



Department of Public Works

City of Baton Rouge
Parish of East Baton Rouge

Post Office Box 1471
Baton Rouge, Louisiana
70821

April 9, 2007

ALL LOCAL LENDERS, AND INSURANCE AGENCIES, AND
REAL ESTATE AGENTS

Peter T. Newkirk, P.E., Director

**FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM
COMMUNITY RATING SYSTEM
MAP INFORMATION ACTIVITY 320**

Since 1979, the National Flood Insurance Program (NFIP) has provided flood insurance to all residents of East Baton Rouge Parish. Besides providing insurance, this program is designed to encourage communities to enact and enforce floodplain regulations, that will ensure that future land developments will not aggravate existing flooding, especially in Special Flood Hazard Areas. As a participating FEMA community the Department of Public Works maintains on file elevation certificates which are available at our permit office for structures constructed since 1991.

The Department of Public Works has prepared the enclosed brochure to provide helpful information to you so that you may better serve the citizens of our community. These brochures cover useful topics on Flood Hazard Disclosure, Flood Warning Systems, Flood Safety, Flood Insurance, Property Protection Measures, Floodplain Development Permit Requirements, drainage system maintenance, Mandatory Purchase Requirements for Flood Insurance, and other pertinent flood awareness information. We ask that you provide copies of these brochures to every client.

Should you want any additional information about the National Flood Insurance Program, or to get map information please feel free to contact either of the following:

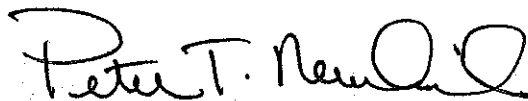
- (1) Department of Public Works
Engineering Division
Municipal Building
P. O. Box 1471
Baton Rouge, Louisiana 70821
Telephone: (225) 389-3196

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- (2) Federal Emergency Management Agency
Federal Insurance Administration
500 C. Street, S.W.
Washington, DC 20472
Telephone: 1-800-638-6620

- (3) State Floodplain Management Office
P. O. Box 94245
Baton Rouge, Louisiana 70804-9245
Map Information for other parishes:
Telephone: (225) 274-4354

Yours very truly,



Peter T. Newkirk, P.E.
Director
Department of Public Works

PN:as

Enclosure



FLOOD AWARENESS FACTS

Useful Information

Regarding Flooding

EBR Web Site brgov.com

Office Of Emergency Preparedness - 389-2100

Engineering Division - 389-3196 or 389-3197

Inspection Division - 389-3228 or 389-3226

Environmental Division - 389-5456

CITY OF BATON ROUGE & PARISH OF EAST BATON ROUGE

FLOOD WARNING PROGRAM FOR EAST BATON ROUGE PARISH RESIDENTS

The East Baton Rouge Parish Office of Emergency Preparedness maintains an early Flood Warning Program. Most of the flooding damage occurs due to backwater flooding along the Amite and Comite Rivers and their tributaries. With the technology of today, our local weather service can predict most approaching severe storms and the amount of rain that may fall in given areas. The warning time for flash flooding will be approximately two hours advance notice and 24 to 48 hours for backwater river flooding. With this knowledge available, the rise and fall of the local rivers and streams in our communities can be predicted. This information is passed on to the local television and radio stations by the weather service to be made public so that the necessary steps can be taken to protect our property from flood waters and the damage it will cause. In the event of a flood, refer to your local television or radio for emergency broadcasts or call E.B.R. Office of Emergency Preparedness at 389-2100.

FLOOD EMERGENCY PHONE NUMBERS:

Local Television Stations:

WBRZ Channel 2 387-2222

WAFB Channel 9 383-9999

WVLA Channel 33 766-3233

WBTR Channel 19 928-3146

All Commercial AM & FM Radio Stations

NOAA Radio KHB46

National Weather Service Phone 357-9743

Cable TV Channels 2 & 16

THE FLOOD HAZARD:

In East Baton Rouge Parish approximately 40 percent of the land area has a potential of being flooded by a 100 year frequency flood. The principle flooding in the Parish is caused by backwater flooding along the Amite and Comite Rivers and their tributaries. Beside the flooding caused by the Amite River the major tributaries that are affected by backwater include: the Comite River, Jones Creek, Claycut Bayou and Bayou Manchac. The backwater of Bayou Manchac in turn affects Ward Creek and Bayou Fountain. The backwater that affects the Comite River also causes major flooding to its tributaries which are Draughan Creek, Beaver Bayou, Shoe Creek, Blackwater Bayou, Hurricane Creek and lower Cypress Bayou. The major floods, that have caused the most damage on the Amite River, Comite River and their tributaries occurred in 1953, 1977, 1979, 1980, 1983 and 1990. These floods range in frequency from 10 to 50 year floods.

FLOOD HAZARD DISCLOSURE

In accordance with City Parish Ordinance 7210, every transferor of land and/or building, including real estate agents, real estate brokers or notary public, are required to provide a

flood hazard disclosure statement to prospective buyers of land and/or buildings.

FLOOD MAPS AND PUBLICATIONS

Flood maps for E.B.R. Parish are available for review at the Department of Public Works (DPW) Engineering Division, at all of the E.B.R. Parish Public Libraries, and the University Libraries. The Federal Emergency Management Agency (FEMA) and Federal Insurance Administration (FIA) publications which include information on flood protection methods, flood insurance, and floodplain management are also available at most of these same locations. Elevations of recently constructed buildings can be obtained at the Permit Office.

FLOOD ZONE DETERMINATION AND CERTIFICATES OF ELEVATION

Flood Zone Determinations are provided by the DPW Engineering Division. Certificates of Elevation are provided by Professional Engineers, Professional Land Surveyors or Registered Architects from the private sector on a fee basis.

FLOOD INSURANCE

Flood insurance is highly recommended because almost half of EBR Parish is located in the FEMA Special Flood Hazard Area (SFHA). There are two types of coverage structural and contents. Renters can buy contents coverage only. Flood insurance is available through the National Flood Insurance Program (NFIP) and information about this insurance is available through you local insurance agent. Don't wait for the next flood there is a 30 day waiting period for coverage to take effect.

NOTE: Flood Insurance is not covered by normal homeowners insurances.

*100 year flood plain

WHAT ARE "FREEBOARD REQUIREMENTS" AND WHY ARE THEY NECESSARY?

Freeboard provides a safety factor for greater protection against flash flooding, headwater flooding and backwater flooding. What is Freeboard? Freeboard is a term used to describe a factor of safety expressed in feet above a design flood level for flood protective or control works. Freeboard is intended to allow for the uncertainties in analysis, design and construction which cannot be fully or readily considered. The building permit applicant can build with confidence since the risk of a flooded structure has been greatly reduced.

WHY IS A "CERTIFICATE OF ELEVATION" AND THE PLAN REVIEW PROCESS NEEDED WHEN BUILDING?

The Certificate of Elevation form is a prerequisite to obtaining flood insurance for policy holders in all A flood zones.

This Certificate of Elevation and review program provides consistent regulations to prevent one development from adversely affecting another development.

The Special Flood Hazard (100 year flood plain) boundaries on flood maps are approximate. The Certificate of Elevation determines the flood zone for your property and insures the proper elevation of your building. For example, without a Certificate of Elevation, owners who built structures that are located in flood zones B and X, as shown on the flood maps, may actually be lower than the 100 year flood hazard area.

Building permit applicants in Flood Zone A receive a significant reduction in their flood insurance rates by elevating their structure to meet the new one (1) foot freeboard requirement. Building permit applicants in Flood Zones B and X also receive a reduction in their flood insurance rate by elevating their structures to meet the one (1) foot freeboard requirement since these elevated structures qualify for a preferred risk policy.

FILL RESTRICTION REQUIREMENT

In accordance with Section 8:852 (6) of our flood plain regulations there is a conditional restriction on the placement of fill in the flood plain area. While termed fill restriction, this local ordinance actually restricts the loss of the existing flood storage volume (holding capacity) that exist between natural ground and the flood elevation.

In addition to the restrictions noted above, our building regulations stipulate that no fill may be placed in a manner which will cause a burden or hardship on adjoining properties.

Any illegal land filling, dumping or excavation of land or drainage ways should be reported to the Department of Public Works at 389-5424.

HOW DOES THE COMMUNITY BENEFIT FROM THE ORDINANCE?

The new freeboard requirements entitle our community to receive additional credit in the Federal Emergency Management Agency (FEMA) Community Rating System (CRS) Program. This program which is similar to the one used for fire rating classifications has been established to classify FEMA participating communities for determining flood insurance rates. Communities are rated from Class 1 to Class 10. The lower the classification, the lower the flood insurance rates for that community.

SUBSTANTIALLY DAMAGED/IMPROVEMENT REQUIREMENTS

The National Flood Insurance Program (NFIP) requires all structures that are determined to be substantially damaged or substantially improved, to meet the same construction requirements as a new building. A structure is considered substantially damaged or substantially improved if the cost necessary to fully repair the structure to its before damaged condition is equal to or greater than 50% (40% in EBR Parish) of the structures market value before damages.

In the case of an addition, only the addition must be protected. In the case of substantial improvement/damage to the original building the entire building must be protected. A building can be substantially damaged by hazards other than flooding such as fire or tornados.

When elevating or flood proofing new or existing structures is required or desired, a design professional, architect, structural engineer, or licensed contractor should be consulted for suggestions as to methods that one may take. These professionals should be knowledgeable or have had experience in one or more methods of flood proofing and or retrofitting a structure as described in the FEMA design manuals. FEMA

provides manuals titled "Manufactured Home Installation in Flood Hazard Areas", "Retrofitting Flood-Prone Residential Structures" - (FEMA 114), and "Flood proofing Non-Residential Structures" - (FEMA 102), which is informative for those who wish to remain in the special flood hazard areas and would like to make improvements. There are also other FEMA publications available through the E.B.R. Parish Inspection and Engineering Divisions and your local parish library which will aid the owner or builder in protecting and flood proofing the structure from future hazard situations.

PROPERTY PROTECTION

Flood proofing a house means altering it so flood waters will not cause damage. Measures to protect a property from flood damage include elevating, flood proofing, retrofitting, grading a yard and correcting local drainage problems.

The DPW Inspection Division provides flood protection assistance service including a list of contractors and consultants knowledgeable or experienced in retrofitting techniques and construction as well as advice and information on how to select qualified contractor and what resources people have if they are dissatisfied with a contractor's performance.

DRAINAGE SYSTEM MAINTENANCE

Do not dump or throw anything into the ditches or streams. Dumping in our ditches and streams is a violation of city ordinances. Even grass clippings and branches can accumulate and plug channels. A plugged channel can not carry water and when it rains the water has to go somewhere. Every piece of trash contributes to flooding. The city has a stream maintenance program which can help remove major blockages such as downed trees.

Illegal dumping of debris in a ditch or canal should be reported to local Department of Public Works or Sheriff's Office.

FLOOD SAFETY

If your property is known to flood or it is located in a flood hazard area, and flood warnings are issued, you should take all necessary steps to protect your property by flood proofing structures by sand bagging, turning off all electrical circuits and gas line that serve receptacles or electrical appliances that may come in contact with the flood waters; elevate furnishings, carpets, appliances and equipment such as washing machines, clothes dryers, hot water heaters, air conditioning compressor units or any other electrical appliance. If sand and sand bags are needed, you may call the E.B.R. Parish Office of Emergency Preparedness for the nearest available location for obtaining these materials. Additionally they can provide information on road closures and evacuation routes.

FLOOD INSURANCE

NFIP: This community participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood Insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

Mandatory Purchase Requirement: The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings.

Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

How it Works: Before a person receive a loan or other financial assistance from one of the affected agencies or lenders, there must be a check to see if the building is in a Special Flood Hazard Area (SFHA). The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V".

Copies of the FIRM are available for review in most local government building or planning departments. Many lenders and insurance agents also have copies. It is the agency's or the lender's responsibility to check the FIRM to determine if the building is in an SFHA, although many communities provide assistance.

If the building is in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be floodprone. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property in any zone on a Flood Insurance Rate Map.