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**A Note from the President about Flood Insurance**

**Gordon E. Dove, Parish President**

**June 22, 2021**

The storm season is underway after an exceptional year, and we are hoping that 2021 will be a relief with good health and good weather. Our first tropical storm passed as a good practice to remind us of the need to prepare. Are you ready for the hurricane season? Preparedness includes being ready to take care of yourself if evacuated, and protecting your property with shutters, elevation if necessary, and flood insurance regardless of where you are in the Parish. I appreciate the community's continued 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. Let's prepare together. Call 877-336-2627 or your local agent for more information or email [FloodSmart@FEMA.DHS.gov](mailto:FloodSmart@FEMA.DHS.gov).

Terrebonne Parish prepares all year for the hurricane season, traditionally between June and November. For this year, the Parish has implemented additional pump stations, completed levees, and other drainage improvements. Due to the COVID response, the Parish will receive funding from the American Rescue Plan which will be spent to meet the urgent needs of the Parish including flood safety. As Parish President, I predicted last year that we would not only survive, but thrive, and we did. The Parish pulled together and supported local businesses maintaining our sales taxes, repairing older and building new homes, putting your government in a good position to continue investing in safety and stability.

As the storm season continues, I wanted to remind you to take precautions for the storms or evacuations to protect your lives and property. Every household should have supplies to last for a week including medicine, water, food, and items for family members with special needs and pets. Every household is wise to have all papers in a waterproof and safe spot and a list handy of anything that would need to be taken with the family on an evacuation.

Flood insurance is also an important part of a recovery plan for homes and businesses. Families and small businesses that are properly insured are much more likely to fully recuperate financially from an event with some stability than those that struggle and face uncertainty without those resources.

Flood insurance is for everyone. Residential structures outside the flood zone can still flood. Renters can prepare as well for as little as \$100 per year for a contents policy.

Can you afford to replace all of your furniture and personal belongings without insurance?

In an effort to make flood insurance affordable, the Parish continues to work to support discounts for every policy in the floodplain through Community Rating System participation. Currently there is a 15% discount in the Special Flood Hazard Area. The new Risk 2.0 flood insurance rating that will be in effect next year and may include premium reductions.

Don't forget to protect your small businesses, too. 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 Parish's Recovery Assistance and Mitigation Planning Division at 873-6565 to see if there is a risk reduction option for you that might lower that cost.

Respectfully,



Gordon E. Dove

Parish President