

# **FEMA** PART I - FIRMS



**FLOOD MAP**

**UPDATE**

**New flood maps for Terrebonne Parish went into effect September 7, 2023.**

# HOW DO I FIND OUT IF I'M IN A SPECIAL FLOOD ZONE?

To view a pdf version of the flood maps, go to [tpcg.org/floodplain](http://tpcg.org/floodplain), then click **Flood Maps**.

To view an interactive flood map, scan the QR code .



***ACCORDING TO THE MAP, I'M IN A SPECIAL FLOOD HAZARD AREA.***

## ***WHAT DOES THAT MEAN FOR ME?***

If you have a federally backed mortgage, you may be required to have flood insurance.

Check with your insurance agent and lender (if you have a mortgage). They will work with you to get appropriate flood coverage for your property.

For more information:

[tpcg.org/floodplain](https://tpcg.org/floodplain)

# ***WHAT ELEVATION WILL I BE REQUIRED TO BUILD TO?***

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The interactive maps on LSU AgCenter's website will show the minimum flood elevation requirement for new construction. In addition, on August 1, 2023, the State of Louisiana's building codes began requiring one additional foot (two for critical facilities) of elevation.

Contact the Parish Permit Office at (985) 873-6567 for more information.

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# ***WHAT CAN I DO IF I THINK THERE'S AN ERROR?***

If you feel that your property was mistakenly placed in a special flood hazard area, you can fill out a Letter of Map Amendment (LOMA).

Note that your property must meet eligibility requirements set by FEMA.

For more information on LOMAs, scan the QR code below:



# ***WHAT ABOUT ALL THE WORK THAT'S BEEN DONE?***

TPCG has completed numerous projects in past years that help protect our parish against floods.

However, for their newest set of flood maps, FEMA instituted a cutoff of July 2019. Projects completed after July 2019 are not included in the flood maps.

TPCG has been in the appeals process with FEMA since 2008 to fight to include the most up-to-date information in our maps.



# WHAT IS TPCG DOING?

Terrebonne Parish has begun the process for a **Community Letter of Map Revision**. This will allow the Terrebonne Parish to publish flood maps that include the most recent flood mitigation measures.



TPCG must comply with FEMA's flood maps or be at risk of possible suspension from the National Flood Insurance Program.

# **FEMA** PART II – RR 2.0



***Risk Rating***

***2.0 Review***

**FEMA's new NFIP rate pricing methodology went into full effect on April 1, 2022.**

# *FEMA describes RR 2.0 as Equity in Action*

## **WHAT DOES THAT MEAN FOR US?**

Rather than risk being based on structure elevation, the risks are essentially based on proximity to the flood source such as surge, bayous, canals, back flooding – even rain!

While nationally the majority of policyholders may see a decrease in policy premiums, there are massive cost increases for those in coastal areas (where populations are the highest) and even for those outside of flood zones.

For more information:

[tpcg.org/floodplain](https://tpcg.org/floodplain)

# WHAT INCREASES ARE WE SEEING?

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Existing policies will increase annually at a rate of 18% max until they reach the full premium amount. Any policy written April 1, 2023 or since will be at the new rate.

Example: Home OUTSIDE of a flood zone was paying \$500-\$550 annually for years. Under 2.0, the new full amount is \$3,600 so for past two years premiums have increased to \$687 in 2022 and \$789 in 2023.

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# *WHAT IS TPCG DOING?*

Terrebonne Parish & State of Louisiana is participating in a lawsuit along with nine other states challenging the methodology of RR 2.0. Preliminary injunction hearing was Sept 14, 2023.

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Continued participation in the FEMA NFIP Community Rating System program for insurance discounts.

# WHAT CAN I DO?

Check with your insurance agent to ensure that you are receiving all of the eligible discounts – flood or homeowners.

Contact your Congressional delegates.

Educate yourself – [www.fema.gov](http://www.fema.gov).

For more information, scan the QR code below:

