

HURRICANE KATRINA: GIS SPATIAL ANALYSIS OF FLOOD IMPACTS IN MISSISSIPPI

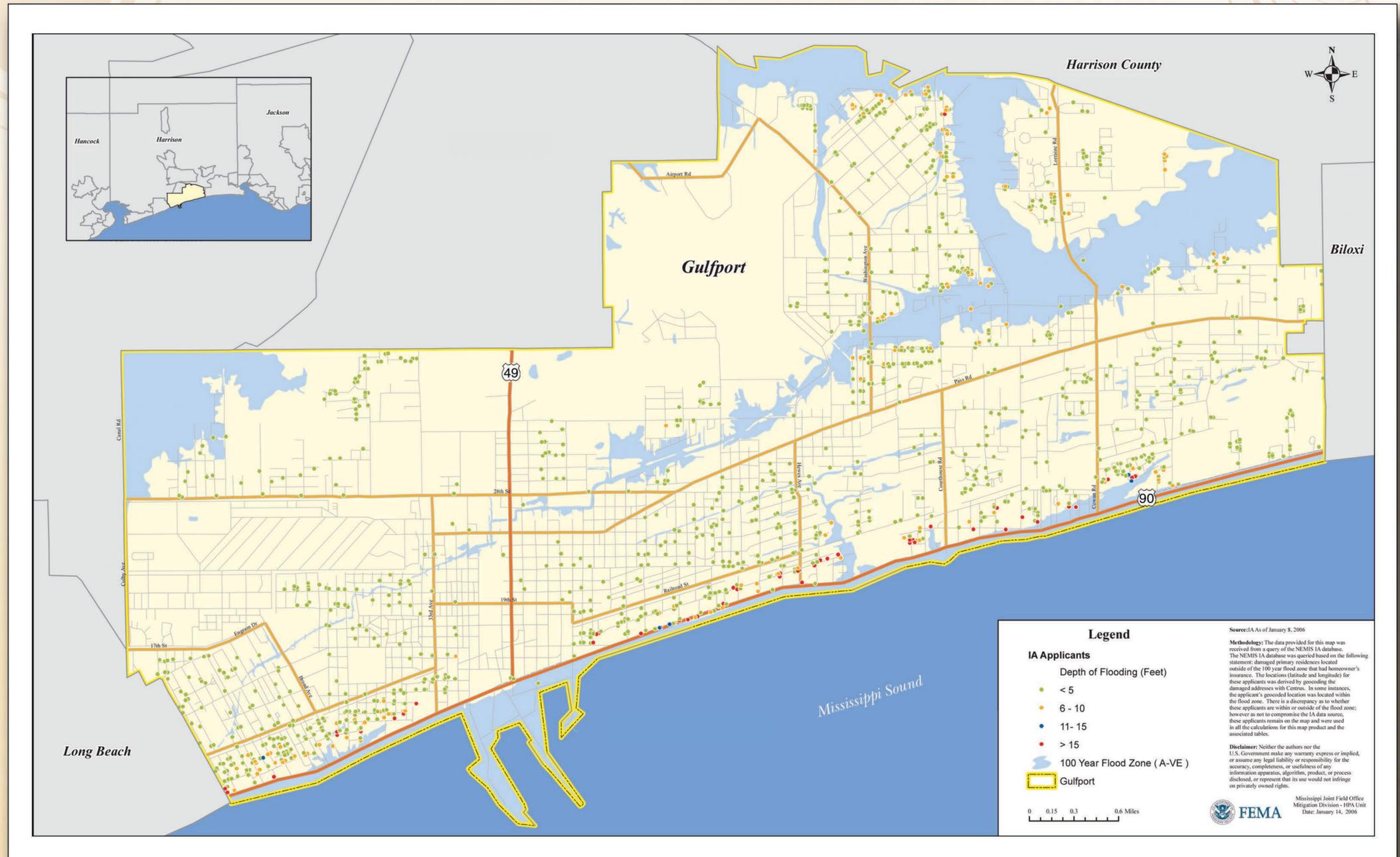
Damaged Primary Residences Outside the High Risk Flood Areas

Gulfport, Mississippi

Roughly 25% of flood insurance claims are for structures that are in low- to moderate-risk areas.

FEMA's Flood Insurance Rate Maps (FIRMs) show areas with 1% and 0.2% chances of flooding, known as the 100-year and 500-year floodplains, respectively. The National Flood Insurance Program (NFIP) provides development standards requiring new construction to be elevated above the 100-year floodplain. In managing the floodplain, communities depend on FIRMs to determine how high to elevate new structures so they can be built safer. Lending institutions providing federally-backed mortgages use FIRMs to determine whether flood insurance will be required.

With Hurricane Katrina, the intensity of the flooding in many cases exceeded the 100-year flood zone, extending far into the 500-year flood zone. There is no NFIP requirement to purchase flood insurance for structures in the 500-year floodplain. Since homeowners insurance does not cover flood damage, thousands of homes that suffered extensive damage from flooding and storm surge inundation were not insured.



This map shows the damaged primary residences, outside the high risk flood area, having homeowners insurance but not flood insurance and the depth of flooding suffered.

For more information about flood insurance:
www.floodsmart.gov

To view an official FIRM for free: www.msc.fema.gov



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