

FREQUENTLY ASKED QUESTIONS

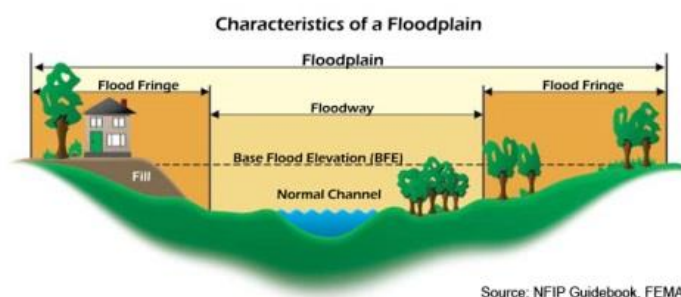
The following information is based on common questions from the public. If you have a specific question or need further information, please contact the Floodplain Administrator at (337) 291-8468.

Floodplain Information

WHAT IS THE FLOODPLAIN?

A floodplain is an area of land that is susceptible to being inundated by floodwaters. The floodplain in Lafayette Parish consists of several flood zones which constitute the Special Flood Hazard Area (SFHA) and non-Special Flood Hazard Area. The flood zones are based on the 100-year flood (1-percent-annual-chance flood). The SFHA is land that would be covered by floodwaters of the 100-year flood and a non-SFHA is any area of land that would be higher than the floodwaters of the 100-year flood. The flood zones are shown on the Flood Insurance Rate Map (FIRM).

The FIRM can be found at www.lafayettela.gov/floodmaps



WHAT IS THE BASE FLOOD ELEVATION?

The BFE is the elevation to which the floodwater is expected to rise during the 100-year flood. Base Flood Elevations apply only to SFHAs and are shown on the DFIRM.

WHAT ARE THE DIFFERENT FLOOD ZONES?

There are six flood zones in Lafayette Parish. The following flood zone definitions were obtained from FEMA.gov. The color block shown below corresponds to flood zone colors on the LCG Flood Maps

Special Flood Hazard Areas

■ **Zone AE-Floodway** means the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height. Communities must regulate development in these floodways to ensure that there are no increases in upstream flood elevations

■ **Zone AE** is an area subject to inundation by the 1-percent-annual-chance flood event determined by detailed methods. Base Flood Elevations are shown. Mandatory flood insurance requirements and floodplain management standards apply.

■ **Zone AH** is an area subject to inundation by 1-percent-annual-chance shallow flooding (usually areas of ponding) where average depths are between 1 and 3 feet. Base Flood Elevations derived from detailed hydraulic analyses are shown in this zone. Mandatory flood insurance requirements and floodplain management standards apply.

Zone A (or unnumbered A) is an area subject to inundation by the 1-percent-annual-chance flood event and generally determined using approximate methodologies. Because detailed hydraulic analyses have not been performed, no BFEs or flood depths are shown. Mandatory flood insurance requirements and floodplain management standards apply.

Non-Special Flood Hazard Areas

Zone X500 (shaded) is a moderate flood hazard area and is an area between the limits of the base flood and the 0.2- percent-annual-chance (or 500-year) flood. Mandatory flood insurance is not required.

Zone X (unshaded) is a minimal flood hazard area and is an area outside the SFHA and higher than the elevation of the 0.2-percent-annual-chance (or 500-year) flood. Mandatory flood insurance is not required.

WHAT FLOOD ZONE IS MY HOME IN?

The DFIRM reflects the current flood risks for Lafayette Parish. To look up the flood zone of a particular structure, visit the Lafayette Parish Flood Maps to search by street address.

MY HOME IS IN THE SPECIAL FLOOD HAZARD AREA BUT MY NEIGHBOR’S IS NOT. WHY IS THIS?

The DFIRM was created by FEMA after analyzing the ground elevations of the county. The flood zones are delineated once FEMA compares the elevation of the ground to the BFE of the surrounding area. Ground that is higher than the BFE is considered a non-SFHA while ground that is below BFE is considered to be in a SFHA. This means that you and your neighbor can very easily be in different flood zones because of differences in the ground elevation.

WHAT IS AN ELEVATION CERTIFICATE?

An elevation certificate is a standardized document created by FEMA that can be completed by a professional surveyor. It is used to provide the elevation information of a structure as well as other pertinent data to determine the correct flood insurance rate. The elevation certificate can also be used as supporting material for a Letter of Map Change application.

U.S. DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY <small>National Flood Insurance Program</small>		ELEVATION CERTIFICATE IMPORTANT: Follow the instructions on pages 1–9.		OMB No. 1660-0008 Expiration Date:
SECTION A – PROPERTY INFORMATION				FOR INSURANCE COMPANY USE
A1. Building Owner's Name			Policy Number:	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or RO. Route and Box No.			Company NAIC Number:	
City		State		ZIP Code
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)				
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)				
A5. Latitude/Longitude: Lat. _____ Long. _____			Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983	
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.				
A7. Building Diagram Number _____				
A8. For a building with a crawlspace or enclosure(s): a) Square footage of crawlspace or enclosure(s) _____ sq ft b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____ c) Total net area of flood openings in A8.b _____ sq in d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No		A9. For a building with an attached garage: a) Square footage of attached garage _____ sq ft b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____ c) Total net area of flood openings in A9.b _____ sq in d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No		

DOES LCG HAVE A COPY OF MY ELEVATION CERTIFICATE?

If your structure was built in Unincorporated Lafayette Parish or the City of Lafayette after September 1980, and the flood zone at the time started with the letter “A”, LCG may have a copy of the elevation certificate on file.

We have created an Elevation Certificate Map & List that contains historic and current elevation certificates. To look for an elevation certificate, visit the Elevation Certificate Map webpage or utilize the list at www.lafayettela.gov/ECList.gov . You can also call the Flood Administrator at (337) 291-8468.

- If your property is in the City of Scott, contact City Hall at (337) 889-5023.
- If your property is in the City of Youngsville, contact City Hall at (337) 856-4181.
- If your property is in the City of Broussard, contact City Hall at (337)837-6681.
- If your property is in the Town of Duson, contact Town Hall at (337) 873-6754.

- If your property is in the City of Carencro, contact City Hall at (337) 896-8481.

Please note: There are some areas that may currently be in another jurisdiction, but they may have been unincorporated Lafayette Parish when they were initially constructed, so both jurisdictions should be contacted.

Flood Insurance Information

WHAT IS FLOOD INSURANCE?

Most homeowner insurance policies do not cover losses due to flooding. However, a separate flood insurance policy is available for most enclosed buildings, covering both structures and contents. The contents of rental units are also insurable. You can find out more about obtaining flood insurance, and the limits of its coverage, by contacting any licensed property or casualty insurance agent or broker.

WHAT ARE THE BENEFITS OF PARTICIPATING IN THE NATIONAL FLOOD INSURANCE PROGRAM?

The NFIP is a federal program enacted in 1968. It is well known for requiring structures with federally backed mortgages to obtain flood insurance when located in the SFHA. However, as a participant of the NFIP, LCG also receives the following benefits:

- Flood insurance – All buildings in the City of Lafayette & Unincorporated areas of Lafayette Parish are eligible for federally backed flood insurance. Structures that have an effective NFIP flood insurance policy at the time of flooding will be covered even if a natural disaster is not declared.
- Federal aid – LCG may receive relief and aid from FEMA in the event of a natural disaster.
- Federal funding – LCG residents are eligible to receive general funding from the federal government.

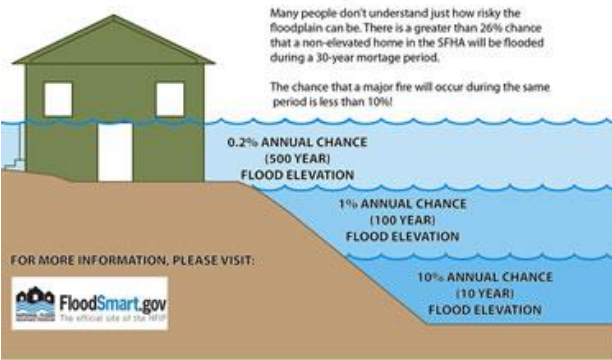
AN AGREEMENT

FEDERAL GOVERNMENT
makes subsidized
flood insurance available
within the community



LOCAL COMMUNITIES
adopt and enforce
floodplain regulations that
meet FEMA requirements
(VOLUNTARY)

Nature Doesn't Read Flood Maps



WHO IS REQUIRED TO PURCHASE FLOOD INSURANCE?

The purchase of flood insurance is mandatory if a structure has a federally backed mortgage and is located in a SFHA (flood zones VE, AE, AH or A). Structures located in a non-SFHA do not have a flood insurance requirement. However, it is important to note that over 25 % of flood insurance claims nationwide come from structures in X and X500 flood zones.

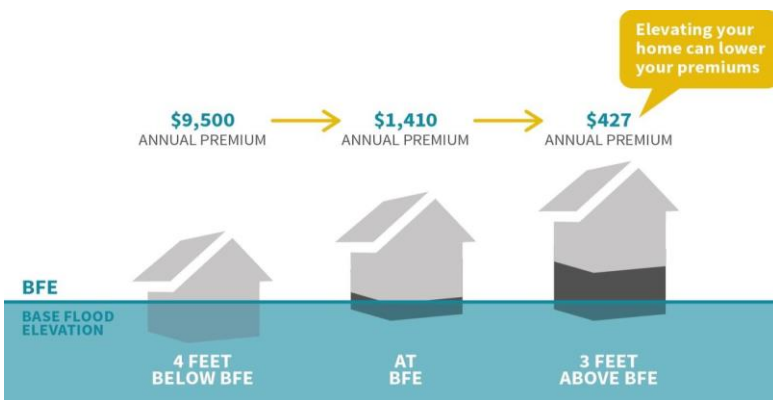
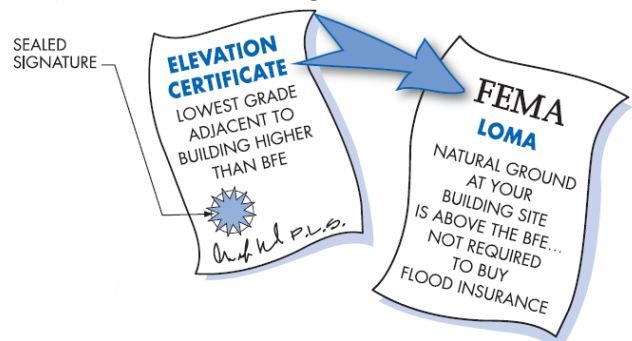
I PAY FLOOD INSURANCE BUT MY NEIGHBOR DOES NOT? WHY IS THIS?

Flood insurance is mandatory for structures with a federally backed mortgage that are located in a SFHA. The following are a few examples of why your neighbor may not have flood insurance:

- Your neighbor's home is not located in the SFHA. That means their home is located in an X or X500 flood zone and flood insurance is not required even if they have mortgage on the home.
- Your neighbor is located in the SFHA but they do not have a mortgage on the property. The mortgage holder requires flood insurance because it wants to protect its investment. If no federally backed mortgage exists, there is no requirement for flood insurance by the federal government.
- Your neighbor has received a Letter of Map Change for their home. See the question below.

IS IT POSSIBLE TO HAVE MY STRUCTURE REMOVED FROM THE SPECIAL FLOOD HAZARD AREA?

FEMA offers a Letter of Map Change (LOMC) process that determines whether a structure can be removed from the SFHA. A structure can be removed if the Lowest Adjacent Grade (LAG) of the structure is higher than the BFE. This process is called a Letter of Map Revision (LOMR-F) or Letter of Map Amendment (LOMA). The application for a LOMR-F or LOMA will require an elevation certificate, which is completed by a professional surveyor. If the LOMC is approved by FEMA, the structure will be removed from the SFHA and placed into an X or X500 flood zone. Call Floodplain Management at (337)291-8468 or FEMA Map Service Center at (877)336-2627 to find if there is an existing LOMA or LOMR-F on the property.



HOW DOES THE BFE IMPACT MY FLOOD INSURANCE?

The difference between the finished floor elevation of a structure and the BFE impacts the flood insurance premium for structures located in A, AE, & AH flood zones. For example, a structure located in an AE flood zone that is two feet above the BFE will have a lower flood insurance rate than a structure in the same flood zone with a one foot elevation difference.

WHAT IS THE COMMUNITY RATING SYSTEM (CRS) AND HOW DOES IS BENEFIT ME?

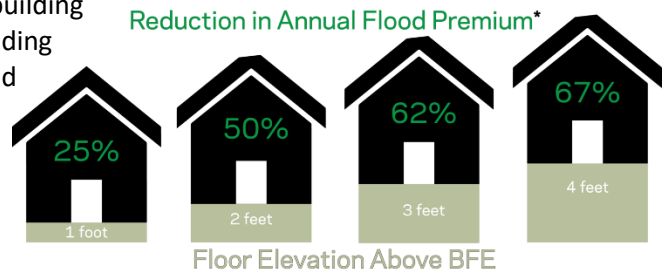
The CRS is a program established by the NFIP, which incentivizes best management practices in the floodplain. In exchange, communities receive discounted flood insurance rates on many policies. LCG voluntarily participates in the CRS program and has achieved a Class 7 rating, which equates to a 15% discount on regular flood insurance policies. The following is a breakdown of the discounts received for all flood insurance policy types:

- Structures in AE, AH or A flood zones receive a 15% discount.
- Structures located in a Standard X or X500 flood zones receive a 5% discount.
- Approximately 8,000 properties receive the discount, which amounts to \$3.75 million in savings for policyholders over the next 5 years.

Building in the Floodplain

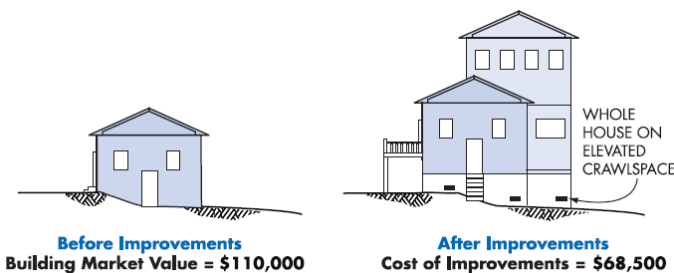
NEW CONSTRUCTION

New Construction or substantial improvement of any residential building (or manufactured home) shall; have the lowest floor, including basement mechanical and utility equipment, and ductwork, elevated no lower than 1 foot above Base Flood Elevation. Mobile Homes must have the bottom of the Longitudinal Frame Beam & any mechanical and utility equipment, no lower than 1 foot above Base Flood Elevation. The additional foot above Base Flood Elevation is called Freeboard. Freeboard provides a margin of safety against extraordinary or unknown flood risk.



* Example: V-Zone building with an open foundation. \$250,000 building coverage, \$100,000 contents coverage. Reductions compared to lowest flood at BFE. Note: This does not include recent rate increases. (FEMA Home Builder's Guide to Coastal Construction)

WHAT IS SUBSTANTIAL IMPROVEMENT/SUBSTANTIAL DAMAGE?



The Substantial Improvement/Substantial Damage requirement, also known as the 50% Rule, is applicable when a building is in the SFHA and the lowest floor of the building is below the BFE. Improvements or alterations that exceed 50% or more of the building value before the improvements are made, are required to meet current construction standards for building in a SFHA. For further information, please contact the Floodplain Administrator at (337) 291-8468.

Flooding Information

WILL MY PROPERTY FLOOD DURING A HURRICANE?

Hurricanes can bring tremendous amounts of rain and dangerous storm surge flooding from the Gulf of Mexico. While many factors about a particular hurricane (size, forward speed, point of landfall) will change the storm's effects, it is wise to prepare for possible flooding. Listen to the emergency broadcasts from local radio and television stations broadcasting for the Emergency Management Department's Early Warning System and take all necessary precautions to save your life. Hurricanes are not the only contributors to flooding; heavy rains can also produce flooding.

The following are important points to remember when driving in flood conditions:

- Do not drive through flooded roadways if you cannot clearly see the pavement and edge of pavement markings.
- Six inches of water will reach the bottom of most passenger cars causing loss of control, possible stalling, and engine damage.
- One foot of water will float many vehicles.
- Two feet of rushing water can carry away many vehicles, including sport utility vehicles (SUVs) and pick-ups.
- Remember: **TURN AROUND, DON'T DROWN!**



WHAT CAN BE DONE ABOUT FLOODING PROBLEMS?

Maintenance of drainage systems is important because debris can obstruct the flow of water which causes street and yard flooding. It is illegal to dump unauthorized chemical, sediment or waste materials into storm sewer systems, channels & streams in Lafayette Parish. Please note the following entities are responsible for the conveyance systems below:

- Lafayette Consolidated Government Drainage Department maintains those channels that are listed on the Lafayette Official Drainage Map, which can be found here [Official Drainage Map](#), and public road drainage systems.
- Within most developments, the homeowner association or similar entity is responsible for the maintenance of lakes, swales, and other drainage facilities outside of the roadway right-of-way.
- Within gated communities the homeowner association or similar entity is responsible for all drainage facility maintenance.

Call the Public Works Drainage Department at (337) 291-8517 for drainage system maintenance inquires or make a service request at <https://www.311lafayette.services/en-US/>