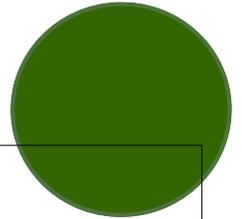




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SECRETARY

# LOUISIANA FLOODPLAIN MANAGEMENT



# FACTSHEET

SEPTEMBER 2008

Issued by the La. Dept. of Transportation & Development, Public Works, Hurricane Flood Protection & Intermodal Transportation – FPM Section

<http://floods.dotd.la.gov>

We hope you and your family are safe. You are all in our thoughts and prayers.

## SPECIAL EDITION

*In light of the damages caused by HURRICANE GUSTAV we felt it prudent to send this informational newsletter focusing on SUBSTANTIAL DAMAGE*

FEMA Regulations 44 CFR 60.3 c 6

“Substantial Damage” is:

*damage of any origin sustained by a structure whereby the cost of restoring the structure to it's before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.*

As a Floodplain Administrator it is your responsibility to determine if the damage meets the criteria for substantial damage, as required by your Flood Damage Prevention Ordinance.

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If a structure is located in a Special Flood Hazard Area and is **determined to be “substantially damaged”** – then the structure **MUST** comply with the community’s current Base Flood Elevation or Advisory Base Flood Elevation.

**KEY POINTS:**

The damage can be from any cause – flood, wind, fire, rain or any other natural or human-induced hazard.

The substantial damage rule applies to all buildings (residential & non-residential) in a special flood hazard area, regardless of whether the building was covered by flood insurance.

## SPECIAL EDITION: SUBSTANTIAL DAMAGE

In some cases, it is easy to determine if the damage meets the substantial damage criteria. In cases where the damage appears to be near 50%, more precise information will be needed.

The two elements necessary to make this determination are **market value** and **cost of repairs**.

### **Market Value**

may be obtained from a variety of sources. You may get it from qualified estimates based on sound professional judgments made by a staff member, an independent appraisal by a professional or a property appraisal used for tax assessment purposes.

When using tax assessments, you must adjust for the appraisal cycle, the land value, and allow assessment levels which may be used.

### **Cost of Repairs**

must include all repairs at today's market prices. If the materials are donated/discounted or the labor is volunteered or performed by the individual, it should also be valued at today's prices with an applicable minimum-hour wage scale for the type of construction work being done.

Some sources for obtaining an estimate of the cost of repairs are: a licensed general contractor, a professional construction estimator, insurance adjustment papers (excluding damage to contents), damage assessment field surveys conducted by a bldg. inspection, emergency management or tax assessment agencies, or your office.

### **A Zone structures**

May be elevated on fill, piling, columns, etc. Non-Residential structures may be floodproofed.

### **V Zone structures**

Must be elevated on pilings, columns, or other open foundations.

#### NOTE:

If a structure is determined to NOT have substantial damage, it is essential that the home/business owner understands that he CAN NOT tear the structure down without that structure then being considered "new" construction.

If the structure is torn down and rebuilt it must be elevated to meet the required base flood elevation.

## MANUFACTURED HOMES

FEMA Regulations 44 CFR 60.3 c 6

(6) Require that manufactured homes that are placed or substantially improved within zones A1-30, AH and AE on the community's FIRM sites:

- (i) Outside of a manufactured home park or subdivision,
- (ii) In a new manufactured home park or subdivision,
- (iii) In an expansion to an existing manufactured home park or subdivision, or
- (iv) In an existing manufactured home park or subdivision on which a manufactured home has incurred "**substantial damage**" as the result of a flood, be elevated on a permanent foundation such that the lowest floor of the manufactured home is elevated to or above the base flood elevation and be securely anchored to an adequately anchored foundation system to resist flotation, collapse and lateral movement.

Manufactured homes placed on sites or pads where manufactured homes have incurred substantial damage due to flooding in an existing manufactured home park or subdivision must be elevated to or above the BFE.

In cases where a manufactured home was physically removed from the manufactured home park prior to the hurricane and is now being returned, it may be replaced at the original elevation per 44 CFR c 12.

More specific information is available at

[www.fme.a.gov/plan/orevent/floodplain/nfipkeywords/sd.shtm](http://www.fme.a.gov/plan/orevent/floodplain/nfipkeywords/sd.shtm)

LA-Governor's Office of Homeland Security and Emergency Preparedness may be able to offer Hazard Mitigation Grant Program grant funds *to local building permit offices* to help with extraordinary costs associated with disaster recovery floodplain development permits.

[www.ohsep.louisiana.gov/grants/grantindex.htm](http://www.ohsep.louisiana.gov/grants/grantindex.htm)



We are here to provide any guidance needed to assure that NFIP regulations are carried out and violations prevented.

If you or someone you know would like to receive future copies of this newsletter please contact our office:

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