

# TRAVEL TRAILERS IN THE A-ZONE or V-ZONE

## The Basics

The National Flood Insurance Program (NFIP) defines and regulates “MANUFACTURED HOMES” and “RECREATIONAL VEHICLES” differently.

### **A Manufactured Home –**

- is a structure built on a permanent chassis;
- can be moved in one or more sections;
- is designed so it can be used with or without a permanent foundation when attached to required utilities; and
- is not a “Recreational Vehicle.”

According to FEMA, the term Manufactured Home includes a mobile home and a “double wide.” (44 CFR 59.1 Definitions)

### **A Recreational Vehicle –**

- is a vehicle built on a SINGLE chassis that is 400 square feet or less;
- is either self-propelled or permanently towed by a light duty truck; and
- is not designed to be used as a permanent dwelling, but rather for temporary quarters for camping, travel, seasonal use or recreation. (44 CFR 59.1 Definitions).

FEMA defines “travel trailers” by the same criteria used to describe a RECREATIONAL VEHICLE. Therefore, “travel trailers” are governed by the same provisions that apply to a RECREATIONAL VEHICLE

## **LIVING IN A ZONES and V ZONES**

**The A Zone** – the Special Flood Hazard Area (SFHA) shown on a community’s Flood Insurance Rate Map (FIRM). This is the area that would be inundated by the 100-year flood (1 percent chance flood) and where, if waves exist, they are less than three (3) feet high.

**The V Zone** – a subpart of the SFHA shown on a community’s Flood Insurance Rate Map that is subject to coastal high hazard flooding. The V Zone extends from the offshore to the inland limit of the primary frontal dune on an open coast and any other areas subject to high velocity storm waves.

**Manufactured Homes in A and V Zones** – Must meet the same flood protection requirements as conventional housing, such as the lowest floor above the Base Flood Elevation (BFE) or lowest horizontal member.

**CAUTION:** The community may have established higher standards than the National Flood Insurance Program (NFIP) for manufactured homes in A and V Zones. Check with the parish or community floodplain administrator for “manufactured home parks and subdivisions,” the local ordinances setting criteria for piers, other foundation elements and anchoring to withstand flood and wind forces.

Contact the Louisiana Manufactured Housing Commission (225) 342-2943 for additional guidance on installation requirements.

**Recreational Vehicles in A and V Zones** – A recreational vehicle placed on a site for no more than 180 consecutive days and fully licensed and ready for highway use (on wheels or jacking system, is attached to the site

only by quick disconnect type utilities and has no permanently attached additions) is *not* required to be anchored and elevated to or above the BFE. If the recreational vehicle is on the site for more than 180 consecutive days or is not ready for highway use, it must meet elevation and anchored similar to manufactured homes. When a storm threatens, it is assumed the RV can be moved out of the A or V Zone to a safer location. Check with the parish or community floodplain administrator for local requirements.

FOR MORE INFORMATION AND COMMUNITY SPECIFIC REQUIREMENTS CONTACT THE PARISH OR COMMUNITY FLOODPLAIN ADMINISTRATOR.

**Glossary:**

FIRM= Flood Insurance Rate Map

BFE= Base Flood Elevation

NFIP= National Flood Insurance Program

Primary frontal dune – Under the NFIP, a continuous or nearly continuous mound or ridge of sand with relatively steep seaward and landward slopes immediately landward and adjacent to the beach and subject to erosion and overtopping from high tides and waves during major coastal storms. The inland limit of the primary frontal dune occurs at the point where there is a distinct change from a relatively steep slope to a relatively mild slope.

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