Corporation for Atmospheric Research).

taken from: <http://hurricanes.noaa.gov/prepare/>

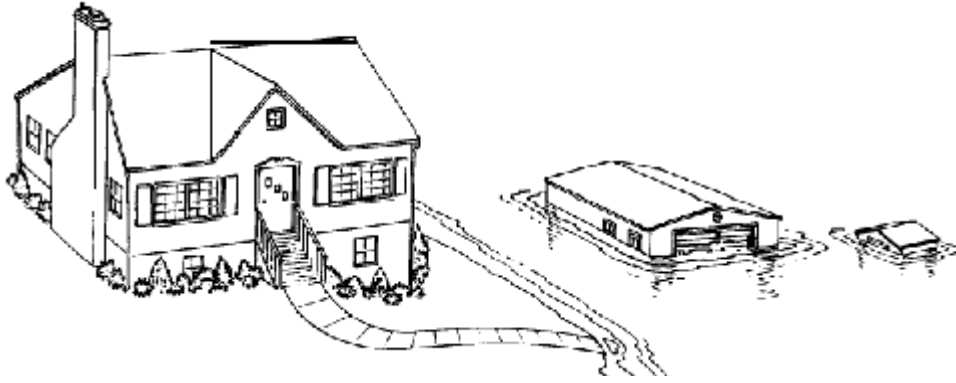


**Louisiana Floodplain Management Association
and
St. Mary Parish
Sponsor**

**Practical Information
on
National Flood Insurance Program
Friday - July 18, 2003
at 8:30 a.m.
*Patterson Civic Center
116 Cotton Road (Hwy. 133)
Patterson, LA***

AGENDA

8:30 am	Coffee and Donuts	Demonstration on How to Read a FIRM
9:00 am	Welcome	<i>Bill Cefalu, President St. Mary Parish Council</i>
9:05 am	Introduction	<i>Rod Emmer, Executive Director LFMA</i>
9:15 am	Allowable Enclosures: below the base flood elevation	<i>Mike Hunnicutt, Community Director, St. Bernard Parish</i>
9:35 am	Permit Procedures for Caddo Parish	<i>James Demouchet, Permit Official Caddo Parish Public Works</i>
9:55 am	BREAK	
10:05 am	Mitigation Funds - Who Gets Them	<i>Pam Mattingly, Assistant Planning Director Calcasieu Parish Police Jury</i>
10:20 am	10 Things Every Permit Official Should Know	<i>Rodney Smith, Permit Official Ouachita Parish Police Jury</i>
10:40 am	What did the Parish Do AFTER the Hurricane	<i>Carol Vinning, Planning Director St. Mary Parish Council</i>
11:00 am	Discussion & Questions	Panel
11:30 am	Adjourn	



ACCESSORY STRUCTURES

If a community wishes to allow unelevated *accessory structures* (sheds, garages, etc.), the community must establish the meaning of low-cost (minimal investment) and small accessory buildings. The scope of what constitutes a minimal investment is decided by the community, subject to review by FIA if the choice exceeds the bounds of reasonableness. The community must have some input in determining the cut-off amount since construction prices may vary in different parts of the country.

NOTE: Ten percent (10%) of the amount of the flood insurance coverage purchased for a dwelling may apply to one garage or carport that services the insured dwelling and which is used for garaging a vehicle and limited storage. To be covered by flood insurance, all other accessory structures must be rated separately. Therefore, other accessory structures which are not elevated above BFE, or otherwise built in accordance with the standards in Section 60.3, could be subject to extremely high flood insurance premiums.

Accessory structures qualify under the general definition of structure and are, consequently, subject to all floodplain management regulations pertaining to structures.

In *A or AE-Zones*, variances to allow wet flood-proofing may be issued for *accessory structures*, used solely for parking (two-car detached garages or smaller) or limited storage (small low-cost sheds).
[For more info refer to Technical Bulletin 7-93]

In *V-Zones*, FEMA recommends that low-cost be defined as having a value of less than \$500 and small be defined as less than 100 square feet of floor space.
[For more info refer to Technical Bulletin 5-93]

There is, however, justification for treating *accessory structures* (which do not represent significant investments) differently in regard to the application of floodplain management measures. The minor initial investment in such structures would be greatly increased by the necessity to either elevate or dry flood-proof the *accessory structure*. Such measures may provide an excessive degree of protection for these types of structures.

Consequently, the elevation or dry flood-proofing standards of Section 60.3(c)(3) or 60.3(e)(4) of the NFIP regulations are NOT required when an *accessory structure* represents a minimal investment. However, all other requirements applicable to structures will apply. These requirements are found primarily in Section 60.3(a)(2) and 60.3(a)(3). Of course, the floodway encroachment standards of Sections 60.3(d)(3) and the need for a development permit would continue to apply.

ACCESSORY STRUCTURE GUIDELINES

The adoption & implementation of the following standards would satisfy NFIP objectives for construction of small *accessory structures*. . .

WITHIN **A or AE ZONES**, without elevating the floor level to bfe:

1. *Accessory structures* shall not be used for human habitation (including working, sleeping, living, cooking, or restroom areas).
2. *Accessory structures* shall be designed to have low flood damage potential (wet flood-proofing).
3. *Accessory structures* shall be constructed and placed on the building site so as to offer the minimum resistance to the flow of floodwaters.
4. *Accessory structures* shall be firmly anchored to prevent flotation which may result in damage to other structures. This is a mandatory measure, pursuant to Section 60.3(a)(3)(i).
5. Service facilities such as electrical and heating equipment shall be elevated above BFE or flood-proofed.
6. Openings to relieve hydrostatic pressure during a flood shall be provided below BFE in conformance with Section 60.3(c)(5).

WITHIN **V-ZONES**, The following is required in addition to requirements **1 thru 5** stated previously:

7. *Accessory structures* meeting the criteria of small or low-cost, such as small metal or wooden sheds that are “disposable”, must be unfinished on the interior, constructed with flood-resistant materials below the BFE and used only for storage. Consideration must be given to the effects the debris from the building will have on the building or adjacent buildings. Detached garages are *not* allowed in V-Zones.
8. The structural system shall utilize pilings, adequately embedded to resist scour and lateral deflection. The lowest horizontal structural member of roof systems, including plates and beams connecting the upright supports of the structure, shall be placed at or above BFE.
9. Any small *accessory structure* enclosure below BFE shall be constructed with “breakaway walls”, such as wooden lattice or insect screening, in conformance with Section 60.3(e)(5).
10. Floors shall be at or very close to grade.

SUBSTANTIAL DAMAGE

As you know, we are coming into the Hurricane Season for 2004 and with this season brings the possibility of having homes with *substantial damage*.

As defined in your ordinance, **substantial damage** means *damage of any origin sustained by a structure whereby the cost of restoring the structure to it's before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.*

As a Floodplain Administrator it is your responsibility to determine if the damage meets the criteria for substantial damage, as required by your Flood Damage Prevention Ordinance.

In some cases, it is easy to determine if the damage meets the substantial damage criteria (<40% or >60%). In cases where the damage appears to be near 50%, more precise information will be needed. The two elements necessary to make this determination are market value and cost of repairs.

Market Value may be obtained from a variety of sources. You may get it from qualified estimates based on sound professional judgment made by a staff member, an independent appraisal by a professional or a property appraisal used for tax assessment purposes. When using tax assessments, you must adjust for the appraisal cycle, the land value, and low assessment levels which may be used.

Cost of Repairs must include all repairs at today's market prices. If the materials are donated/discounted or the labor is volunteered or performed by the individual, it should also be valued at today's prices with an applicable minimum-hour wage scale for the type of construction work being done.



IMPORTANT NOTE

*If a structure is determined to **not** have substantial damage, it is essential that the homeowner understands that he **can not** tear the structure down. If the structure is torn down it is now considered new construction and must be elevated to meet the required base flood elevation. Noting this on the permit shall further emphasize the importance of not demolishing the structure.*



54% of Louisiana's flood hazard areas are protected by a levee.

LOUISIANA

[as of January 31, 2003]

FLOOD POLICIES in FORCE.....376,465
AMOUNT in COVERAGE.....\$ 46,503,697,000
AVERAGE PREMIUM.....\$ 413

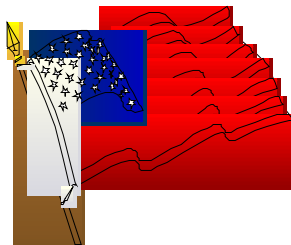
OF PARTICIPATING COMMUNITIES

NFIP288

CRS.....35

80% of Policies Receive CRS Discounts

10 flood disaster declarations the past 10 years.



WINNSBORO

is known as

the Stars & Stripes Capital of Louisiana

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Floodplain Management Section
(225) 274-4354**

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**If you know someone who would like to be added to
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.**

**The LOUISIANA FLOODPLAIN
MANAGEMENT *FACTSHEET* is published
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Community Assistance Program - State Support
Service Element of the National Flood Insurance
Program. The contents do not necessarily reflect
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AGENCY _____
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STATE & ZIP _____**

**or send an email to:
coneal@dotd.state.la.us**

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