

When applying for a flood damage repair permit the following information is needed.

For minor damage please provide items 1 through 3 below. (Minor damage classification will be based on information provided)

For more extensive damage, items 4 through 8 are needed.

1. Address of the damaged home.
2. Depth of flooding in the home.
3. Scope of work to repair damage caused by flooding.

Continue with items below if the home is a non-conforming structure (See Q&A below)

4. Completed Elevation certificate. (See Q&A below)
5. Completed Damage Repair Worksheet. (Included)
6. Completed Property Owner's Damage Affidavit. (Included)
7. Completed Contractor's Damage Affidavit. (Included)
8. Pre-flood appraised market value of the structure from a licensed appraiser. (Optional, see Q&A below)

Notice of Determination of substantial damage will be issued upon request.

Questions and Answers

What is a 'non-conforming structure'? Existing structures that have the lowest finished floor below the required elevation are non-conforming.

What is the FEMA 50% rule? Lafayette Parish participates in the National Flood Insurance Program (NFIP) making affordable flood insurance available for structures within its jurisdiction through FEMA. The FEMA 50% Rule is a requirement for participation in this program. It limits the cost of repairs to non-conforming structures to less than 50% of the "Market Value" of the structure prior to the Flood. If your home is below the FEMA required flood elevation, the Parish has flood damage prevention regulations that will affect repair your home.

What if the cost of repair exceeds 50% of the market value? If a building is 'substantially damaged' or 'substantially improved', it must be brought into compliance with the Lafayette City/Parish floodplain regulations, which may include elevating the building to or above the 100 year flood elevation. Likewise, all electrical and mechanical equipment, bathrooms, and laundry rooms would need to be elevated. Only parking, building access and storage is allowed below the flood level.

$$\frac{\text{Cost of Improvement or Cost to Repair to Pre-Damage Condition}}{\text{Market Value of Building}} \geq 50\%$$

What is Substantial Damage? Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damage condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. *(Note: The cost of the repairs must include all costs necessary to fully repair the structure to its “before damage” condition.)*

How is ‘market value’ determined? Lafayette Consolidated Government Codes Division will use the assessed value of your structure recorded by the Lafayette Parish Assessor’s Office plus the recommended adjustment factor. Only the value of the structure is pertinent, the value of the site improvements such as pools, accessory structures, fences, landscaping, docks, etc. are not included. If you disagree with the Parish Assessor’s valuation of the structure, you may engage a State of Louisiana licensed property appraiser to submit a comparable property appraisal for the pre-flood market value of the structure. The appraised value of the structure less the value of all forms of depreciation is the ‘market value’.

When do I need to submit a Repair Cost Form? When a structure is non-conforming you must provide an estimate of the cost to perform the proposed improvements or repairs if your building has been damaged. The cost estimate must include all work required to repair the building to its pre-damage condition. The cost estimate must include all labor and materials. If the work will be done by a contractor, the contractor’s overhead and profit must be included. If the work will be done by the owner or volunteers, market rates must be used to estimate the cost of materials and the value of labor. Attached to this notice is a list of costs that must be included and costs that are excluded.

Where do I get an elevation certificate? Your Insurance Company, Mortgage Company or Lafayette Consolidated Government may have one on file. If you cannot find an existing Elevation Certificate a State Licensed Surveyor can be hired to produce one.

Who can I contact for more information? For answers to any questions regarding the Lafayette City/Parish Floodplain Regulations call (337) 291-8461 or email jbroyles@LafayetteLA.gov or kwoodard@LafayetteLA.gov

Inspections will be based on the scope of work submitted. Any Plumbing, Electrical or Mechanical work requires individual permits and inspections. Any removal of interior or exterior wall sheathing and insulation will require inspection before walls can be closed.