

Flood Hazard Information Provided by the City of Monroe

INTRODUCTION

The City of Monroe as part of the Ouachita Emergency Respond task force is dedicated to minimizing the loss of property and preventing any loss of life associated with flooding. Education and prevention are valuable and proven tools that help citizens and communities become resistant to these natural disasters. The City of Monroe with the Ouachita River and powerful Hurricanes recognizes that the City is susceptible to flooding and other related hazards, not just those structures located within Special Flood Hazard Areas (SFHA). The following information has been provided to help inform citizens of Monroe and property owners located within the SFHA and flood prone areas.

FLOOD HAZARD

The Ouachita River was responsible for major flooding in the Parish prior to the construction of a floodwall and levee network in 1934. However, portions of the Parish and the City of Monroe remain subject to backwater flooding from the Ouachita River and its tributaries when discharges into the Ouachita River exceed those used in the design of the existing levee system. Additionally, the Chauvin Bayou and Youngs Bayou floodplains are subject to backwater flooding from Bayou Lafourche.

In December 1982, the Monroe Airport and the University of Louisiana at Monroe weather stations reported 16.07 and 20.66 inches of rainfall, respectively. During the flooding of December 1982 and January 1983, the flood stage of Chauvin Bayou reached 71.75 NGVD at US Route 165. This resulted in the declaration of the area as national disaster that made possible Federal Disaster Assistance. The 1991 flood was the highest recorded flood. The rainfall that occurred during that flood was near that of a 100-year storm. The Ouachita River reached a record level of 81.92 feet NGVD on May 4, 1991. This record crest followed extensive rainfall in the Ouachita River Basin. The flood stage of Chauvin Bayou reached 73.2 feet at US Route 165.

Hurricane Katrina of 2005 not only destroyed most of New Orleans with flooding when the levee was breached, but exposed the whole State including Monroe to the aftermath of the flooding. The City of Monroe was part of the evacuation and shelter for citizens of New Orleans. In 2008, hurricanes Gustav and Ike came through Monroe again with Gustav causing most part of the Parish to be declared disaster again in flooding.

FLOOD SAFETY

Is my home at risk of being flooded?

Rather than wait for a code requirement, you can act to protect your home from flood damage. First know your

flood hazard. Check with the City planning, permitting or public works office and find out your flood zone. Monroe - Ph. 329-2334

FEMA, through its National Flood Insurance Program has developed Flood Insurance Rate Maps (FIRM's) for every community in the U.S. that participates in the National Flood Insurance Program. These maps denote "flood zones" which are geographical areas that historically have flooded.

Surviving Flood Hazard

Know the following:

- How much warning time can you expect?
- How will you get the flood warning? T.V. and radio.
- Stock nonperishable emergency supplies and disaster supply kit, containing water, food, first-aid supplies, cash, batteries, radio, flashlight and other items to last three to seven days.
- Make sure cars have a full tank of gas in case you have to drive for higher ground or shelter.

- Do not drive through a flooded area. More people drown in their cars than in any other location. Vehicles also push water into homes to cause additional property damage.

- Know your access or evacuation route safest from your home to higher, safer ground and stay turned to reports of changing flooding conditions.

- If emergency officials tell you to evacuate, go immediately to a safe shelter, hotel or relative's house. Most of the City's Community Centers are usually the first options except when instructed otherwise.

- Turn off all utilities, gas and electricity at the main switch. Stay away from power lines. Be alert for gas leaks.

- 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.

Do I need flood insurance?

Basic homeowner's insurance policies do not cover damage from floods. However, because Ouachita Parish and the City of Monroe participate in the National Flood Insurance Program, subsidized flood insurance is available to everyone in the City and Parish. 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 B and C, which are not high risk flood zones.

Renters living in a flood zone can also protect their possessions with flood insurance. A policy is renewable every year and there is a 30 day waiting period for the policy to be effective.

Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not contents. An additional content insurance may be needed.

Also check to make sure the community number on your policy is correct. For people in the corporate limits of Monroe the number is **220136**.

For more information about flood insurance:

- <http://www.fema.gov/business/nfip>
- Contact your insurance agent

What can I do to protect my home?

Various alternatives are available to help minimize flooding. If your floor level your property or your structure is lower than the Base Flood Elevation (BFE) located on the Parish's Flood Insurance Rate Map, 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:

- Elevating the building so that flood water 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 if flood waters enter the building there is little or no damage.
- Prevent basement flooding from sewer backup or sump pump failure.

How can I help to reduce flooding in Monroe.

It is illegal in the City of Monroe to dump any type of debris into canal or drainage ditch. The debris can clog the culverts and shallow streambeds and reduce drainage causing the water to backup. Report any illegal dumping to code enforcement division of the City Planning and Urban Department at **329-2332**.

Also check with the permitting office before building, alter, re-grade or place fill on your property.

Related Websites:

- www.fema.gov
- www.usgs.gov
- www.opj.org/permitoffice/floodplain.html
- www.la.water.usgs.gov/hyrowatch.htm