

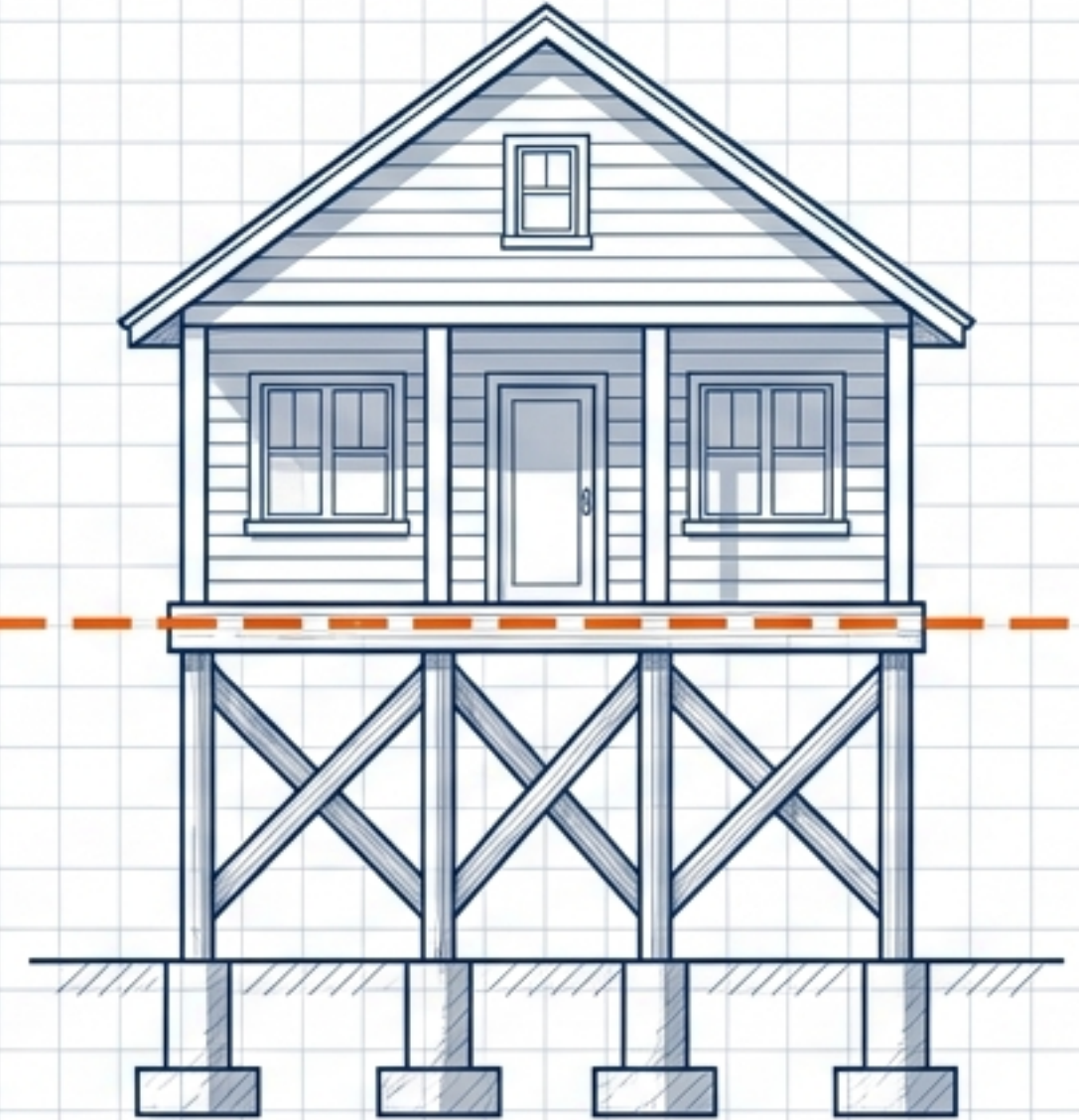
# Navigating Mississippi's Floodplain Mandates

## MEMA'S REGULATORY ROLE

MEMA partners with 335 NFIP communities to enforce regulations that keep Mississippi insurable, preserving natural floodplain functions and reducing catastrophic loss.



Base Flood Elevation (BFE)



**Pre-1974: PRE-FIRM**  
[Grandfathered Flexibility]

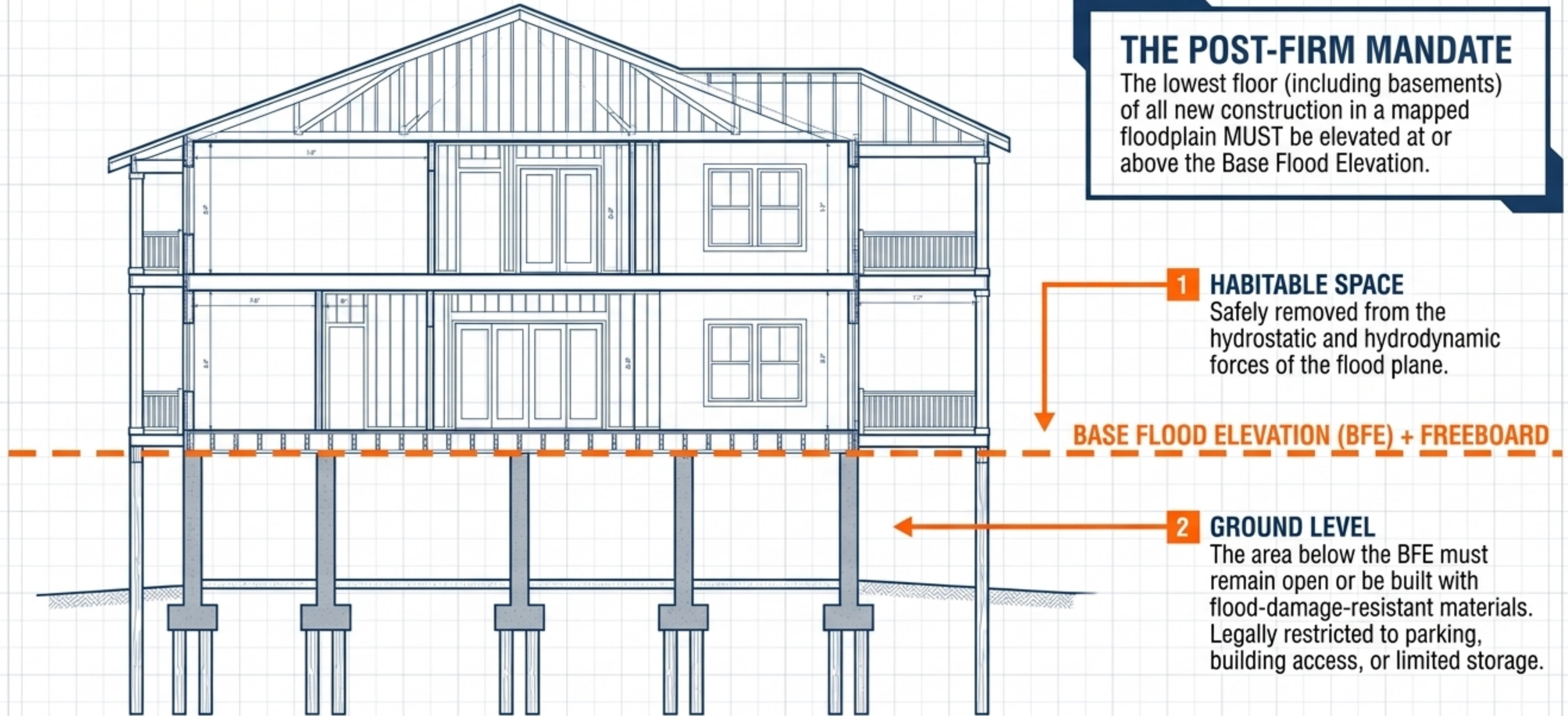
**THE FIRM DIVIDE**  
Flood Insurance Rate Maps (FIRM) establish the ultimate regulatory boundary. Structures built on or before December 31, 1974 (or before the community's first FIRM) are classified as Pre-FIRM. Anything built after is Post-FIRM.

**Post-1974: POST-FIRM**  
[Strict Compliance]

# NEW CONSTRUCTION MUST RISE ABOVE THE THREAT

## THE POST-FIRM MANDATE

The lowest floor (including basements) of all new construction in a mapped floodplain MUST be elevated at or above the Base Flood Elevation.



# DEFENSIVE PERIMETER BARRIERS FOR GRANDFATHERED HOMES

**OVERVIEW:** Pre-FIRM structures that have not been substantially improved can utilize perimeter barriers to hold back surface water without elevating the home.

## A. EARTHEN BERMS

**THE 3:1 RULE:** Earthen berms require 3 feet of width for every 1 foot of height to prevent erosion and failure. Deep-rooted trees cannot be planted here, as roots cause leaks.

1 FT

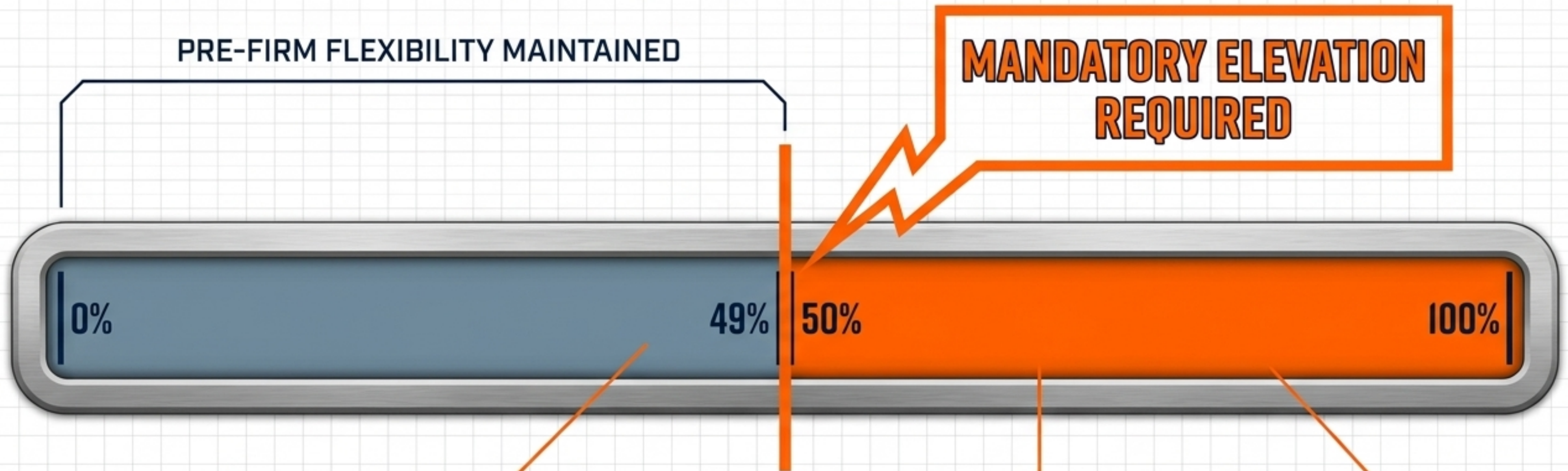
3 FT

**THE INTERNAL CATCH:** Both barrier systems inherently trap rainwater and ground seepage. They mandate an internal drainage system (sump pump) to prevent the home from flooding from the inside out.

## B. STRUCTURAL FLOODWALLS

**FLOODWALLS:** Concrete or steel barriers utilized when property lines are too tight for a sprawling berm.

# THE TIPPING POINT WHEN OLD BUILDS BECOME NEW



## THE CORE MECHANISM

Pre-FIRM grandfathering is not permanent. If the cost of additions, alterations, repairs, or reconstruction equals or exceeds 50% of the building's pre-damage market value, it is classified as a "Substantial Improvement".

## THE CONSEQUENCE

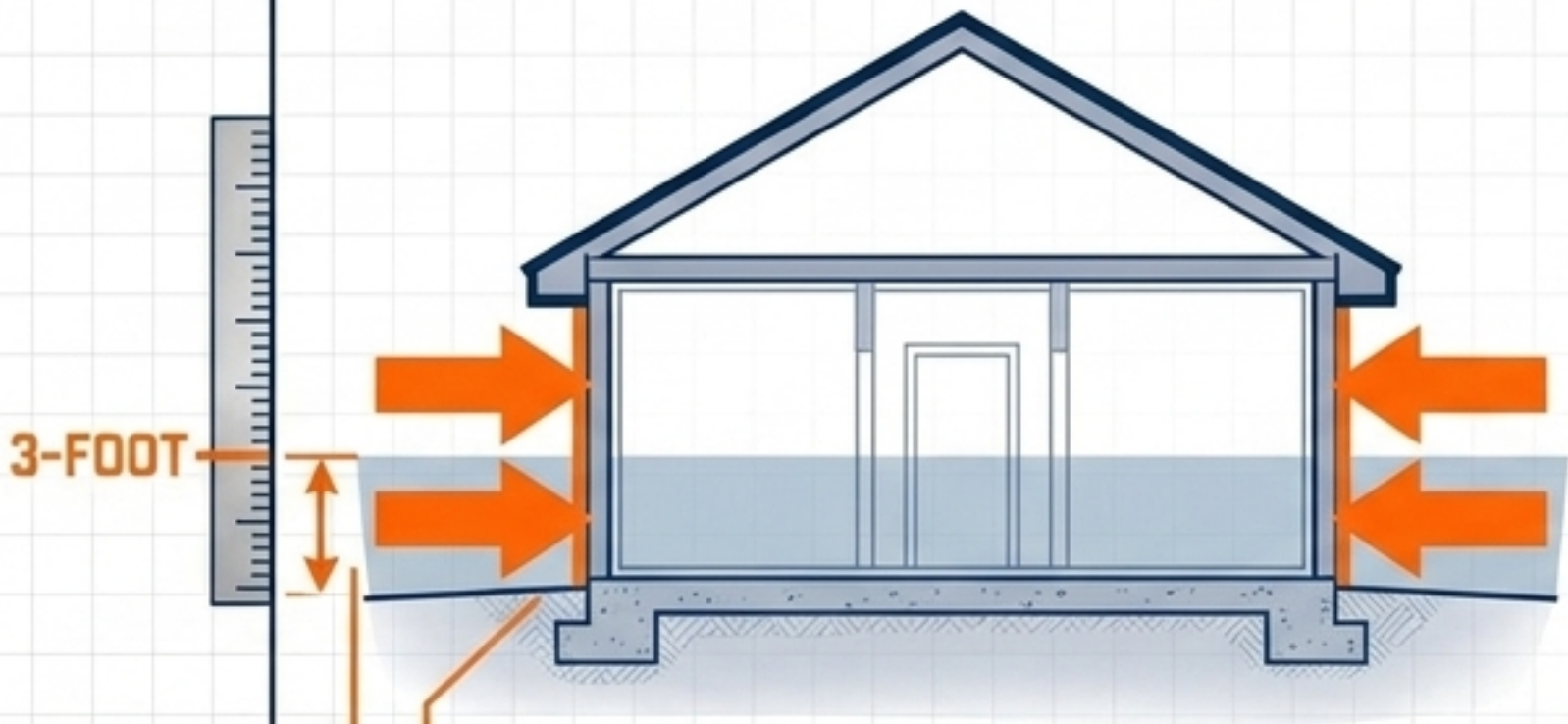
The entire building—not just the addition—loses its grandfathered status and must be brought into full Post-FIRM compliance, requiring elevation to or above the BFE.

## CUMULATIVE TRACKING

In many Mississippi communities, this threshold is cumulative. Small repair projects add up over time to eventually trigger the 50% mandate.

# EVALUATING TACTICAL DEFENSES FOR PRE-FIRM STRUCTURES

## DRY FLOODPROOFING



### THE MECHANISM

Seal the building entirely with waterproof coatings and removable shields over openings.

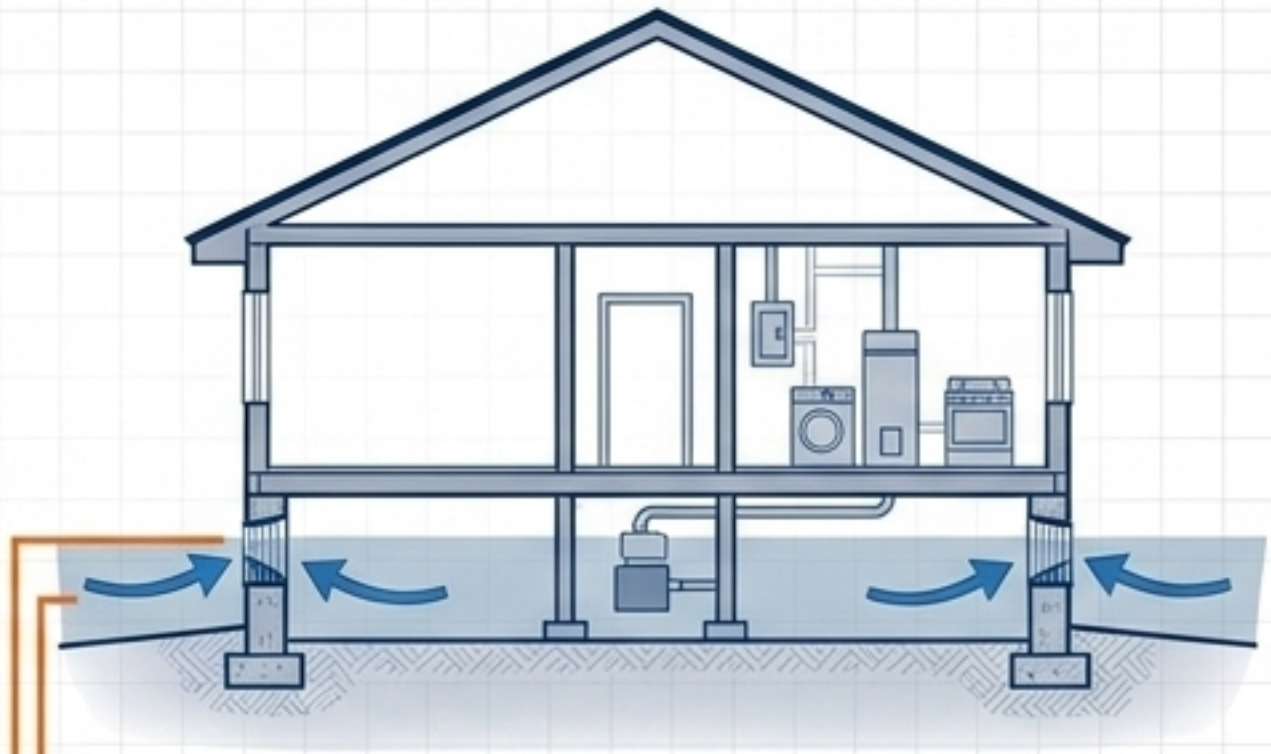
### TARGET STRUCTURE

Feasible only for concrete slab floors (no basements) with zero structural cracks.

### PRIMARY ENGINEERING RISK

Capped strictly at a 3-foot height limit. Deeper water exerts massive hydrostatic pressure, risking catastrophic wall and floor collapse.

## WET FLOODPROOFING



Allow floodwaters inside the lower levels, but relocate all damageable materials and utilities higher.

Multi-story homes or crawlspaces. (Not feasible for 1-story homes, as living spaces would flood).

Uses engineered foundation vents to perfectly equalize hydrostatic pressure, saving the structure's integrity (but requires active management of interior contents).