



# FEMA

## Strong Building Code Protects Louisiana Town

**Mandeville, LA** Mr. Berggren is the building inspector and floodplain manager for this small community on the other side of Lake Ponchartrain across from New Orleans. Wayne is happy because his city fared reasonably well during the Hurricane Katrina disaster – partially due to their stringent building regulations that promote proper flood mitigation.

Mandeville has been a member of the National Flood Insurance Program (NFIP) since 1979. Not only does this program provide residents with an opportunity to protect themselves from financial loss during flooding, but it also required that Mandeville raise its building standards to reduce the flood risk in their town. These standards state that all new construction must be built at or above the Base Flood Elevation (BFE) shown on the city’s flood maps. The BFE represents the average floodwater elevation for a 100-year flood event, meaning that floors of buildings constructed to this standard will sit above the floodwater and avoid damage during all but the most severe flood events.

Some historical construction in town has also been preserved by these strict building regulations. When a home or business owner located in the regulatory floodplain wishes to make improvements to their building, and the cost of that improvement is more than 50 percent of the current value of the structure, this is called a “substantial improvement.” When a substantial improvement is made to a building, the building owner is required to comply with the building code as though constructing a new building. The owner must elevate the structure to the current standard of one foot above BFE. The higher standard does add to the cost of the work, but, in the long-term, it’s in the best interest of the community because the effort will protect that building during a future flood event.

Mandeville’s mitigation efforts proved their worth during Hurricane Katrina. This storm was the first real test of the city’s floodplain building standards. Along Lakeshore Drive, virtually every elevated home suffered little or no flood damage. The homes that were not elevated were substantially damaged. Some are completely gone.

There is help for those who have suffered substantial flood damage and, as a result, are required to elevate their homes. This help comes in the form of the Increased Cost of Compliance (ICC) coverage, part of the Standard Flood Insurance Policy. If community officials determine the home has been substantially damaged by flood, and the home is located within a Special Flood Hazard Area, the owner may qualify to receive up to \$30,000 in addition to their regular flood insurance claim to help bring their home into compliance when rebuilding through the ICC coverage option. Since many of the homes in Mandeville that were not elevated suffered substantial damage during Katrina, many residents who had flood insurance will have the chance to take advantage of ICC coverage for the first time. Homes that receive a claim for the maximum statutory limit of \$250,000 are not eligible for the ICC benefit.



Saint Tammany Parish,  
Louisiana



### Quick Facts

Sector:

**Public**

Cost:

**Amount Not Available**

Primary Activity/Project:

**Elevation, Structural**

Primary Funding:

**National Flood Insurance Program (NFIP)**