## 7. SUBSTANTIAL IMPROVEMENT/ DAMAGE REQUIREMENTS

The NFIP, as well as Jefferson Parish ordinances, require that when the cost of reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50% of the fair market value, then the building must meet the same construction requirements as a new building.

Substantially damaged buildings must also be brought up to the same standards. A residence or building damaged so that the cost of repairs equals or exceeds 50% of the structure's fair market value must also be elevated at or above the Base Flood Elevation (BFE) in flood zones where BFE's exist.

Questions regarding this subject may be directed to the Jefferson Parish Office of Inspection and Code Enforcement.

## 8. FLOOD WARNING SYSTEM

Jefferson Parish operates a flood warning system to alert citizens about the possibility of impending flooding caused by hurricanes, tropical storms, and storm water from prolonged thunderstorms, tornadoes, winter storms, high winds, or a combination thereof.

A warning period will be available for most emergency situations, but the amount of lead time may vary from hazard to hazard. Proper action during this warning period will save lives, reduce injuries, and protect property. These warnings are routinely disseminated through the Emergency Alert System (EAS). Three short dual tones will be heard over TV and radio stations.

In the event of a power outage, use a battery-powered radio to listen for initial warning information and subsequent updates on 870 AM or 101.9 FM.

## 9. NATURAL & BENEFICIAL FUNCTIONS

A large portion of Jefferson Parish is at or below sea level. While there are some areas that are above this level, the entire parish is prone to the possibility of flooding. This is primarily because we are surrounded by rivers, lakes, bayous, and canals which necessitate our protection through a series of levee systems.

We therefore must use drainage canals and pumping stations to remove storm water as quickly as possible into the surrounding waterways outside the levee system. Citizens who observe any harmful activity with regard to our canal systems should immediately report it to the Jefferson Parish Department of Drainage.

For levee systems, contact either the East Jefferson Levee District office at 733-0087 or West Jefferson Levee District office at 340-0318. The importance of protecting our flood prevention resources cannot be overstated.

## 10. FEMA ELEVATION CERTIFICATES

These certificates are necessary to determine Base Flood Elevation (BFE) when building a commercial or residential structure, or mitigation of a structure which has been repetitively flooded or substantially damaged.

A licensed surveyor is the only person that can provide this service. Completed certificates may be on file in the Jefferson Parish Office of Code Enforcement for the structures built after 1992. To see copies of these certificates call Jefferson 736-6540, Harahan 737-6383, Grand Isle 985-787-3196, Kenner 468-6606, Gretna 363-1563, Jean Lafitte 689-2208 and Westwego 347-5745.

Remember you must still call the FEMA 800 number that will be announced after the incident to file your flood claim.

For more information on flood insurance and other flood related data, you can visit the Eastbank or Westbank Regional Libraries or log onto http://www.jplibrary.net/reference/floodinfo.htm or http://floodhelp.uno.edu.

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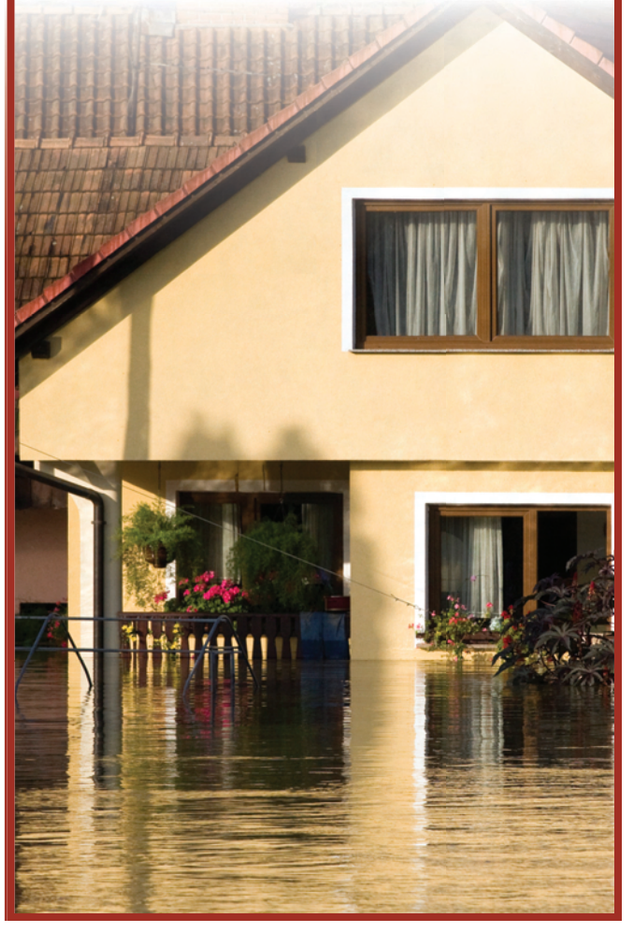
**www.jeffparish.net**

# PROGRESSIVE JEFFERSON

**Special Edition**

WHAT'S INSIDE:

- ***Flood Preparedness***
- ***FEMA Elevation Certificate***
- ***Flood Safety***



## 1. FLOOD INSURANCE

Homeowner's and business multi-peril insurance policies do not cover losses from flooding. Flood insurance policies must be purchased as a separate policy. Renters can buy flood policies to protect their personal property.

The maximum policy amount available from the federal government for a single family residence is $250,000.

You are eligible for flood insurance because Jefferson Parish participates in the National Flood Insurance Program (NFIP). If the FEMA flood maps show that a property is in an AE or VE Zone, flood insurance is required by law in order to get a loan or mortgage. There is a 30 day waiting period before a flood insurance policy becomes effective.

In Jefferson Parish, the purchase of flood insurance on a voluntary basis is wise outside of Special Flood Hazard Areas. Call your insurance agent for flood insurance information. In May 1995, August 2005, and September 2008, flooding occurred in areas outside the Special Flood Hazard Areas.

You must have an active flood insurance policy at the time of the flooding event to be eligible for any disaster relief or FEMA grant programs.

Once you have purchased flood insurance, keep your policy and itemized list of your furnishings, clothing, and valuables in a safe place. Call your agent or broker immediately if you suffer flood damage.

## 2. PROPERTY PROTECTION

Many things can be done to an existing building to minimize or eliminate the potential for flood damage. Sand, plywood, plastic sheeting, and lumber can be used to protect a structure temporarily. These supplies are readily available from a number of retail outlets throughout the parish.

Personal items can also be elevated or moved to upper floors. Permanent flood proofing measures for flood-prone structures are preferable. These permanent retrofitting methods include elevating the structure, building flood walls and closures, and protecting utilities.

Contact the U. S. Army Corps of Engineers at 862-2358, Floodplain Services at 736-6540 or Jefferson Parish's Department of Engineering at 736-6500 for information about flood proofing.

The Floodplain Administrator can also make site visits to discuss local flood problems or flood proofing techniques by calling Jefferson 736-6540, Harahan 737-6383, Grand Isle 985-787-3196, Kenner 468-6606, Gretna 363-1563, Jean Lafitte 689-2208 and Westwego 347-5745.

Before proceeding with retrofitting measures or any construction and development, (i.e. filling, dredging, remodeling) check with the Department of Inspection and Code Enforcement for applicable building codes, permit requirements, zoning restrictions or to report illegal development. Jefferson (EB) 736-6957 or (WB) 364-3512, Harahan 737-6765, Grand Isle 985-787-3196, Kenner 468-6606, Gretna 363-1563, Jean Lafitte 689-2208 and Westwego 341-3424.

## 3. DRAINAGE SYSTEM MAINTENANCE

To be habitable, Jefferson Parish needs a sophisticated drainage system allowing storm waters to pump over the levee system that surrounds the parish. The Jefferson Parish Department of Drainage has a regular program of drainage system maintenance. You can help by cleaning catch basins in front of your property. Also do not dump debris in catch basins, drainage ditches, and canals. Debris can cause the drainage system to function improperly and cause flooding.

Call the Department of Drainage if you have questions. Jefferson (EB) 736-6578, (WB) 437-4939, Harahan 737-6383, Grand Isle 985-787-3196,Kenner 468-7515, Gretna 363-1579, Jean Lafitte 689-2208 and Westwego 341-3424.
*Jefferson Parish ordinance Sections 16-9 (a) and (b) prohibits dumping of any material in the drainage system.*

## 4. FLOOD HAZARD

Flooding can occur during any season of the year. Because so much of the land is low, your property may be in a Special Flood Hazard Area as determined by (FEMA) through the use of Flood Insurance Rate Maps (FIRM).

The most common source of flood water in the parish is rain. In the late summer, hurricanes and their tidal surges also pose a serious threat. Among major flooding occurrences in Jefferson Parish: May 1995, August 2005, September 2008, March 2011, and August 2012.

Flood water collects because most of Jefferson Parish lies at or below sea level with land prone to subsidence or sinking. The low, flat ground provides little natural gravity drainage so water that falls in the parish must be pumped out.

Maps showing flood hazard areas are on file at your local library or the Joseph S. Yenni Office Building. To see what zone your property is located in, visit your local library and review the appropriate FIRM or call the Floodplain Administrator at 736-6540, Harahan 737-6383, Grand Isle 985-787-3196, Kenner 468-6606, Gretna 363-1563, Jean Lafitte 689-2208 and Westwego 341-3424, or online at www.jeffparish.net, on-line services and choose web map. To get a copy of your flood loss claim history call 1-866-395-7496.

## 5. FLOOD SAFETY

The parish flood warning system can provide an early notification of flooding conditions. A **Flood Watch** means that flooding is possible. A **Flash Flood Watch** means that a flash flood, which can happen very fast with little warning, is possible. A **Flood Warning** means a flood is occurring or will occur soon; the flood may take several hours to develop. A **Flash Flood Warning** means a flash flood is occurring or will happen very soon; you should seek safety immediately.

Listen to local stations for information and instructions. Keep a supply of fresh batteries on hand to operate a portable radio in case electrical power is lost. Tune your radio to 870AM or 101.9 FM for emergency broadcasts.

If emergency officials tell you to evacuate or leave your home, go immediately to a safe shelter. All citizens are encouraged to leave the parish during these instances. Turn off all utilities at the main switch, if time permits and it is safe to do so. Contact your electric company or an experienced, licensed electrician before touching any electrical equipment. Electricity can be especially dangerous during and after flooding.

If you are caught in a building by suddenly rising water, move to a higher floor or the roof (you may need a tool on-hand to break through to the roof). Take drinking water, a flashlight, and a portable radio. Wait for help. If your car stalls in a flooded area, abandon it. Swimming or playing in or near flood water is life threatening. Drainage ditches and canals carry fast moving flood water and are extremely dangerous. Explain this to your children. Do not attempt to walk through flood water that is more than knee deep.

## 6. FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS

Most of Jefferson Parish is located in a floodplain. All developments, regardless of the location, require a permit to build, fill, and any other type development. Contact the Jefferson Parish Department of Inspection and Code Enforcement.