



OFFICE OF THE PARISH PRESIDENT

TERREBONNE PARISH CONSOLIDATED GOVERNMENT
P.O. Box 6097
HOUMA, LOUISIANA 70361-6097



GORDON E. DOVE
PARISH PRESIDENT

A Note from the President about Flood Insurance Gordon E. Dove, Parish President May 6, 2019

(985) 873-6401
FAX: (985) 873-6409
E-MAIL: gdove@tpcg.org

Terrebonne Parish often faces the threat of natural or manmade flooding, and as community leaders, homeowners and business owners, we need to be prepared. Flood insurance is part of that preparation. As Parish President, I am working hard to implement a world class protection system using our levees, floodgates and pumps. This only goes so far, though, as some flooding is caused by rain rather than coastal surge. I want you to be in the best position you can to maintain the quality of life you expect in Terrebonne Parish.

Many will say that their property is not in a flood zone, but think for a minute about friends and family members who flooded, but didn't have insurance because they thought that they would never flood. I don't live in the flood zone, but I have flood insurance, and I encourage my family members and friends to do so as well. Nearly 25% of all flood claims occur in moderate-to-low risk areas. Conditions in other Parishes and rogue storms can cause damage we don't anticipate, and I encourage you to be prepared. Families and small businesses that are properly insured are much more likely to fully recuperate financially and emotionally from an event than those that struggle without those resources.

Don't forget to protect your small businesses as well. Nationally, 40% of small businesses never reopen after a flood event. If you can't afford the insurance offered with your current building conditions, call the Planning Department to see if there is a risk reduction option for you that might lower that cost.

Residential structures outside the flood zone can still flood. Terrebonne has a number of Severe Repetitive Loss properties outside the floodplain. This means that they have flooded four times or more, or have flood claims that equal the value of the house. You can generally obtain a policy for under \$500 per year for up to \$250,000 in coverage.

In an effort to make flood insurance affordable, the Parish continues to work to support discounts for every policy in the flood zone through Community Ratings System participation. Currently there is a 15% discount, and we are working hard to reach a 20% or even a 25% discount through our efforts this year.

Renters need to be prepared as well. If you are renting, protect your valuables with a contents policy. These can be purchased for under \$100 per year. Can you afford to replace all of your furniture and personal belongings without insurance?

I appreciate the community having faith in me and my administration to provide a safe and healthy environment in Terrebonne Parish. However, every resident is a part of that effort, and I encourage each and every household and business to get flood insurance to protect the resilience of this community. We have been through a lot together. Let us plan to overcome with all of the resources we can bring into the parish after an event when we need it most.