

## Frequently Asked Questions

Q. I live in a subdivision that had a LOMA and was out of the Flood Zone before the new maps became effective on 8/16/2007. Is this still valid?

A. You can call the Parish to find out. Most LOMC's were renewed, but not all. Also, some subdivisions that were not in a Flood Zone previously are now in a Flood Zone.

Q. What is X-Shaded, A, AE Zones?

A. X-Shaded is the 500 year flood, no elevation is required by the Parish and generally no insurance is required. AE 100-Year Flood – Base Flood Elevation (BFE) is determined  
A – 100-Year Flood – Base Flood Elevation (BFE) is not determined

Q. Why is it called the “100-Year Flood”?

A. This phrase has caused much confusion over the years. Many mistakenly believe that it is a flood that occurs every 100 years. However, the phrase really means a flood that has a 1 percent chance of occurring in any given year. The 100-yr flood is also now more commonly referred to as the “base flood”. Homes or buildings located within the Base Flood actually have a 26% chance of flooding over the life of a 30-year mortgage.

Q. Am I required to get Flood Insurance?

A. If you are in an X-Shaded Zone – and if you have a mortgage, it is determined by the lender if you are to carry Flood Insurance. Zones A and AE are required to have Flood Insurance if you have a mortgage.

Q. I was in Flood Zone C before the new maps but now I am in Flood Zone AE, do I need Flood Insurance?

A. You will be required to have insurance if you have a mortgage. You may be able to be grandfathered to help lower your insurance but you will still need to get insurance. You can get an elevation certificate for your home and if you are at or above the BFE for your area it will help to lower your insurance.

Q. What if my land is above the Base Flood Zone (BFE)?

A. If your land is above the BFE you will still be required to get Flood Insurance unless you apply to FEMA for a Letter of Map Amendment (LOMA) or Letter of Map Revision based on Fill (LOMR-F). If the LOMA or LOMR-F is approved, whether or not you need insurance is left up to lending institution. LOMA/LOMR-F Tutorial's are available on FEMA's website.

[http://www.fema.gov/plan/prevent/fhm/ot\\_lmreq.shtm](http://www.fema.gov/plan/prevent/fhm/ot_lmreq.shtm)

Q. Where are the maps available for viewing?

A. Gonzales, Donaldsonville, and Galvez Libraries, Permitting Department, and online at [www.ascensionparish.net](http://www.ascensionparish.net).

Q. I don't have a mortgage but I'm in a flood one. Do I have to carry Flood Insurance?

A. No, this decision is solely up to the homeowner but if you flood you may not be able to get help from FEMA or your insurance company.

Q. Are the New FIRM Maps because of Katrina and Rita?

A. NO, the only thing Katrina and Rita did was delay the maps from coming out sooner.

Q. I was told my BFE is 9.0. Explain

A. If your property is in Flood Zone AE and has a BFE (Base Flood Elevation) of 9.0, then that is the determined flood zone for your property. The BFE is the computed elevation (measured from mean sea level) to which floodwater is anticipated to rise during the base flood. The relationship between the BFE and a structure's elevation determines the flood insurance premium. Your property may be below, at or above the BFE. That is what an elevation certificate will determine. If you are building a new home or moving a Modular Home on the property the floor of your structure will have to be one foot above the BFE (Free Board). If you are moving a manufactured home (mobile home) on the property the home must be elevated such that the bottom of the I-Beam is at the BFE and the finished floor elevation is one foot above the BFE (Free Board).