



A CITIZEN'S GUIDE FLOOD PREVENTION AND SAFETY IN ST. CHARLES PARISH

INTRODUCTION

St. Charles Parish is dedicated to minimizing the loss of life and property associated with flooding events. Education and prevention are valuable and proven tools that help communities become resistant to these natural disasters. St. Charles Parish recognizes that its entire community is susceptible to flooding, not just those structures located within Special Flood Hazard Areas (SFHAs). The following information has been provided to help inform all property owners, including those located within the SFHA and in other flood-prone areas.

FLOOD HAZARDS/KNOW YOUR RISKS

St. Charles Parish is located in southeastern Louisiana approximately 12 miles west of New Orleans and 35 miles north of the Gulf of Mexico. The area consists of mainly low coastal marshes with ridges of higher alluvial land along the rivers and bayous. St. Charles Parish straddles the Mississippi River and is bordered on the north by Lake Pontchartrain and to the south by Lake Salvador. The river, bayous and lakes in the area make St. Charles Parish attractive to the fishing, construction, transportation and petroleum industries and provide numerous opportunities for fishing and water-related recreation.

The history of flooding in St. Charles Parish is diverse. With at least nine presidential disaster declarations for flooding since 2001, residents must appreciate both the number of risk factors and the potential severity of those risks. The most obvious source of flooding is the regular impacts of tropical weather. Hurricane and tropical storms can produce high amounts of flooding rain. They can also produce flooding from high tides or storm surges. St. Charles Parish will most likely experience two or more of these potential flooding forces. Much has been done to mitigate these damaging forces in the form of levees to stop tides and storm surges, as well as pumps to remove water from neighborhoods, but the risk will always be part of our lives.

The less-talked-about but more damaging source of flooding in St. Charles Parish is slow-moving showers not associated with tropical systems. These showers can drop extreme amounts of rain. During these times, the same levees that protect us from tides and surges form a bowl that captures rain. Drainage systems can be overwhelmed and localized flooding can occur. These are less predictable than tropical storms and catch residents off guard.

FLOOD INSURANCE

The purchase of federal flood insurance is highly recommended. Basic homeowners' insurance policies don't cover damage from floods. St. Charles Parish participates in the National Flood Insurance Program (NFIP), which means that federally subsidized flood insurance is available to everyone in the parish. Remember, there is a 30-day waiting period before a policy becomes effective. Some have purchased flood insurance because it was required by the bank or loan company when they obtained a mortgage or home improvement loan. Usually these policies cover structure and not contents. (Past flooding in St. Charles Parish has usually caused more damage to contents than to structure.) Flood insurance policies must be renewed annually.



Flood causes more property damage every year in the United States than any other type of natural disaster. Don't forget that most standard homeowner's insurance policies do not cover floods. The Floodplain Administrator offers assistance with flood insurance questions.

Mandatory Purchase Requirement:

The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in an SFHA. This requirement affects loans and grants for the purchase, construction, repair or improvement of any publicly or privately owned buildings in an SFHA. The agency or lender is required by law to force the recipient to purchase a flood insurance policy on the building. For more information about flood insurance, log on to www.fema.gov/nfip, visit the St. Charles Parish Public Library, contact your insurance agent or contact the St. Charles Parish Planning and Zoning Department at (985) 783-5060.

PROPERTY PROTECTION

Rather than wait for a flood to occur, you can act now to protect your property from flood damage. Various alternatives are available to help minimize flooding. If the floor level of your property or structure is lower than the Base Flood Elevation (BFE) located on the parish's Flood Insurance Rate Map (FIRM), consider ways to prevent flooding from occurring, such as retrofitting your building. Retrofitting means altering your building to eliminate or reduce flood damage.

Retrofitting measures include:

1. Elevating the building so that flood waters do not enter or reach any damageable portion of it.
2. Constructing barriers out of fill or concrete between the building and flood waters.
3. "Dry floodproofing" to ensure water does not enter the building.
4. "Wet floodproofing" to modify the structure and relocate the contents so that when flood waters enter the building there is little or no damage.
5. Preventing basement flooding from sewer backup or sump pump failure.

There are several good references on retrofitting at the St. Charles Parish Library. Many of these will inform you about retrofitting techniques and help you decide which is best for you.



NATURAL AND BENEFICIAL FUNCTIONS

St. Charles Parish is a great place to live. The undisturbed marshes and wetlands provide a wide range of benefits to humans and natural systems. They provide flood storage and conveyance and reduce flood velocities and peaks. Water quality is improved through the marshes' and wetlands' ability to filter nutrients and impurities from runoff and process organic wastes. The local marshes and wetlands provide breeding and feeding grounds for fish and wildlife, create and enhance waterfowl habitats and protect habitats for rare and endangered species. The floodplains are an important asset. They provide open space, aesthetic pleasure and areas for active and passive uses.

FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS

All developments in St. Charles Parish need local and state permits. Contact the St. Charles Parish Department of Planning and Zoning at (985) 783-5060 for advice before you build, fill, place a manufactured home or otherwise develop. The zoning ordinance, flood control ordinance and national building codes have special provisions regulating construction and other developments within floodplains. Without these provisions, flood insurance through the National Flood Insurance Program (NFIP) would not be available to property owners in St. Charles Parish. Any development in the floodplain without a permit is illegal. Such activity should be reported to the Planning and Zoning Department at (985) 783-5060.

SUBSTANTIAL IMPROVEMENT REQUIREMENTS

What is substantial improvement? The National Flood Insurance Program (NFIP) requires that any reconstruction, rehabilitation, addition or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the start of construction of the improvement, must conform or meet the same construction requirements as a new building and be constructed above the minimum Base Flood Elevation (BFE) listed on the St. Charles Parish Flood Insurance Rate Map (FIRM).

What is substantial damage? Substantial damage means damage of any origin sustained by a building or structure when the cost of restoring the building to its predamaged condition would equal or exceed 50 percent of the market value of the building before the damage occurred. Substantial damage is determined regardless of the actual repair work performed.

St. Charles Parish requires by ordinance that any substantial improvement or substantial damage improvement must have a building permit. Permit information can be obtained at the Planning and Zoning Department, located at 14996 River Road in Hahnville, or by calling (985) 783-5060.

WARNING SYSTEM

If flooding is imminent and evacuation of the parish is advised, St. Charles Parish will notify you through local radio and cable TV. Additionally, the parish will be receiving information from NOAA broadcast weather information at 162550 MHz 24 hours a day and from the National Weather Service offices in Louisiana. The local contact number is (985) 783-5050. Please call in reference to evacuation notices, procedures and shelters.

FLOOD SAFETY

1. Learn the safest route from your home or business to higher, safer ground, but stay tuned to reports of changing flood conditions.
2. If emergency officials tell you to evacuate or leave your home, go immediately to a safe shelter, hotel or relative's house.
3. Turn off all utilities, gas and electricity at the main switch. Stay away from power lines and electrical lines. Be alert for gas leaks.
4. Do not walk through flowing water. Drowning is the number one cause of flood-related deaths. Currents can be deceptive. Six inches of moving water can knock you off your feet.
5. Do not drive through a flooded area. More people drown in their cars than in any other location. Vehicles also push water into homes and cause additional property damage.

FLOOD PROTECTION ASSISTANCE

Residents can obtain information on flood protection assistance from the St. Charles Parish Planning and Zoning Department or the Department of Public Works by calling (985) 783-5060 or (985) 783-5102. Flood protection assistance provided by St. Charles Parish is site-specific. Flood-related data, data on historical flooding in a given neighborhood and similar information is available.

Services Provided:

- List of names of contractors and consultants knowledgeable or experienced in retrofitting techniques and construction.
- Materials on how to select a qualified contractor and what recourse citizens have if they are dissatisfied with the contractor's performance.
- Site visits to review flooding, drainage and sewer problems and provide one-on-one advice to property owners.
- Advice and assistance on retrofitting techniques, such as elevating buildings above BFE, dry floodproofing, wet floodproofing and protecting from sewer backup.
- Information on the installation of barriers, levees and floodwalls around individual buildings or structures is also available.
- One-site visits and technical assistance are provided to residents who are experiencing problems in areas of flooding and drainage, or for those who want recommendations on how to retrofit an existing property. Funding or other financial assistance may be available for elevation and other mitigation activities for flooded properties. Please direct your inquiries to the Flood Plain Administrator at 985-783-5060.

FLOOD INFORMATION

Citizens can obtain flood information concerning flooding, flood maps, mandatory flood insurance purchase requirements, flood insurance requirements and inquiries and flood zone determinations from the St. Charles Parish Planning and Zoning Department, 14996 River Road, Hahnville, or by calling (985) 783-5060.

Elevation Certificates of all properties in the Special Flood Hazard Areas (SFHAs) are available and on file at Planning and Zoning, and copies are available upon request. River and tide gauge information can be obtained through www.usgs.gov.

As a service to our community, contact our office at 985-783-5060 to find out if your property is in the floodplain and subject to additional regulations, or if your property is affected by a flood-way, drainage issues, or a natural function such as wetlands. We can also advise of the flood depth of the flood depth for your property and historical flooding area.

DRAINAGE MAINTENANCE

It is illegal to dump any type of debris into a canal, stream, river or drainage ditch. This debris can become entangled in culverts and shallow streambeds, canals or drainage ditches and impede drainage, causing the flow of water to back up. Keep drainage ditches on your property free of debris, foliage and vegetation that would impede the flow of water. Debris dumping should be reported to the St. Charles Parish's Public Works Dept. at (985) 783-5102 or the Planning and Zoning Dept. at (985) 783-5060.

**FOR MORE INFORMATION ABOUT THE
NATIONAL FLOOD INSURANCE PROGRAM
AND FLOOD MITIGATION, VISIT
WWW.FLOODSMART.GOV
OR CONTACT YOUR INSURANCE AGENT**

USEFUL WEBSITES:

www.fema.gov • www.usgs.gov • www.noaa.gov
www.floods.org • www.weather.gov • www.lfma.org



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