

***North Lafourche Levee District
Dwayne Bourgeois, Executive Director
May 30, 2013***

NFIP Changes Poses Biggest Threat to Coastal Regions

As hurricane season is upon us, we are reminded of the potential flood risks throughout our bayou communities and the need to maintain adequate flood insurance. The North Lafourche Levee District (NLLD) works each and every day to reduce those flood risks by maintaining our levees and drainage canals throughout North Lafourche; however, this year we are all facing a new threat of outrageous increases to our flood insurance premiums as a result of the recent reforms to the National Flood Insurance Program (NFIP). The NFIP, as currently in place, will increase flood insurance rates in some instances from \$365 to \$28,000 per year, causing properties to essentially be deemed “worthless.” In an effort to make the NFIP more “self-sustainable,” Congress passed drastic reforms that make it more “self-imploding.” NLLD is aggressively working with our Parish President and a coalition of other organizations to convey the message to Washington DC that the NFIP issue is not just a Louisiana issue, but it is a national issue that could have catastrophic effects on our communities and our economies throughout the country.

Two major issues are cause for concern. First, FEMA maps do not currently recognize existing flood protection systems unless it is certified as “100-year protection.” So current levees, pumps and drainage systems are not taken into consideration and; therefore, residents do not get “credit” for these systems when their flood insurance rates are determined. FEMA has been directed by Congress to fix this problem and we have been involved in that effort for the past three years. Currently, we are requesting through our Congressional delegation that they allow us and other stakeholders to review their proposed “fix” before it is finalized to ensure it is done accurately and fairly.

Second, homeowners who have built homes to code and have complied with all of the FEMA elevation requirements are now subject to significant flood insurance increases due to recent reforms of the NFIP which eliminates flood

insurance subsidies and grandfathering of existing homes. Such extreme policy changes and the uncertainty of how the program will be fixed have the potential to wreak havoc on the real estate markets. It not only effects those of us in Louisiana and those recently effected by Superstorm Sandy in the Northeast, but it effects every riverine and coastal community throughout the country

NLLD, along with the coalition of stakeholders, has the full attention of our Congressional delegation and we continue to solicit support from other states impacted by these recent NFIP reforms. However, while we will be grateful for a solution that delays the insurance hikes, it is critical that Congress doesn't just adopt a short-term fix and "kick the can down the road," but instead takes immediate corrective action then works to pass a long-term solution that will afford us the opportunity to continue to live, work and play in South Louisiana. So as hurricane season is upon us, NLLD will continue to fight for our protection from the rising tides as well as from the draconian federal policies that threaten our way of life.