

# History of Floodplain Management in Ascension Parish

presented by:

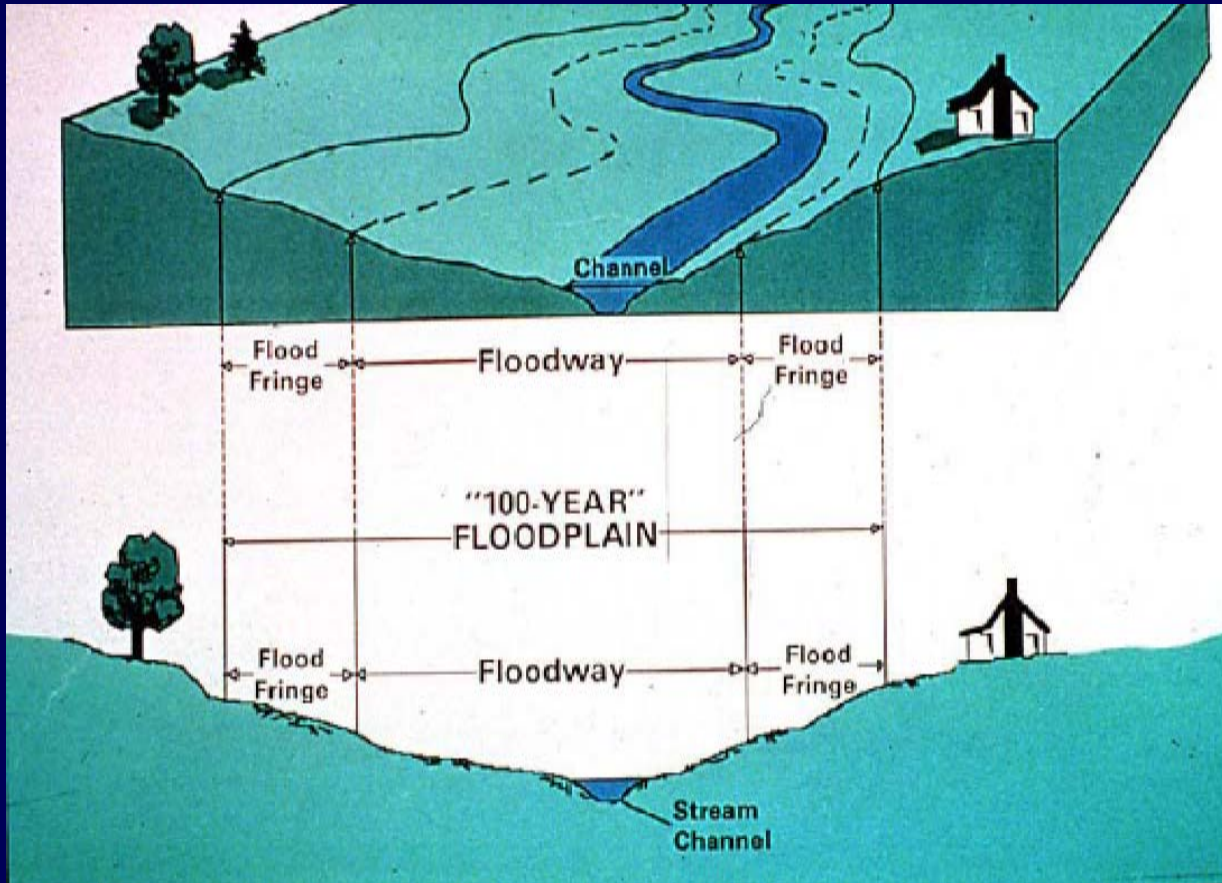
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# Floodplain 101



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## Base or 1% Flood:

A flood having a 1% chance of being equaled or exceeded in any given year; also more commonly referred to as the 100-yr flood.

Common misconception of “100-yr flood” - Does not mean that you will flood once every 100 years!!!



# Floodplain 101

## Base Flood Elevation (BFE):

The height above sea level to which flood water would be expected to rise in a base, or 100-yr flood event.



# What is NFIP?



- Voluntary and mutual agreement between the Federal Emergency Management Agency (FEMA) and a community
- Participating Communities agree to adopt and administer appropriate regulations – in return all of their residents are eligible for federally-subsidized flood insurance.



# History of NFIP

- 1968 – NFIP established by Congress as part of the National Flood Insurance Act
- 1973 – Flood Disaster Protection Act – required all new and substantially improved buildings in identified flood hazard areas to have flood insurance as a condition of federal aid or loans from federally insured banks and as a condition for receiving federal disaster assistance

(The 1973 Flood Disaster Protection Act prompted a large number of communities to participate in the NFIP)



## History of NFIP (cont'd)

- 1994 – National Flood Insurance Reform Act:
  - Authorized the Community Rating System
  - Increased max. amount of flood insurance coverage
  - Established a grant program for mitigation plans and projects
  - Enacted stricter penalties on lenders to comply



## What Happens if a Community Doesn't Participate in NFIP?

- NFIP flood insurance will not be available.
- No federal grants, loans, or mortgages for development may be made in identified flood hazard areas
- Makes financing a home extremely difficult and costly
- No federal disaster assistance may be provided to repair insurable buildings located in identified flood hazard areas for damage caused by a flood.





# Ascension Parish and the NFIP

- 4/26/1973 – entered into the Emergency Phase of NFIP with no flood map
- 12/12/1978 – Flood Hazard Boundary Map (FHBM) issued
- 9/2/1981 – entered into Regular Phase of NFIP and first effective Flood Insurance Rate Map (FIRM) issued
- 11/19/1992 – Parish adopts Flood Damage Prevention Ordinance (minimum NFIP regulations)
- 4/15/1993 – Parish adopts Building Codes - Permitting
- 4/17/1997 – Parish adopts 1' freeboard into the Flood Damage Prevention Ordinance



## 3 Basic Parts to NFIP

Mapping ↔ Insurance ↔ Regulations



# MAPPING

# Ascension Flood Insurance Rate Maps (FIRM)

- 9/2/1981 – First Effective FIRM issued

- 1/20/1993 – Map Change

- 8/16/2007 – Map Change

(The 2007 Map Change was probably the most dramatic map change that the Parish has experienced to date.

Many think that the 2007 FIRM's are a result of Hurricane Katrina. However, the Parish was already on schedule to have a map change well before this event in 2005.

Katrina only delayed the maps from coming out sooner)



# Ascension Flood Insurance Rate Maps (FIRM)

- Special Flood Hazard Areas (SFHA) = areas subject to flooding during the base flood event
- Ascension has 3 types of SFHA's depicted on the FIRMs.
  - Zone A – no BFEs determined
  - Zones AE and AH – BFEs determined



# Ascension Flood Insurance Rate Maps (FIRM)

- Map changes are inevitable over time.

As we are one of the fastest growing Parishes in the state, this means that not only is our population growing, but development is as well. Due to factors such as increased development and watershed changes over time, SFHAs and BFEs are likely to expand and increase.



# INSURANCE

# Flood Insurance

- Anyone living in a participating community can purchase flood insurance, whether their building is located in a SFHA or not.
- 2 types of structures considered:
  - Pre-FIRM – constructed before the date of the initial FIRM of the community (Ascension Parish- prior to 9/2/1981) Pre-FIRM structures are treated and rated differently than structures built Post-FIRM – rates not “actuarial”
  - Post-FIRM – rated based on how protected they are from the mapped hazard (ex. slab height in feet above or below BFE) – Ascension Parish – 9/2/1981 to present





## RATE COMPARISONS (NO A99, AR, D or V ZONES)

Pre or Post FIRM <sup>1</sup>	Dwelling Type & # of Floors	Amount of Coverage Build/Content (in thousands)	Deductible Build/Content	Flood Zone	Elevation Difference of Lowest Floor and BFE (Feet)	Cost of Flood Insurance* (per year)
Post	Single Family/ One Floor No Basement	\$200/\$80	\$1,000/\$1,000	A1-30, AE	+3 or more	\$429
					+2	\$548
					+1	\$777
					At BFE	\$1,429
					-1 Below	\$5,615
					-2 or more	Submit for Rate
Post	Single Family/ One Floor No Basement	\$200/\$80	\$1,000/\$1,000	Unnumbered A Zone (With Estimated BFE)	+2	\$584
					0 to +1	\$1,137
					-1	\$4,967
					-2 or Below	Submit for Rate

\*Rates As of October 1, 2009, including the Federal Policy Fee and Increased Cost of Compliance Fee

<sup>2</sup> Rates based on the building being insured for 75% or more of replacement cost.

# Flood Insurance Stats – Ascension Parish

( As of 8/31/2011)

- 8,930 Total Flood Insurance Policies
  - includes policies both within and out of SFHA
    - ~\$5 million in premiums
    - ~\$2 billion in coverage
- 1,747 Pre-FIRM policies
- 7,179 Post-FIRM policies
  - 238 Non-Residential policies
  - 8,692 Residential policies

Source: FEMA and ISO



# Insurance and Map Changes - Grandfathering

- Grandfathering an old BFE
  1. **Which structures can benefit?** Those built in compliance at the time of construction.
  2. Use BFE that provides best rate
  3. Provide your insurance agent (one of the following):
    - Old map showing BFE
    - Letter from community official
    - Elevation Certificate



# Insurance and Map Changes - Grandfathering

- Grandfathering structures that were outside of the SFHA at the time of construction
  1. Flood Insurance is still required
  2. Grandfathering will provide a discount
  3. Provide your insurance agent proof that structure was built to compliance
    - Letter from community official
    - Building permit records or date of construction
    - FIRM in effect at time of construction



# REGULATIONS

# Flood Damage Prevention Ordinance

- Participating NFIP communities must use and adopt an ordinance that meets NFIP minimum requirements
- All proposed development in the designated floodplain shall require a permit
- Review permits to assure that sites are reasonably safe from flooding
- Requires that all new and substantially-improved or damaged buildings be elevated or constructed to resist flood damages



# Flood Damage Prevention Ordinance

- A community's floodplain management program and permit records are reviewed periodically by FEMA
- Community Assistance Visit (CAV) – conducted every 5 years by FEMA and State NFIP Coordinator's office
- If a community is found to not be fully enforcing its Flood Ordinance, their participation in NFIP could be jeopardized
- Ascension's 5-yr. CAV was just conducted in Nov. 2011



# Flood Damage Prevention Ordinance

- Communities are strongly encouraged to adopt and enforce regulations that exceed minimum NFIP requirements

A couple of examples of higher standards:

- Requiring Freeboard
- Restrictions on amount of fill placed in SFHA

There are certain perks that come along with adopting and enforcing regulations that exceed minimum requirements - receiving credits in the Community Rating System is one of them!





# Community Rating System (CRS)

- Voluntary program
- Participating communities can get credits for implementing certain activities above and beyond the minimum requirements of NFIP.
- Residents can get a certain percent reduction in their flood insurance premium rates based on the credits their community earns



# Community Rating System

- Goal is to reduce flood losses, insurance ratings, and promote awareness of flood insurance
- Uses Class Rating System from 10 to 1 to determine % of flood insurance premium reduction for the community.
  - Class 10 receives 0% reduction
  - Class 1 receives maximum of 45% reduction
- Activity Categories:
  - Public Information
  - Mapping and Regulations
  - Flood Damage Reduction
  - Flood Preparedness



# CRS Status in Ascension

- Currently rated as an “8”
  - Residents receive automatic 10% discount on flood policies, which results in:
    - Average Savings of \$66 per policy
    - Average Savings of \$350,000 Parish-wide
- If we were to achieve a rating of “7”
  - Average Savings would be \$99 per policy, and
  - over \$500,000 Parish-wide
- 5-year Recertification Visit was conducted in Oct. 2011
- EBR Parish just achieved a Class “6” Rating
- St. Tammany Parish just achieved a “7”



# Freeboard

- An additional height requirement above BFE that provides a margin of safety against extraordinary or unknown risks
- Usually ranges from 1 to 3 feet (anything over 3 ft. above BFE is not counted for credits under CRS or towards insurance savings)
- Ascension Parish currently has a 1 foot of Freeboard in it's Flood Damage Prevention Ordinance (adopted 1997)
- A 1' Freeboard results in an average savings of 46% percent on a flood insurance policy, compared to a structure built at BFE





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# Benefits of Freeboard to Residents

- Dramatic savings on insurance premiums
- Being able to return to a safe and dry home after a base flood event
- Likely to still be at or above a new BFE if ever another map change occurs
- More likely to be eligible to apply for and receive a Letter of Map Amendment (LOMA) or Letter of Map Revision Based on Fill (LOMR-F) from FEMA



# Benefits of Freeboard to Ascension Parish

Freeboard is about more than just receiving CRS credits!

- Enhanced public safety
- Reduction in damages to property and public infrastructure
- Avoidance of economic disruption and loss during a storm event
- Protects against non-compliant structures which could jeopardize the Parish's participation in NFIP



# Freeboard at its Best!



This photo was taken about 10 years ago of a KFC in Baton Rouge that was built to freeboard.



## Benefits of Freeboard

Keep in mind that an event greater than a 100-yr storm can occur at any time and having freeboard is just a little bit of extra “insurance” in ensuring that our residents and their homes and property are safe and protected.





Dec. 2009  
2 – 4 inch rain event  
New River



# Ascension parish flooding

POSTED: Wednesday, December 9, 2009 - 7:18pm

UPDATED: Thursday, June 3, 2010 - 10:59pm



Ascension parish was on flood watch Tuesday afternoon. Officials closed 16 roads because of standing water early Tuesday morning. The area got around 2 to 4 inches of rain in some places.

Both of the parish's pumping stations were running at full capacity. Officials are working to keep the flooding under control.

Residential street near Alligator Bayou  
June 28, 2001  
Tropical Storm Allison



## Flood Facts

- Every year, flooding causes more than \$2 billion of property damage in the U.S.
- In a high risk area, your home has a 26% chance of being damaged by a flood during the course of a 30-year mortgage, compared to a 9% chance of fire.

Source: [FloodSmart.gov](http://FloodSmart.gov)



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