Brook Freeman, REALTOR®

Free Flood Guide for the Bayou Region

Flood zones, insurance, and what to ask before you buy

In the bayou region, flood risk and flood insurance can change what a home really costs. I put this guide together so you know what to look for and what to ask before you fall in love with a house.

1 Know the flood zone

Every property sits in a FEMA flood zone. You can look up any address at the FEMA Flood Map Service Center (msc.fema.gov), or ask me and I'll pull it for the homes you're considering.

X	**Lower risk.** Flood insurance is usually optional, but I still recommend it. Floods can happen outside high-risk zones.
A	**High risk, no detailed elevation data.** Premiums can run higher without an elevation certificate.
AE	**High risk, with elevation data.** Flood insurance is required with federally backed mortgages.
VE	**Coastal high risk, with wave action.** Flood insurance is required with federally backed mortgages.

The map and the real world don't always match. Local levee and drainage improvements aren't always reflected on FEMA maps, so ask about a home's actual flood history, not only its zone.

2 How flood insurance works

It's a separate policy. A standard homeowners policy does not cover flood. Coverage usually comes from the National Flood Insurance Program (NFIP) or a private insurer.

Building and contents are separate. NFIP covers the structure, and belongings are covered only if you add contents coverage. Vehicles are not covered.

Premiums are personalized. Under FEMA's Risk Rating 2.0, price reflects the home's elevation, its distance to water, and its rebuild cost, not only its zone.

Plan for the waiting period. A 30-day waiting period typically applies, so get coverage lined up before closing week.

Increases are capped. NFIP premium increases are generally limited to 18% a year on primary residences. Ask your agent how this applies to a policy you take over.

Lenders decide the rest. Federally backed loans require flood insurance in high-risk zones. Other lenders may require it too.

3 Two ways to lower your risk and your cost

Elevation certificate. A licensed surveyor documents how high the home sits compared to the base flood elevation. It can lower your premium, so ask whether the seller has one.

LOMA. If a home sits above the base flood elevation, a Letter of Map Amendment may remove the flood insurance requirement. Your lender and insurance agent can tell you if it applies.

4 Your checklist before you write an offer

- [ ] Look up the flood zone for the address.
- [ ] Ask for the elevation certificate.
- [ ] Get a flood insurance quote before your inspection period ends.
- [ ] Ask the seller about flood history and drainage, and read the property disclosure closely.
- [ ] Ask whether the seller's current flood policy can be transferred to you.
- [ ] Ask about the wind or hurricane deductible on your homeowners policy, not only the premium.
- [ ] Plan for homeowners insurance, flood insurance, and taxes together, not just the mortgage.

Buying with little or no money down? USDA financing may be available in much of Terrebonne and Lafourche. It offers 100% financing in eligible areas. Flood insurance can still apply in high-risk zones, so check both together. Ask me and I'll walk you through it.

Questions? Call or text me at 985-688-1707.

I'm happy to look up a specific address with you, point you to local lenders and insurance agents, and walk you through next steps.
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This guide is general information, not legal, insurance, or lending advice. Flood maps, rules, and premiums change, so please confirm details with your lender and insurance agent. Sources: FEMA and the National Flood Insurance Program (FloodSmart.gov); USDA Rural Development.