What made the LA flooding disaster unique?

- Impacts to parishes and communities not normally affected by riverine flooding.
- A large number of impacted properties were uninsured or underinsured.
- Many of the impacted properties were located outside the Special Flood Hazard Area (SFHA).
- A number of properties were determined to be substantially damaged and non-compliant with local floodplain management ordinances.
Best Practices

• Expedited SD Contract (TX/LA)
• Establishing FRO office and JFO shortly after declaration (TX/LA)
• Prompt issuance of NFIP Policy decisions such as Extending Grace Period and proof of loss deadlines, advanced payments (TX/LA)
• Issued Fact Sheets on MHU and Temporary occupancy (LA)
• **Embedding staff in local permitting offices and Insurance staff in DRC’s. (LA)
Lessons Learned

• Communication breakdown over delivery and placement of some MHU’s
• Staffing shortages at JFO
• Elected officials not always aware of what is in the Flood Damage Prevention Ordinance
• Homeowners not aware of what the flood ordinance says (i.e.: substantial damage requirements)
• mailboxes under water or did not exist to mail the SD letters
Substantial Damage

- Expedited contracts
- On ground within 2 weeks following the declaration.
- Began work on 8/31 and completed inspections on 11/9
- 60,000 structures inspected, of which 8,400 were in SFHA and estimated to be above the 50% threshold for Substantial Damage
- Community must still make final determination
Permitting Temporary Occupancy of substantially damaged structures

- Ensure that the home is safe for habitation
- Issue permit for temporary occupancy
- Permit temporary repairs in order to make home safe and sanitary and follow up with permit for permanent repairs at a later date.

**CHALLENGES:** requires follow up to ensure no permanent repairs are done until SD inspection process is complete and that an additional permit is obtained.
Placement of MHU’s in the floodplain
Placement of MHU’s in the floodplain

• May not be placed in coastal high hazard areas or the regulatory floodway.

• Elevated to the highest level practicable for the placement on blocks and anchored to prevent movement.

• Communities may issue permits for the placement of temporary housing units for up to six months with extensions not to exceed a cumulative total of 18 months.
Placement of MHU’s in the floodplain “Mapping mailbox process”

- Mitigation undertook a significant supportive role to ensure MHU’s were not placed in the floodway.
- In support of EO 11988 and the 8 Step Process, the Mitigation Branch provided flood determinations to EHP prior to MHU placement.
- Provided support to both IA and PA through map mailbox both in TX and LA
Challenges with higher standards

• Several CRS communities had higher standards in ordinance
  – Freeboard
  – 40% SD threshold
  – Elevation to Flood of record
  – Higher standards for homes outside of the SFHA
Questions?