

# Do You Have Flood Insurance?

## Don't Wait Until It Is Too Late



### **FLOOD INSURANCE**



Always check the flood zone your property may be located in. If your property is in a Special Flood Hazard Area (“A” or “V” Zone), your local government will have requirements to follow for new construction, renovation. Flood insurance is a must have and well worth the slight cost given the protection you are provided. If you do not have flood insurance, talk to your insurance agent about purchasing a policy through the National Flood Insurance Program. The federal government backs this insurance, which is available to both homeowners and renters and for properties that have or have not already sustained flood damage. (Homeowners’s insurance ordinarily does not cover flood damage.) The Federal Emergency Management Agency (FEMA) 1-800-638-6620 determines flood insurance requirements. [www.fema.com](http://www.fema.com)

The Department of Safety and Permits (565-6130) will check the official flood insurance rate maps and tell you whether your property is in a Special Flood Hazard Area. (“A” or “V” zone). The Department of Safety and Permits will also tell you the minimum base elevation requirements for new residential construction or substantial renovations.



### **PROPERTY PROTECTION MEASURES :**

There are several different ways to protect a building from flood damage.

#### *Temporary (emergency)*

-  Relocate possessions to higher level
-  Place sand bags or similar barriers between flood water and the structure

#### *Permanent (retrofitting)*

-  Elevate the building so that flood water does not reach any critical area
-  Flood proof the structure to the base flood elevation with containment measures to make the building walls flood water-tight.

If you have a flood or drainage problem, the Department of Safety and Permits will review your situation and offer helpful suggestions; call (504) 565-6130 to schedule an appointment at City Hall or if possible visit your property. Safety and Permits maintains a list of registered and insured surveyors, contractors, and engineers available to assist you if needed.

## **FLOOD PLAIN DEVELOPMENT PERMIT REQUIREMENTS:**

Always check with The Department of Safety and Permits before you build on, alter, repair, or place fill on your property. You may need a permit to ensure that your project does not cause problems to other properties.

If you see building construction or site filling and grading without a city permit posted, contact the Department of Safety and Permits at (504) 565-6130.

## **THE SUBSTANTIAL IMPROVEMENT REQUIREMENTS.**

The National Flood Insurance Program (NFIP) requires that if the cost of non-flood related reconstruction, renovation, rehabilitation or other improvements equals or exceeds 50% of the building's market value, then the building must meet the requirement that is constructed or elevated above the minimum base flood elevation. Substantially flood damaged structures must also be brought up to this same standard if the cost of repairs equals or exceeds 50% of the building's appraised value before it was damaged.

## **LIBRARY**

The main branch of the New Orleans Public Library has various manuals and publications to help you protect your property from flood damage. Check with the Louisiana Division (3<sup>rd</sup> floor) of the main branch located at Loyola and Tulane Avenue, or call (504) 596-2610