TERREBONNE PARISH CONSOLIDATED GOVERNMENT
FLOOD PREVENTION OUTREACH
June 19, 2013
• Offers flood insurance to homeowners, renters, and business owners.
• Required for all federal mortgages.
• $280 million paid in National Flood Insurance Program (NFIP) claims in Terrebonne Parish since 1968.
• Insurance rates are based primarily on flood risk identified by flood zones and Community Rating System discounts.
A-ZONE: Risk of rising water.

- Special Flood Hazard Areas have a 1% or greater chance of flooding in any given year.
- Over 90% of Terrebonne Parish is in a Special Flood Hazard Area.
- Communities must adopt and enforce floodplain management regulations in Special Flood Hazard Areas to be eligible for flood insurance.

V-ZONE: Hazards increased due to wave action impacts.
2. COMMUNITY RATING SYSTEM
FEMA’s Community Rating System is designed to reduce flood risk and damage by:

- Providing lower insurance premiums to communities that plan for flood safety.
- Encouraging communities to share information about building better and smarter to reduce risk and property damage.
- Rewarding communities that go beyond minimum requirements with lower insurance premiums.
3. CRS Recommendations
Walls under the house can increase damage to the structure and items stored under the home can damage neighboring buildings in a storm. Solid walls, bedrooms, closets, toilets, etc. are “enclosures.”
1. BUILDING BELOW THE HOUSE / ENCLOSURE LIMITS

CURRENT MEASURE:
For SFHAs: require a minimum of two openings no more than one foot above ground level.
For V Zones: require an area free of obstruction or construction with breakaway walls.

RECOMMENDATIONS:
Limit enclosures to 299 square feet, including breakaway walls, below the base flood elevation;
OR
No enclosures below the base flood elevation.
2. STORMWATER REDUCTION

Managing stormwater runoff can dramatically decrease flooding during large rain events.

CURRENT MEASURE:
Parish requires guidelines for stormwater management for developments 1 acre or greater.

RECOMMENDATIONS:
Require runoff reduction for:
- All development ½ acre or greater except for single family residences;
  OR
- All development ½ acre or greater.
3. Development Design Guidelines

Frequent flooding occurs during storm events because there is inadequate space available for storage of runoff.

**CURRENT MEASURE:**
Development must be designed not to increase runoff for a 25-year event which is defined as about 11.5” of rain per 24 hour period.

**RECOMMENDATIONS:**
Require no increase in runoff for:
- 50-year event or about 12” per 24 hour period.
  
  OR

- 100-year event or about 13.5” per 24 hour period.
Construction fill reduces the amount of storage available for stormwater runoff, which may flood neighboring properties.
4. Floodplain Fill Restrictions

**CURRENT MEASURE:**
No current code or measure.

**RECOMMENDATIONS:**
For new development, make a retention pond on the property to hold the extra water that is expected to flow off the property; 

**OR**

Prohibit fill in the special flood hazard area*.

• Required for full credit for freeboard
5. EROSION AND SEDIMENT CONTROL

Drainage systems cannot properly function if clogged with construction debris and sediment.

CURRENT MEASURE:
The Parish requires erosion control plans on all new development over 1 acre or greater.

RECOMMENDATIONS:
Require erosion and sediment control measures for:
• Medium Construction Sites (1/2 acre or greater); OR
• Small Construction Sites (over 1,000 square feet)
6. Freeboard / Elevation above BFE

Structures elevated to the base flood elevation do not take into account anything under the floor like electrical lines, duct work, plumbing, and support beams.
CURRENT MEASURE:
Parish requires the *top* of the lowest floor of new construction to be elevated at or above the base flood elevation.

RECOMMENDATIONS:
Requires lowest floor built to:

- 1 foot above the BFE; *OR*
- 2 feet above the BFE; *OR*
- Change measurement to require all ductwork, plumbing and electric to be above the flood risk level.
### Monthly Cost of Freeboard

<table>
<thead>
<tr>
<th></th>
<th>Home at minimum legal height</th>
<th>Home with 3’ of freeboard</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly mortgage payments</td>
<td>$1,580.17</td>
<td>$1,599.13 (+$18.96)</td>
</tr>
<tr>
<td>Monthly flood insurance</td>
<td>$458.25</td>
<td>$173.67 (-$284.58)</td>
</tr>
<tr>
<td>Total monthly cost</td>
<td>$2,038.42</td>
<td>$1,772.80 (-$265.62)</td>
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The Coastal A Zone is subject to as much as 3 feet of coastal wave action and erosion during storm events.
7. WAVE PROTECTION FOR COASTAL A ZONE

CURRENT MEASURE: No current code or measure.

RECOMMENDATIONS:

- Building on piles and columns/ Fill can’t be used for structural support;
- Require BFE height like the V Zone measuring the lowest horizontal structural member instead of the top of the bottom floor;
- New construction and improvements over 30% of the value of the structure would eliminate most enclosures
- All of the above (Regulate like a V Zone)
Manufactured houses in SFHAs have the potential for flood damage.

**CURRENT MEASURE:**
Manufactured homes must be elevated at or above the BFE unless they are in a park that existed prior to 1974 that has not flooded.

**RECOMMENDATION:**
Require new and replacement manufactured homes to be elevated above the BFE including electrical components and ductwork.
9. Water Quality

Protection of water quality, natural systems and public safety from waste streams. Avoid flooded landfills or waste storage sites contaminating water source and sensitive lands.

Current Measure: No current code or measure.

Recommendation: Prohibit new developments such as chemical storage, sanitary landfills, hazardous waste sites, or commercial waste facilities in the Special Flood Hazard Area.
Potential buyers are not always made aware of a property’s flood history. If substantially damaged, a buyer may have to elevate prior to repairing or remodeling.

Previous mitigation funding may require flood insurance even if there is no mortgage.
10. FLOOD HISTORY DISCLOSURE

CURRENT MEASURE: No current code or measure

RECOMMENDATIONS:

• Require real estate agents/sellers to-
  – Disclose known flood history;
  – Notify potential buyers that a property is located in the Special Flood Hazard Area;
  – Provide brochures advising potential buyers to investigate property flood history and associated insurance requirements;

• Require substantial damage and completion of mitigation letters be recorded with property records for the title search.

Note: Proof of disclosure documents could be FEMA closeout/certification or insurance company statement of losses.
Recommendations and research provided by CSRS.

Flood Damage Prevention Ordinance Research and Outreach paid for by the Office of Community Development and LRAP Comprehensive Resiliency Program with grants from the United States Department of Housing and Urban Development.