



## PROTECT YOURSELF. PROTECT YOUR COMMUNITY. LOWER YOUR FLOOD INSURANCE RATE!

Do you want to know the flood history of a building before you buy it?  
Have you been flooded by new development in your area?

***Terrebonne Parish needs your input.  
Participate in the public meetings!***

Standard homeowners insurance does not cover flooding, so it is important to have another source of protection from the floods associated with hurricanes, tropical storms, heavy rains, and other conditions that occur in the Coastal States.

Updates to Federal Law will change the way Terrebonne Parish is scored for flood insurance discounts. Because of these updates, flood insurance rates could go up significantly! Terrebonne Parish Consolidated Government continues to pursue higher discounts for parish residents. The proposed changes to the ordinance will at least maintain the current discount, and could gain another 5% discount parish-wide. That would be a 25% discount off the rates! Elevation requirements could earn an additional 60% discount for a specific property.

### Upcoming Public Meetings:

**June 19<sup>th</sup>**

- 12PM- Holiday Inn, Houma Rotary Luncheon  
1800 Martin Luther King, Houma
- 6PM- Dulac Community Center  
125 Coast Guard Rd, Dulac

**June 25<sup>th</sup>**

- 12PM- Gibson Elementary  
6357 S. Bayou Black Dr, Gibson
- 6PM- Montegut Gym  
107 Recreation Dr, Montegut

### ***HOW WE ARE GOING TO IMPROVE OUR COMMUNITY RATING: A COMPREHENSIVE APPROACH TO FLOODPLAIN MANAGEMENT.***

#### **Examples of proposed changes to the flood ordinance include:**

- Requiring that sellers share the flood history of the property with buyers.
- Prohibiting landfills and hazardous waste in the flood zone.
- Requiring that new developments within floodplains provide storage for floodwaters.
- Constructing new buildings higher than the base flood elevation for lower insurance rates and to account for future changes to the coastline.
- Prohibiting construction in the Special Flood Hazard Area.
- Requiring that new buildings be constructed to withstand 100-year storms.

It is important to reduce future risks by building better today. Sharing information can save on insurance premiums for old and new investments.



Funding  
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For more information or to provide feedback:  
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