DEPARTMENT OF PLANNING & ZONING
Terrebonne Parish Consolidated Government

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FloodSafe Minute
You May Be Eligible for FEMA Group Flood Insurance

Flood Insurance Necessary to Access Grants Available After Tropical Storm Arthur

Following Tropical Storm Arthur, many Terrebonne Parish residents experienced flooding in their homes. FEMA provided some households with Individual Assistance for flood damage to their homes. These households may have also been issued Group Flood Insurance from FEMA.

Due to the storm, Louisiana will be eligible to participate in the FEMA Flood Mitigation Assistance Swift Current program. This program requires that the structure be covered by a National Flood Insurance Program flood policy at the time the grant program formally opens. Do you have flood insurance?

Homeowners who received Individual Assistance to repair flood damage from Tropical Storm Arthur may have a Group Flood Insurance policy in their paperwork and will receive confirmation in the mail on that policy. The structure must be in the regulatory flood zone (Special Flood Hazard Area). The policy is generally for a three-year period. After the period expires, the structure owner will be required to:

- Maintain some level of flood insurance as long as the structure(s) exist, even if it is later removed from the FEMA special flood hazard area (SFHA), and
- Inform all future owners or buyers of this requirement.

Residents who received Individual Assistance funding from FEMA specifically for repairing flood damage are encouraged to see if they are eligible for a group policy as soon as possible. FEMA may pay the policy premium for a policy with flood coverage for two or three years, and the homeowner is responsible after that. The owner can add to the insurance paying the premium difference themselves if they want more coverage.

Homeowners who are not eligible for the group policy and remain at risk of flooding are strongly encouraged to obtain a policy. Maintaining flood insurance may help make properties eligible for future mitigation grant opportunities.

Being in the FEMA regulatory flood zone means that the structure is at high risk of flooding and therefore is in the Special Flood Hazard Area (SFHA). Other structures can flood, but at a lesser risk, so flood insurance isn't required for a federally backed mortgage. That does not mean that flooding is not expected or possible in that area.

Terrebonne Parish is always accepting applications for the elevation or reconstruction of flood-damaged homes that are covered under National Flood Insurance Program (NFIP) policies.

Residents may obtain an application for elevation or demolition and reconstruction by calling 985-873-6565, emailing RAMP@tpcg.org, or visiting 8026 Main Street, Suite 200, Houma, LA.

To learn more about obtaining flood insurance coverage, visit: floodsmart.gov. This can provide information as well as a quote tool to estimate what a flood policy of different values might cost. Speak to an agent for a more tailored and final quote.