How to Get Property Owners to Floodproof

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How to Get Property Owners to Floodproof

Objective: get people to protect themselves
(without waiting for a flood control project or a buyout grant.)
How to Get Property Owners to Floodproof

“The involvement of the owner is paramount. You are working on someone’s home or business and that person has the final say over what will be implemented.”

*Metropolitan St. Louis Sewer District*
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Perspective – Jurisdiction driving action

In Louisiana: Less waiting on projects
Faith in levees shaken – but we’re getting over it!

Since BW-12:
Faith in Congress, NFIP and FIRMs also shaken
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No matter who’s driving – 3 approaches

Inform

Bully
Order of Presentation

Approach #1: Bully them
Approach #2: Inform them
Approach #3: Bribe them

Be ready when they are

Next steps
Approach #1: Bully them

1. Substantial Damage - 50% rule

Ordinance requirement
Elevate before you repair

Failure \[\rightarrow\] Actuarial rate

\[\text{BFE}\]

Cost to Restore > $70,000

Market value of property $244,000
Value of lot $104,000
Value of building $140,000

Big Bully!
Approach #1: Bully them

2. Substantial Improvement - 50% rule
   Ordinance requirement
   - Elevate before you improve interior or vertical
   - Elevate addition only (lateral, A-zones)
   - Elevate home before adding (lateral, V-zones)

Failure → Actuarial rate
Approach #1: Bully them

3. Non-Substantial Improvement

30% rule for Primary Residence
30-49% is Code compliant, but …
results in loss of Pre-FIRM eligibility

→ Actuarial rate
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NFIP Rating Example: Rate Comparisons

- Pre-FIRM House
  - 1 foot above BFE: $819/yr
  - 1 foot below BFE: $2,235/yr
  - 10 feet below BFE: $2,235/yr

- Post-FIRM House
  - 1 foot above BFE: $2,235/yr
  - 1 foot below BFE: $5,623/yr
  - 10 feet below BFE: $2,235/yr

Building- $200,000  Contents- $80,000  (2012 Rates)
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Order of Presentation

Approach #1: Bully them
Approach #2: Inform them
Approach #3: Bribe them

Be ready when they are

Next steps
Approach #2: Inform them
1. Outreach projects
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Approach #2: Inform them

2. Technical information

☑ References
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Approach #2: Inform them

2. Technical information

✓ Websites
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Approach #2: Inform them

3. Technical advice
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Approach #2: Inform them

3. Technical advice
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Approach #2: Inform them

4. Allies
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Approach #2: Inform them

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Approach #2: Inform them

Research

Floodproofing Open Houses:

✓ 67% implemented one or more measures

✓ 79% measures helped at a later flood
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Approach #2: Inform them

Technical advisor
100% owner funded
Worked for Hurricane Floyd

Floodproofing open house
100% owner funded
Worked for 3 floods since
Approach #3: Bribe them

1. Alternative to flood control

$100,000 sewer project
$35,000 floodproofing
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Approach #3: Bribe them

2. Grants
  ✓ FEMA
  ✓ CDBG
  ✓ SBA loans
  ✓ State
  ✓ Local
Approach #3: Bribe them

3. Rebates
- Simplified grants
- 20% - 50% cost share
- Low cost projects

South Holland
- Since 1994
- Average cost: $1,700
- Total public share: $492,000
- 1,150 projects
Approach #3: Bribe them

4. Insurance claims and ICC
Approach #3: Bribe them

5. Insurance premium reductions

PREMIUM AT 3 FEET ABOVE BASE FLOOD ELEVATION

$427/year
$4,270/10 years
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Approach #3: Bribe them

5. Insurance premium reductions

Original first floor → BFE → Remodeled first floor

← New “lowest floor”
← Wet floodproofed first floor = crawlspace
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Be ready when they are

1. Post flood activities
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Be ready when they are

1. Post flood activities – Bully them
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Be ready when they are

1. Post flood activities – Inform them

City of Conway

Advice to Flooded Property Owners

1. Read through the book *Repairing Your Flooded Home*. Copies are available at Public Safety and Fire Station #2 on Country Club Drive.

2. Read through the City of Conway handout, *Repairing Flooded Homes*. The handout contains all the rules for cleaning out, repairing and rebuilding.

3. If your building was damaged and you have not had a building inspection, contact the Building Department at 248-1760.

4. You can proceed with cleaning up, even if an inspector has not been there, under the following:

4.1. Remove and throw away the following items if they got wet:
   - ductwork
   - carpeting and carpet pads
   - sheetrock

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Restoring Mechanical, Electrical, and Plumbing Systems

In Non-Substantially Damaged Residential Buildings

**HURRICANE SANDY RECOVERY ADVISORY**

**Purpose and Intended Audience**

The Federal Emergency Management Agency (FEMA) deployed a post-disaster assessment team to evaluate building damage in New York and New Jersey after Hurricane Sandy. The team noted numerous residential buildings where mechanical, electrical, and plumbing (MEP) systems (called “utility systems” in this Recovery Advisory) located on the ground or below-grade level were severely damaged by floodwaters (Figure 1). The damage was particularly severe for equipment located in basements, below-grade (ground) garages, crawlspaces, and at-grade storage areas near shorelines or areas subject to storm surge or riverine flooding. The purpose of this Recovery Advisory is to describe methods to restore utility systems in a manner that minimizes damage from future flood events and reduces the system restoration time following future storms. The intended

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*Figure 1: A water heater and furnace system damaged by Hurricane Sandy floodwaters* (Beach Haven, NJ)
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Be ready when they are

1. Post flood activities – Inform them
1. Post flood activities - Recovery Decision Support

**Disaster Survivor with toolkit**

“this is my recovery office”
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Be ready when they are

1. Post flood activities – Bribe them

Grants
- FEMA
- CDBG
- SBA loans

Insurance
- ICC
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Be ready when they are

2. CRS credits – take advantage of officials’ interest
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Be ready when they are

2. CRS credits – take advantage of officials’ interest

Credits:

- ✔ 330 (Outreach Projects)
- ✔ 350 (Flood Protection Information)
- ✔ 360 (Flood Protection Assistance)
- ✔ 510 (Floodplain Management Planning)
- ✔ 530 (Flood Protection)
- ✔ 610 (Flood Warning and Response)
Next Steps

1. For the Community
   a. Recognize the benefit of owner involvement
   b. Develop a combination of approaches
   c. Get CRS credits for implementing the approaches
   d. Prepare for the next flood opportunity
   e. Develop alliances NOW!

Venture Not Alone into the darkness…
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Specific examples of:

✔ Benefits to the community
✔ Overcoming legal constraints
✔ Outreach and Technical Assistance
✔ Funding arrangements
✔ Implementation procedures
✔ Project contacts for more info

Local Flood Proofing Programs

US Army Corps of Engineers
National Nonstructural Flood Proofing Committee

February 2005

Boldly Go where others have shown the way
Next Steps

2. For the Association
   a. Promote the concept
      1) Website
      2) THE BOOK
   b. Post-flood intervention
   c. Improve the incentives
      1) Flood insurance rating
      2) More flexible grants
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Thank you!

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