

QUICK REFERENCE GUIDE

As a Sea Grant Agent you are frequently asked about new construction or rebuilding on the coastal landscape. The following will help you respond to common questions. Always advise checking with the community floodplain administrator to determine if licensed architects and engineers are required, checking with the floodplain administrator and insurance agents for more detailed information concerning flood insurance, and to inquire about all necessary permits.

Where Can I Get Information About (fill in the topic for a flood related problem)?

Sea Grant agents should direct their clients to www.louisianafloods.org, the LSU AgCenter Website. If the inquiring party does not have a computer or Internet connection, they can visit their parish library where computers are available to patrons. Librarians will assist with searches, again beginning with www.louisianafloods.org. Most information and publications can be downloaded and/or printed.

We recommend these LSU AgCenter publications:

Pub. 2638 – Rising Above the Flood. March 2005.

Pub. 2668A-F – Storm Recovery. Guide to Homeowners. 9/14/05 Rev.

Pub. 2883 – Building Your Louisiana Home. Homeowners' Guide to *Shaping the Future for Louisiana Living*. August 2002.

TOPICS OF CONCERN:

Building To The Base Flood Elevation

In A Zones, elevation is measured at the top of the finished flood.

In V Zones, elevation is measured at the bottom of the lowest horizontal structural member.

Use Of Fill

In A Zones, fill can be used to create elevated building pads, such as slab on engineered fill or slab on fill placed within a stem wall. Fill also can be used for elevated parking pads allowing easier building access for people with disabilities, as long as the fill does not adversely impact other properties. Check local building codes for specific requirements in A Zones, such as sloping fill away from foundations. Always check with the local floodplain administrator for higher regulatory standards.

In V Zones, the use of fill for structural support of buildings is PROHIBITED. However, a minimal amount of fill can be used for site grading, for example an elevated parking pad allowing easier building access for people with disabilities, as long as the fill does not interfere with the free passage of floodwaters and debris underneath the building and does not cause additional damage to buildings on the site or to adjacent buildings. Check local building codes for uses and placement of fill in V Zones.

Unfinished, Floodable Crawl Space Or Level Wetfloodproofing

In A Zones, an unfinished crawl space or level must allow for free entry of floodwaters. Vents must be on at least two sides, totaling one (1) square inch of opening for each square foot of enclosed area. The bottom

of the opening cannot be more than one foot above the outside grade. However, a house can still meet standards if an architect or engineer certifies that the design allows for automatic equalization of hydrostatic flood forces on exterior walls. **A WINDOW, DOOR, OR GARAGE DOOR IS NOT CONSIDERED A FLOOD OPENING.**

An enclosed area below the Base Flood Elevation can only be used for parking, access and limited storage.

In V Zones, this level must be free of obstruction, meaning left open. Local ordinances may allow for non-supporting breakaway walls, open lattice-work or insect screening that will collapse under wind or water load and not cause damage to the supports or structure.

Access stairs and elevators attached to or beneath an elevated building are excluded from the breakaway requirement but must meet the flood-resistant material requirement. See the community floodplain administrator for details and design standards for stairs and elevators.

Design Features

Decks and porches should be firmly attached to the house, as well as securely anchored on the sides away from the house, to resist flood forces.

Garage, driveway, entries, patios and grounds should slope away from the house to prevent wind-blown water from entering the house.

HVAC, electrical and mechanical systems should be elevated and securely anchored above the BFE. Parts below the BFE should be designed to prevent entry of floodwater.

Floodproofing – A Zones Only

RESIDENTIAL structures must be elevated so the lowest floor is at or above the BFE.

NONRESIDENTIAL structures can be either elevated so the lowest floor is at or above the BFE or they can be DRY FLOODPROOFED (sealing the walls and windows to keep water out). Floodproofing must be certified.

FREQUENTLY ASKED FLOOD INSURANCE QUESTIONS:

I Have A Detached Garage. Does The Flood Insurance Policy On My House Cover The Detached Garage?

The Standard Flood Insurance Policy covers only one building. **HOWEVER**, your policy has a 10 percent coverage limit for a detached garage as long as it is used only for parking and storage. Total payment for the flood damages to the house and detached garage cannot exceed the house limit of insurance purchased.

BE CAREFUL. If you use the detached garage as a workshop, the coverage would not apply.

NOTE: All other buildings on the premises need separate coverage. Ask your insurance agent about the Scheduled Building Policy that covers two (2) to 10 buildings that have the same owner and location or separate policies for each building.

Can My Flood Insurance Be Cancelled?

Flood insurance can be cancelled.

1. Decisions on individual policies are made on a case-by-case basis. To discuss cancellation criteria and procedures, you should contact the insurance agent who wrote the policy or call the NFIP at 1-800-427-4661.

2. If a community has withdrawn from the NFIP or is suspended from the NFIP, flood insurance will not be available. No resident will be able to purchase or renew a flood insurance policy.

NOTE: As long as the community participates in the NFIP and is not suspended, you can purchase flood insurance even if your property has been flooded before.

My Insurance Company Says That Winds From Hurricane Katrina Were Not High Enough To Damage My House Because I Am Far Inland From The Lake/Gulf? Where Can I Get Information On The Geographic Extent And Magnitude Of Winds From Hurricane Katrina?

The Louisiana Geographic Information Center (LAGIC) Hurricane Atlas prepared by LSU has a map showing maximum sustained hurricane force winds. The data was provided by FEMA.

Page 5 shows a graphic of Katrina's maximum sustained winds. On page 16 is a graphic of Rita's maximum winds. The referenced link connects to the site where you can download the data or print it.

http://lagic.lsu.edu/lgisc/publications/2005/LGISC-PUB-20051116-00_2005_HURRICANE_ATLAS.pdf

I Qualify For \$30,000 For ICC. However, It Is Not Enough To Elevate (Relocate, Demolish Or Flood-proof) My House/Business. Can I Get Money From Another Program To Make Up The Difference?

You may be able to get grants from either the Hazard Mitigation Grants Program (www.fema.gov/fima/hgmp), for Flood Mitigation Assistance (www.fema.gov/fima/fma) or The Road Home (www.doa.louisiana.gov/cdbg/DRHousing.html).

To participate in FEMA programs you must work through your parish or community government or some private nonprofit organizations. They are identified as the eligible applicants. Contact your community floodplain administrator for assistance.

You may want to get additional information on FEMA programs. If so, go to the FEMA link above or contact the state manager:

Jeff Smith: jsmith@ohsep.louisiana.gov

225-925-7557

Louisiana Office of Homeland Security and Preparedness

7667 Independence Blvd.

Baton Rouge, LA 70806

For the Road Home program contact the local floodplain administrator or the Louisiana Recovery Authority.

Even Though I Collected The Face Value Of My Flood Insurance Policy, It Does Not Cover The Value Of My Home. I Thought Flood Insurance Covered My Home.

Your flood insurance policy pays for direct physical damage to your insured home for the actual damages, minus the deductible, or up to the amounts of insurance purchased, whichever is less. Your standard flood insurance policy defines the coverage provided. For guidance on flood insurance coverage contact your insurance agent.

Additional coverage from private insurance companies may be available. Contact your insurance agent for information.