

P. O. Box 828 ♦ Slidell, LA 70459

Sept. 25, 2008

**For property owners in
Special Flood Hazard Areas
and flood-prone areas**

This informational flyer is for those whose property may be located within a federally designated "Repetitive Flood Loss Area"

Properties located within Repetitive Loss Areas may be subject to flooding. The City of Slidell receives an annual list from the Federal Emergency Management Agency list of properties that have experience multiple flood losses in a 10-year period. This list is utilized by the city to identify hazard areas. The purpose of this flyer is to inform you of the known hazard, as well as to provide valuable information on property protection and flood insurance.

How severe have floods been in the past?

The City of Slidell experiences relatively frequent flooding caused by both headwater flooding due to intense rainfall in the upper reaches of the streams as well as extreme tidal surges from Lake Pontchartrain that are caused by tropical systems. Flooding intensifies only when the lake levels rise and is compounded by intense rainfall. This happens mainly during the onset of hurricanes or tropical storms. However, high tides often have intensified the flooding potential of an isolated thunderstorm.

Major flooding events have occurred in recent history. In August 2005, Hurricane Katrina devastated much of Slidell and lower St. Tammany Parish with 12-foot storm surge and as much as 18 inches of rainfall. For two days during May 1995, after a mini-flood from rainfall a month earlier, as many as 24 inches of rain fell on the city. The so-called 100-year flood, two-day storm requires only 14 inches. In June 2001, Tropical Storm Allison produced 21.35 inches of rain and, in September 2002, low-lying properties were affected by high water pushed in from Lake Pontchartrain by Tropical storm Isidore and Hurricane Lilly.

Critical flood prone areas have long been identified throughout Slidell

West bank of the W-14 Canal and U.S. 11

Much of this area is low-lying and slopes westward toward U.S. 11. In addition to overflow problems with the W-14, canal storm runoff has to drain through a small channel.

Bayou Vincent area

Generally less severe, this channel is inadequate to carry runoff from a 100-year storm. During periods of intense rainfall, both sides of the canal around West Hall Avenue can experience flooding.

Southern reaches of the W-14 and Bayou Bonfouca

This area is mainly vulnerable to high lake levels. Coupled with relatively flat terrain, flooding can be caused rapidly by abnormally high tides or storm surges from Lake Pontchartrain.

Is my home at risk of being flooded?

Generally speaking, all homes are at risk of being flooded. New development, loss of wetlands and changing drainage patterns can always produce unexpected flooding. Based on elevation, topography and proximity to bodies of water, some areas such as those nearest Lake Pontchartrain are at a much higher risk. Essentially all of Slidell south of Interstate 12 is at risk of flooding from storm surges produced by tropical storms.

Through its National Flood Insurance Program, FEMA has developed Flood Insurance Rate Maps (FIRMs) for every community in the U.S. that participates in the program. These maps denote "flood zones," which are geographical areas that historically have flooded. Every homeowner should be aware of what flood zone in which his or her home is located. Your FIRM can be viewed at the St. Tammany Parish Library or the Slidell Engineering Department located at 1330 Bayou Lane, Trailer 112.

Important City of Slidell telephone numbers

Planning Department ----- (985) 646-4320
Engineering Department ----- (985) 646-4270
Office of Public Works -----(985) 646-4261
Building Safety/Permits Department -----(985) 646-4323

Louisiana state law requires a seller of real property to disclose any known hazards at the time of closing. Real estate agents are not required to disclose flood insurance requirements, although most agents do provide this information. Ultimately though, it is your responsibility to ask.

What can I do to protect my home?

Rather than wait for a code requirement, you can act now to protect your property from flood damage. The first thing is to know your flood hazard. Check with City of Slidell Planning, Permits or Public Works to find out the following:

- How high would the water level from a 100-year flood likely be on your building?
- Has a property flooded?
- How much warning time can you expect?
- How will you get the flood warning?
- Will flooded streets block your access or evacuation route?

Go to the library and review a copy of *Repairing Your Flooded Home*, FEMA-234. Next, talk to the Engineering Department about protecting your property. Describe your lot and your building. They may recommend that you look into re-grading your lot or retrofitting your building. "Retrofitting," means altering your building to eliminate or reduce flood damage.

Retrofitting measures include:

- Elevating the building so that flood waters do not enter or reach any damageable portions of it.
- Constructing barriers out of fill or concrete between the building and flood waters.
- "Dry floodproofing" to make the building walls and floor watertight so water does not enter.
- "Wet floodproofing" to modify the structure and relocate the contents so that when flood waters enter the building, there is little or no damage.
- Preventing flooding from sewer backup or sump pump failure.

There are several good references on retrofitting in the St Tammany Parish Public Library. Many of these will inform you about retrofitting techniques and help you decide what is best for you.

Do I need flood insurance?

Basic homeowner's insurance policies don't cover damage from floods. However, because The City of Slidell participates in the National Flood Insurance Program, federally subsidized flood insurance is available to everyone in the city. Through FEMA, the federal government guarantees the policies, sets the rates and administers the NFIP.

Flood insurance is available on buildings and personal property (the contents of your home and business). The cost of the policy depends on your flood zone, elevation, and age of your home. A preferred risk policy is available to people located in zones AE or X, which are not high-risk flood zones. Renters living in a flood zone can also protect their possessions with flood insurance. Remember, there is a 30-day waiting period before a policy becomes effective, and it must be renewed each year.

If you are already covered by flood insurance, there are a few things you should be aware of. Some people have purchased such insurance because the bank or other lending institution required it when you received your homebuying loan or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in Slidell, there is usually more damage to the furniture and contents than there is to the structure.

Also check to make sure the community number on your policy is correct. The NFIP community number for the City of Slidell is 220204.

For more information about flood insurance

- Go to <http://www.fema.gov/nfip> and/or <http://www.slidell.la.us> on the internet.
- Review flood Insurance publications at the St Tammany Parish Library.
- Contact your insurance agent.
- Contact the city Planning Department at (985) 646-4320.

What are some safety precautions I should take during a flood?

Do not walk through flowing water. Drowning is the No. 1 cause of flood deaths. Currents can be deceptive; 6 inches of moving water can knock you off your feet. Use a pole or stick to ensure that the ground is still there before you go through an area where the water is not flowing.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and electrical wires. The No. 2 flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the power company or the community's emergency management office.

Have your electricity turned off by the power company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned and dried.

Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris, including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know the gas has been turned off and the area has been ventilated.

Carbon monoxide exhaust kills. Use a generator or other gasoline-powered machine outdoors. The same goes for camping stoves. Charcoal fumes are especially deadly. Cook with charcoal outdoors.

Clean everything that got wet. Flood waters have picked up sewage and chemicals from roads, farms, factories and storage buildings. Spoiled food, flooded cosmetics and medicine can be health hazards. When in doubt, throw them out.

How can I help to reduce flooding in the city?

Debris can become entangled in storm drains, culverts and shallow streambeds and reduce drainage -- causing the water to back up. *It is illegal in the City of Slidell to dump any type of debris into a canal or drainage ditch.* Debris dumping in storm drains, canals or drainage ditches should be reported to the local Public Works Office at (985) 646-4258. You can also keep drainage ditches on your property free of debris, foliage and vegetation that would impede the flow of water.

You should also check with Building Safety/ Permits Office before you build on, alter, re-grade or place fill on your property. A permit may be needed to ensure that projects do not cause flooding problems on other properties. If you see a building being constructed within the city without a building permit posted, report it to (985) 646-4323.

Is there financial assistance for property protection measures?

There are several programs to assist the public in protecting property:

-- Get a flood insurance policy. It will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.

-- Flood Mitigation Assistance (FMA) – This money is specifically designed to be used to reduce losses to NFIP-insured buildings. This can include property acquisition, elevation and retrofitting.

-- Hazard Mitigation Grant Program (HMGP) – HMGP money can be used to make improvements to public or private property. To be eligible, a project must provide a long-term solution to a specific risk. Examples are:

Elevating flood-prone homes or businesses. The structure is raised with a higher first floor, allowing floodwater to flow under the house rather than through it.

Acquisition of (and either demolishing or relocating) flood-prone homes from willing owners and returning the property to open space. The local government becomes the new owner of the property.

Retrofitting buildings to minimize damage from high winds, flooding, earthquakes and other hazards. FEMA and other organizations have worked to develop model code requirements and building guides to aid in the process.

Floodwall systems to protect critical facilities.

Further information on the FMA & HMGP programs can be obtained from the Slidell Engineering Department at (985) 646-4270 or the St. Tammany Parish Emergency Operations Department at (985) 867-3787. For more information, visit FloodSmart.gov or call 1-800-427-419 to learn how to prepare for floods and how to purchase a flood insurance policy.

Elevation Certificates

Elevation certificates submitted after Hurricane Katrina are kept on file at the City of Slidell Building Safety/Permits Department at 1330 Bayou Lane, Trailer 106. Copies may be obtained via written request. You may contact the department at (985) 646-4323 to see if one is on file.