

Do you know your flood hazard? Check before you buy.

Land in Jefferson Parish is located in or next to a floodplain and is subject to flooding. The most common source of flooding is from rainfall. Rain water ponds quickly in areas that are below sea level or in areas prone to subsidence. The low, flat ground in Jefferson Parish provides little natural gravity so rain water that falls in the parish must be pumped out through a complex drainage system of pipes and canals. Flooding can happen both inside and outside of the levee system during any season of the year, although hurricanes and tidal surges pose a serious threat in late summer.

Jefferson Parish has Flood Insurance Rate Maps (FIRMs) that show areas that have a 1% and 0.2% chance of flooding. To learn which flood zone your potential property is located in, call the Floodplain Manager at (504) 736-6541 or go to www.jeffparish.net to request a flood zone determination letter. Maps showing flood hazard areas can be viewed online at http://geoportal.jeffparish.net/flood/public and are also on file at your local library and at the Joseph S. Yenni Building.

Check for a Flood Hazard: Before you commit yourself to buying property, ask the seller or neighbors of the property how long they have lived there and if they have experienced a flooding event during rain fall. Also ask if the property has an Elevation Certificate or if the area has experienced settling or subsidence.

Floodplain Regulations: Jefferson Parish regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood, or other causes must be in compliance with the regulatory flood level when they are repaired. In some instances this will require the structure to be elevated or floodproofed. More information can be obtained from the Jefferson Parish Permit Office. For Eastbank inquiries, call (504) 736-6957 and for Westbank inquiries, call (504) 364-3512.

Flood Insurance: Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program, which can be purchased through a licensed property insurance agent. If the building is located in an area having a 1% chance of flooding (Special Flood Hazard Area), flood insurance is required by federally backed mortgage lenders. For buildings in areas having a 0.2% chance of flooding (Non-Special Flood Hazard Areas), flood insurance is highly recommended as flood waters do not respect the boundaries marked on a map. Facts show those insured in Zone X areas file more than 20% of all National Flood Insurance Program claims. Ask an insurance agent how much a flood insurance policy would cost before you buy.

For available information for properties in unincorporated Jefferson Parish, contact: The Department of Floodplain Management and Hazard Mitigation Joseph S. Yenni Building 1221 Elmwood Park Blvd, Suite 801 Jefferson, LA 70123 (504) 736-6540

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