

## Why Would I Need an Elevation Certificate?

If your home or business is in a **Special Flood Hazard Area (SFHA)**, your insurance agent will likely need an **Elevation Certificate (EC)** to determine your flood insurance premium. Floods mean rising water. Knowing your building's elevation, compared to the estimated elevation flood waters will reach in a major flood, **Base Flood Elevation (BFE)**, helps determine your actual flood risk and the cost of your flood insurance. The higher your lowest floor is above the BFE, the lower your risk. Lower risk typically means lower flood insurance premiums.

## Why Does LCG Have Elevation Certificates?

Elevation certificates are prepared by licensed surveyors/engineers or architects and submitted to Lafayette Consolidated Government, as a requirement of the building permit process and pertain to a structure only, not vacant land. Once submitted LCG retains a copy of the certificate and can provide a copy to any member of the public for a \$25 *fee*. In the event, we do not have a certificate on file; a licensed surveyor, engineer or architect can prepare one for the property. LCG may also acquire prepared certificates that are turned over voluntarily by homeowners, surveyors, and insurance companies. LCG welcomes any additions to this repository by the public.

## Who Needs an Elevation Certificate?

At this time, all **post-firm buildings** will require an elevation certificate in order to obtain a flood insurance policy. Elevation certificates are not always required on **pre-firm buildings**, but having one could potentially reduce the flood insurance premium.

New Construction & Substantial Improvement built in a Special Flood Hazard Area – including Zones A, AE, and AH zones must have a FEMA Elevation Certificate as part of the building permitting process, to show that the structure meets the required Base Flood Elevation & **Freeboard**.

## Do Elevation Certificates Expire?

Elevation Certificates are valid in perpetuity, unless there is a modification or addition to the existing structure that changes the lowest finished floor. If your community adopted new **Flood Insurance Rate Maps (FIRMs)** and your building has not changed, your insurance agent can rate your policy using the information on the old EC and the FIRM used to rate your policy.

## Where to Get an Elevation Certificate for Your Building:

1. Ask the floodplain administrator. One may already be on file. 337.291.8468 or [check the subsequent master list](#).
2. Ask the sellers or previous owners of the property. When buying a property, ask the sellers to give you their EC or ask that they provide one prior to closing.
3. Ask the developer or builder. In a SFHA, they may have been required to get an EC at the time of construction.
4. Hire a licensed land surveyor, engineer or architect to prepare a certificate.

### Terms to Know

- ◆ **Base Flood:** The flood having a 1 % chance of being equaled or exceeded in any given year. Called 100-Year-Flood
- ◆ **Base Flood Elevation (BFE):** The water elevation, expressed as an elevation above sea level, of the base flood. This is the minimum elevation a community must adopt for building standards.
- ◆ **Freeboard:** a factor of safety usually expressed in feet above a flood level for purposes of floodplain management.
- ◆ **Flood Insurance Rate Map (FIRM):** A map issued by FEMA showing flood hazard areas and BFEs in some areas.
- ◆ **Pre FIRM:** Buildings constructed prior to August 1, 1980 (Unincorporated Areas of Lafayette Parish) and September 30, 1980 (City of Lafayette)
- ◆ **Post FIRM:** Buildings constructed on or after the date of the initial FIRM.