



VERMILION PARISH POLICE JURY

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August 12, 2016

Dear Vermilion Parish Residents:

The Vermilion Parish Floodplain Ordinance requires residents whose homes are in the Special Flood Hazard Area (SFHA), and were damaged by this most recent storm event, to obtain a building permit before they repair their homes.

The ordinance also requires the Parish to determine if a structure in the floodplain has been substantially damaged. This substantial damage determination must be completed before a floodplain building permit can be issued. Substantial damage is defined as:

- *Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 % of the market value of the structure before the damage occurred.*

In order for the Parish Permit Director to complete a substantial damage determination and issue a permit, you must provide the following information when you apply for a building permit.

- 1) Address of your residence.
- 2) Plat of property.
- 3) A copy of an appraisal completed by a professional appraiser that lists the pre-flood market value of your home, or Tax Assessment from the Tax Assessor's Office (excluding the land value).
- 4) An itemized estimate of the cost of repair completed by a licensed contractor or other professional estimator.
- 5) If the cost to repair your home is greater than 50% of the pre-flood market value of your structure (excluding the value of your land), you must also supply a completed elevation certificate.

The Vermilion Parish Police Jury will be policing homes to make sure floodplain building permits have been obtained before you begin rebuilding. The Parish must enforce their floodplain ordinance to stay in the NFIP. Flood Insurance is only available to residents in communities that participate in the flood insurance program.

This determination process affects your flood insurance rating and claims adjustment, including the possibility of receiving Increased Cost of Compliance benefits (up to \$30,000) for the cost of elevating your home.