

PARISH OF ASCENSION

OFFICE OF PLANNING AND DEVELOPMENT



Kenny Matassa
Parish President

FLOOD ZONE DETERMINATION FORM

PLEASE NOTE: The Flood Maps issued by FEMA, effective August 16, 2007, have resulted in a large number of flood zone determination requests.
Due to this, please allow up to 10 days to complete the flood zone determination request.

Name of Applicant/Business: _____

Address of Requested Property: _____

Contact Phone Number: _____

Contact Fax Number: _____

Contact Email Address: _____

Lot or Tract Name / Number for Requested Address: _____

Subdivision: _____

Was the Property Formerly in a Flood Zone? (y/n): _____

Approximate Year Structure on Property was Constructed (if applicable): _____

Is this a Request for a Mortgage or Insurance Company? (y/n) _____

Applicant Signature: _____ Date: _____

INFORMATION PROVIDED BY PLANNING AND ZONING

Map Number: 220013-0 _____ Effective Date: August 16, 2007 _____

Flood Zone: _____ B.F.E.: _____

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BUILDING DEPARTMENT



Flood Insurance

NFTP: This community participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance cover direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFTP insures buildings, including mobile homes, *with* two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

Mandatory Purchase Requirement: The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings.

Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market

How it Works: Before a person can receive a loan or other financial assistance from one of the affected agencies or lenders, there must be a check to see if the building is in a Special Flood Hazard Area (SFHA). The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V."

Copies of the FIRM are available for review in most local government building or planning departments. Many lenders and insurance agents also have copies. It is the agency's or the lender's responsibility to check the FIRM to determine if the building is in an SFHA, although many communities provide assistance.

If the building is in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be floodprone. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property in any zone on a Flood insurance Rate Map.

Figure 320-2. Handout on mandatory purchase of flood insurance.

Commentary320-5