

Flood

By George Porter

In most areas of the country there are three correct ways to set up a home. The #1 choice is the factory manual; after all, it is the method for keeping the manufacturer's warranty intact. The #2 choice is either ANSI A225.1 or a state generic set-up code, and the #3 choice is the sealed plans from a professional engineer. What almost everyone is forgetting is there is a #4 that is pretty much an obligation all over the nation.

If you put a home in an area prone to natural disasters, such as flood or earthquake, there are some rules you have to follow if you want to qualify for federal insurance. There is a program called the NFIP, this is government talk for National Flood Insurance Program. This is an insurance company just like most other insurance companies except that it is run by the U.S. government. There are premiums paid into the company (NFIP) and when you have a claim they pay the damage bills. You don't have to buy it, BUT, if you are in a flood plain it is probably the only kind of insurance you can get on your home. There are some other requirements that the homeowner must meet as well. The main floor in a home must be above the 100 year flood plain. When the velocity of the water expected during a flood is great enough, the supports of the home as well as the footings must be especially constructed to withstand the force of the water.

The rules are somewhat simple, if you want insurance you must get your stuff out of harms way. As the old saying goes, "The devil is in the details". NFIP and FEMA do not go around inspecting these homes too much. There are hundreds of thousands of them and they just can't see them all. They do however; rely on local officials to see to it that their rules for insurance are met. They trust the local officials in all the states, counties, towns, and villages everywhere in this country to do the right thing so the folks living in the flood plain areas qualify for insurance. What you are thinking right now is not even close to as bad as it really is in some places.

Here is the problem, if FEMA drops by and sees that this county or municipality has ignored its guidelines for setting up homes in a flood plain, they can notify NFIP and the area can be dropped from insurance coverage. This is of course very politically unpopular but there are lots of areas where there are just no more reasons to keep paying for homes that are washed away by floods on a regular basis.

Flood insurance is a service by the government, it is not a right, and there are some obligations that go with it on the part of the insured. In most cases it is the only insurance you can get if you live in a high risk area. You should be able to understand that there are some things that need to be done for your own security in addition to keeping the insurance premiums affordable.

What has prompted all this awareness on my part is that lately, I have been working with FEMA in some flood disasters around the country. They want to know what they can do to make manufactured housing safer in a flood and what they can do to help reduce the costs of these

disasters to the government. They most certainly do not intend to cut off people on a wholesale basis and ignore their emergencies. They do want to know what they can do to lessen the impact of flooding on the citizens involved as well as the taxpayers who foot the bills for the relief.

Floods are not new. They are almost always predictable well in advance and modern technology has enabled us to even know how high the water will go during what should be the worst flood in 100 years. These things can of course be wrong but on a grand scale they are pretty close. You can always hear stories about people burning up in cars because they had seatbelts on, but you still are a lot safer wearing one than not. FEMA is also right a lot more than it is wrong, their guidelines are your best chance of surviving a flood.

In some areas FEMA's guidelines have been incredibly ignored. For instance, I was witness to an amazing line of reasoning recently. There was a small manufactured housing community in the northeast that was wiped out by a flood this winter. Thirty homes were flooded up to the doorknobs and they were totally destroyed. The ceiling fans and a few things in some of the upper cabinets were able to be saved, everything else was lost. All the pictures of their kids and deceased parents were lost; it was as though they had their life history taken away by the flood. You could replace the home and the TV and the refrigerator etc., but they had lost things that no amount of money could bring back. It makes you feel very sad to see this and there is nothing you can do about it, except try not to let it happen again. They moved the thirty destroyed homes across the street into a open area until they could figure out what to do with them. This is the part that stunned me! With the trashed homes still in plain view they replaced all thirty homes in exactly the same place at exactly the same height off the ground, they even used the same blocks! If these people had added six more blocks to each double stack and had followed the installation instructions that were described in the manufacturer's manual they would have qualified for NFIP. As it is they have obviously disqualified themselves and will have no flood insurance next time. They said they couldn't afford to do it right. I guess I don't understand how you can't afford not to. This was not some theory or hypothetical case, this was real and the watermark is still on the telephone poles outside their doors. The town was notified by FEMA just a few days after the flood and the building official still let them do this thing.

We as a nation of taxpayers can't afford this ignorance anymore and FEMA knows it. How can this be allowed to continue? It can't and it won't.

How does this affect you as an installer? When these folks are washed away again, and they will be, and there is no money from NFIP, there will be a big demand for lawyers to blame someone and make them pay. You will be on that list. Of course it's not fair, but it is reality, so what are you going to do about it. Personally I am not sure, but I am very concerned.