

**LAUDERDALE COUNTY
PERMIT OFFICE**

2525 14th Street
Meridian, Mississippi 39301
601-484-3992
Fax: 601-481-1974



CATHY LUMMUS, CFM
Floodplain Administrator/CRS Coordinator

GWEN MCDONALD
Permit Officer

MICHAEL MARSH
Compliance Officer

To: Lending Institutions, Real Estate Agents, Appraisers, and Insurance Agencies
Subject: Digital Flood Insurance Rate Map Zone Information
Date: September 2020

As a public service, upon written request the Permit Office will provide you with the following information on FPM regulations within the unincorporated areas of Lauderdale County. To view the Flood Damage Prevention Ordinance (FDPO) please visit our website*.

- ❖ Whether or not a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Digital Flood Insurance Rate Map (DFIRM) of the County. (If questionable, a professional surveyor may be required.)
- ❖ The Community Number
- ❖ The Map Panel Number and Suffix
- ❖ The Date of the FIRM's Index (cover panel)
- ❖ The BFE shown on the FIRM
- ❖ The Elevation Datum used on the FIRM
- ❖ The availability of Elevation Certificates for all newly constructed or substantially improved properties located in Special Flood Hazard Areas.
- ❖ Elevation Certificates (ECs) for review (substantially improved properties located in (SFHA) for some buildings since 1991).
- ❖ Additional flood insurance data for site, such as Floodways, if shown on the DFIRM.
- ❖ Additional areas not shown on the FIRM that are subject to flooding (Haley Road Areas).
- ❖ Provide historical flood information about past flooding at or near site in question.
- ❖ Handouts on the flood insurance purchase requirement that can assist people who need a mortgage or loan for a property located in the SFHA are available upon request.

To ensure that accurate information is received, please be prepared to provide the lot and block number, parcel number, legal description, or other identifying information when making your request.

Lauderdale County participates in the National Flood Insurance Program Community Rating System. At present we are rated as a Class 8 which means a 10% discount in premiums if you are located within a special flood hazard area or a 5% discount if you are located within a non-special flood hazard area.

Our office can provide flood map and flood insurance information for properties located in the unincorporated area of Lauderdale County. If you would like to make an inquiry about a specific property, please be prepared to furnish a copy of the deed or tax receipt of the property in question and the address. Information can be provided for the Flood Insurance Rate Maps, Floodway, COBRA zones, LIMWA line, Coastal A Zones, Coastal Erosion, flood depths at given locations, historical flood information, natural and beneficial functions of the floodplain and other local flood problems. We are open from 7:00 A.M. until 5:00 P.M., Monday through Friday. You may fax your request to 601-481-1974 or stop by the Lauderdale County Permit Office located at 2525 14th Street. There is no charge for this service.