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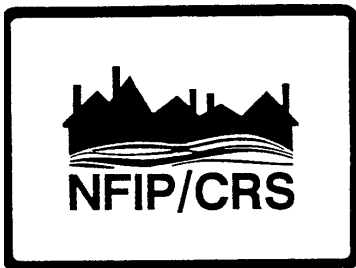


## FLOODPLAIN MANAGEMENT *FACTSHEET*

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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 a program which encourages communities to go beyond the FEMA minimum requirements for development. Participating communities receive discounted flood insurance rates for their citizens. In return, they must meet certain requirements of the activities for which they receive credit.

Several of the activities require annual mailings and/or updates. This, the beginning of the new year, is always a good opportunity.

Communities receiving credit for Activity 320 - Map Information, must notify lenders, insurance agents and real estate agents, or the entire community that FIRM information and elevation certificates are available through your office.

Outreach Projects - Activity 330, should be updated and mailed. The CRS manual covers 10 topics which may be addressed. Communities receiving credit in Activities 320, 360 and 540 can use these projects to meet the publicizing requirements.

Now is a good time to update information in the library. Free publications from FEMA and the Corps of Engineers are listed in the CRS manual on pages 350-9 through 350-12.

**A tutorial on designing and operating a municipal floodplain management website is available at no charge from the CRS. It is on a CD for IBM-compatible personal computers.**

Copies are available by calling (317) 848-2898 or e-mailing [nfipcrs@iso.com](mailto:nfipcrs@iso.com).

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## Tropical Storm ISIDORE & Hurricane LILI

What are the odds that Louisiana would be faced with *two* disaster events two weeks in a row!?!?

The Floodplain Management unit for the State of Louisiana began preparing even before the disasters occurred. We kept in close contact with our FEMA Region VI Office, knowing that our assistance would be required to reach out to all affected Louisiana communities.

Once there was an official “declared” list of communities our office prepared documentation on each community; putting together pertinent data, including vital contact information, historical performance records and Flood Insurance Rate Map facts.

For the next 30 plus days, our office personnel contacted approximately 125 Louisiana communities. Along with FEMA Region VI personnel, we traveled over 2,000 miles around the state - visiting and meeting with Parish Officials and each individual Community Floodplain Administrator within the respective declared Parishes.

Also, we responded to approximately 400 phone calls for assistance and information from Federal, State and local government officials, as well as the general public. We answered *any and all* questions, such as: Who is my Floodplain Administrator?, What is the toll free number for FEMA to register for assistance?, and, Are my rare Koi Goldfish covered in my flood insurance policy?.

We continue to assist communities on a daily basis and are dedicated to the goal of *flood loss reduction*. We are here to provide any guidance Louisiana communities require from enforcement of their adopted Flood Damage Prevention Ordinance to guidance regarding disaster mitigation.

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## MERRY CHRISTMAS & BEST WISHES for the NEW YEAR

from the staff of Floodplain Management

*Cindy, Sandra, Pam, Lorie*



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## ENCLOSURES BELOW the BFE

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“Lowest floor” . . . means the lowest floor of the lowest enclosed area (including basement). An unfinished\* or flood resistant enclosure, usable solely for parking of vehicles, building access or limited storage in an area other than a basement area is not considered a building’s lowest floor; provided that such enclosure is not built so as to render the structure in violation of the applicable non-elevated design requirement.

\* **TECHNICAL BULLETIN 2-93** Flood Resistant Materials Requirement

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**Section 60.3(c)(5)** of NFIP Regulations states:

*Require, for all new construction and substantial improvements, that fully enclosed areas below the lowest floor that are usable solely for parking of vehicles, building access or limited storage in an area other than a basement and which are subject to flooding shall be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. Designs for meeting this requirement must either be certified by a registered professional engineer or architect or meet or exceed the following minimum criteria:*

*All enclosures below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters.*

*A minimum of two openings, with positioning **on at least two walls**, having a total net area of not less than 1 square inch for every square foot of enclosed area subject to flooding must be provided.*

*The bottom of all openings must be no higher than 1 foot above grade.*

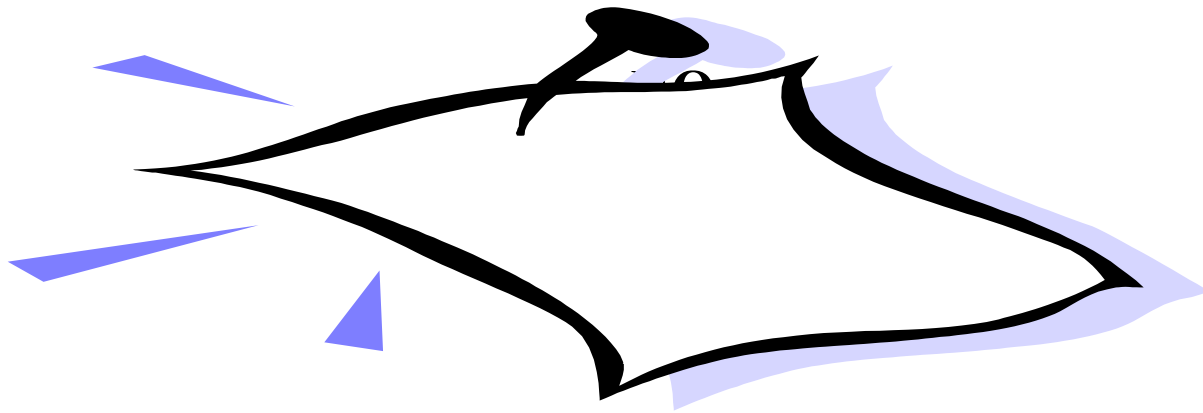
*Openings may be equipped with screens, louvers, valves, or other coverings or devices - provided that they permit the automatic entry and exit of floodwaters.*



**Section 60.3(e)(5)** of NFIP Regulations states:

*Provide that all new construction and substantial improvements within Zones V, V1-30, and VE on the community’s FIRM have the space below the lowest floor either free of obstructions or constructed with non-supporting breakaway walls, open wood latticework, or insect screening intended to collapse under wind and water loads without causing collapse, displacement or other structural damage to the elevated portion of the building or supporting foundation system.*

MORE INFORMATION: **FEMA Technical Bulletin 1-93**, Openings in Foundation Walls  
**FEMA Technical Bulletin 5-93**, Free-of-Obstruction Requirements



## ***BENEFITS YOU !***

**As our country grows, flood damages are increasing. Construction anywhere in the watershed can increase the risk of flooding to other properties, even those that have never flooded in the past. Federal standards do not fully consider the impact of new development, so communities should implement a higher standard to protect themselves. The No Adverse Impact (NAI) approach to development will not only reduce flood losses, but will save lives, protect property and reduce the amount of your tax dollars that are spent on recovery.**



**Let's work together to reduce the risk of flooding now and in the future by implementing the NAI concept. For more details on the No Adverse Impact policy check out the Association of State Flood Plain Managers (ASFPM) website at [www.floods.org](http://www.floods.org).**

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## **WHAT IS MITIGATION?**



**Mitigation includes any activities that prevent an emergency, reduce the chance of an emergency happening, or lessen the damaging effects of unavoidable emergencies. Investing in preventive mitigation steps now, such as installing lightning rods to carry the electrical charge of lightning bolts safely to the ground or purchasing flood insurance, will help reduce the impact of severe thunderstorms in the future. For more information on mitigation, contact your local emergency management office.**

**To find the Emergency Preparedness office for your Parish go to the website:**

**[www.lope.state.la.us/Parish/parishoepnumbers.htm](http://www.lope.state.la.us/Parish/parishoepnumbers.htm)**

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**NATIONAL  
FLOOD  
INSURANCE  
PROGRAM**

## **ASK THE EXPERT**

taken from the FEMA website: [www.fema.gov/nfip/ask.htm](http://www.fema.gov/nfip/ask.htm)

*I have lived here forever and have never been flooded.  
Why do I need flood insurance?*

The flood hazards shown on NFIP maps are based on the best information available at the time the maps were prepared. In many areas, hydraulic and hydrologic studies were conducted to reflect the long-term projection of flood risk. Because of the infrequent occurrence of flood events and the relatively short history of the NFIP, Special Flood Hazard Areas (SFHAs) are not based only on the past flooding occurrences. The fact that a flood hasn't occurred within memory doesn't mean one won't happen soon.

The 100-year flood is a relatively rare event (1-percent chance in any given year), but structures located in the floodplain have a significant chance (26%) of suffering flood damage during the term of a 30-year mortgage. For these reasons, flood insurance is required as a condition of receiving Federal or federally-backed financial assistance.

*The map shows that my lot is in the mapped floodplain, but the ground my house is on is higher. I believe I shouldn't be shown in the floodplain.  
What are FEMA's requirements to remove land or a building from the 1% annual chance flood hazard area?*

To be removed from the floodplain shown on the Flood Insurance Rate Map, a structure must be on land that is not subject to flooding by the 1% annual chance flood. Remember, more severe floods can and do happen, so even if your home is found to be on high ground, it may still be damaged by an extreme flood event.

If your lot or building site is on natural ground that is higher than the Base Flood Elevation shown on the FIRM, then you may request a Letter of Map Amendment (LOMA). To support your request, you will have to get a surveyor to determine the elevation of the ground next to your building and complete an Elevation Certificate. If the ground is higher than the Base Flood Elevation, then FEMA will issue a LOMA. With a LOMA, your lender may choose to waive the mandatory purchase of flood insurance.

If your home was built on fill that was placed after the FIRM was prepared, you may request a Letter of Map Revision Based on Fill (LOMR-F). As with a LOMA, you will need to get an Elevation Certificate completed by a land surveyor. If the filled ground is higher than the Base Flood Elevation, and if you do not have a basement, then FEMA may issue a LOMR-F, and your lender may choose to not require flood insurance.

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Mark your calendars with these EVENTS. . .



**Louisiana Floodplain Management Association  
Annual Conference to be held in Shreveport, La.  
Holiday Inn Downtown  
April 2, 3 and 4, 2003**

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**ASSOCIATION OF STATE FLOODPLAIN MANAGERS**

**27<sup>TH</sup> NATIONAL CONFERENCE**  
*"Lessons Learned - Gateway to Flood Mitigation"*

May 11-16, 2003 at the Adams Mark Hotel  
St. Louis, Missouri  
Website [www.floods.org](http://www.floods.org)



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**LFMA BOARD MEETING**

Friday, January 10<sup>th</sup>, 2003 @ 10:00 am  
Rapides Parish Courthouse

**TOPICS:**

LFMA 2003 Conference Arrangements  
LFMA 2003 Conference Technical Sessions  
ASFPM 2004 Conference Co-chairs  
ASFPM 2003 Conference Presentation of 2004 Conference Features

You may participate in person or by teleconference = Dial-in Number: 1-888-346-3950 = Entry Code: 700432

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**BULLETIN BOARD**

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**F**

**M**

**A**

Any member with a problem may seek assistance or may pose a question to the board. Regional reps, officers and members will monitor the board & respond with their experience on the issue. The board is accessible at [www.lsuagcenter.com/forum](http://www.lsuagcenter.com/forum)

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Now that the 2002 elections are over, this office is interested in the results of any changes in administration. If you had a change in the CEO or person responsible for your Floodplain Management Program, please let us know. We maintain a database of officials and contact personnel for our purposes and FEMA for each community participating in the NFIP.

This request applies any time your community has a change in its CEO or contact for Floodplain Management.

Please contact this office at (225) 274-4354 or  
write to Cindy O'Neal, DOTD, P. O. Box 94245, Baton Rouge, LA 70804-9245

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## FLOODPLAIN MANAGEMENT REQUIREMENTS

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**Does elevating a structure on posts or pilings remove a building from the Special Flood Hazard Area (SFHA)?**

**Elevating a structure on posts or pilings does not remove a building from the SFHA.**

**If the ground around the supporting posts or pilings is within the floodplain, the building is still at risk.**

**The structure is considered to be within the floodplain, and flood insurance will be required as a condition of receipt of Federal or Federally related financing for the structure. The reason for this, even in cases where the flood velocity is minimal, is that the hydrostatic effects of flooding can lead to the failure of the structure's posts or pilings foundation. The effects of ground saturation can lead to decreased load bearing capacity of the soil supporting the posts or pilings, which can lead to partial or full collapse of the structure. Even small areas of ponding will be subject to the hydrodynamic effects of flooding; no pond or lake is completely free of water movement or wave action. This movement of water can erode the ground around the posts or pilings and may eventually cause collapse of the structure.**

**Answer taken from: [www.fema.gov/nfip/fldmanre](http://www.fema.gov/nfip/fldmanre)**

