



The Effective FIRM is always used for rating flood insurance. It sets the minimum standards for regulating floodplain development, but the community may use a map with broader flood zones or higher standards.

The information on this page is for the property indicated by the user-placed pin, located on the **Effective** FIRM Panel number **22019C0470F** for **Lake Charles** (NFIP Community #220040) in **Calcasieu Parish**

This map panel has been the Effective FIRM since **2/18/2011**

#### Other Available FIRMs

[Historical](#) ➔

**On this Effective Map:** The point indicated by your pin is in **Flood Zone X-AREA OF MINIMAL FLOOD HAZARD**. This is NOT a Special Flood Hazard Area; however, the property may still be subject to unmapped flood hazards. Also check to see if any portion of the property is in an A or V zone.

#### "What does this mean?" Summary

##### Base Flood Elevation (BFE)

Since this is not in the SFHA, there is no Base Flood Elevation. If any portion of the property is in an A or V zone, place a pin there to find out how the situation may change.

##### Ground Elevation

Ground elevation (GE) at this point is about **15.9 ft.** (NAVD88)

See what this may look like at your property using our **BFE Scenarios** tool.



#### Flood Insurance

There is no federal mandate to have flood insurance coverage for buildings that are not in the SFHA. The lender or a source of funds may still require flood insurance coverage as condition of a loan.

Flood insurance coverage is recommended, even when it is not required. Contact your property insurer to review your coverage for flood damage. Go to [FloodSmart.gov](https://www.floodsmart.gov) to find an agent or explore flood coverage options and rates.

### **Building and Development**

Construction of buildings at this location will require a permit and must be in compliance with the state's building code. The state code has no special flood damage prevention requirements for homes and most commercial buildings outside the SFHA.

Contact your [community official](#) for help with building and development requirements.

**DOUG BURGUIERES - 337-491-1394**

**NOTE:** This information is based on the Effective Flood Insurance Rate Map (FIRM) for Lake Charles and is provided for educational purposes only. The community floodplain manager makes final flood zone and BFE determinations. This reading of the Effective FIRM does not imply that the referenced property will or will not be free from flooding or damage.

### **A few more flood risk reduction tips:**

- Be prepared to evacuate. Know what to take and what to leave behind. Flooding can happen anywhere in south Louisiana if it rains hard enough. If you can't see the road because it's covered with water, don't drive through it.
- Protect your flood protection system. Keep trash and pollutants out of storm drains and canals. What doesn't clog the drains will poison the wetlands and we need everything working to keep flood levels down.
- Learn about ways to modify your building to minimize flood damage. Some of them may also reduce your flood insurance premium. Visit [LSUAgCenter.com/PreventingFloodDamage](https://LSUAgCenter.com/PreventingFloodDamage) for publications and videos for several techniques.