

Louisiana Flood Fact Sheet



Hurricane Season 2008

Hurricanes and flooding are recurrent dangers for Louisiana, with one of the most vulnerable coastlines to flooding nationwide. Louisiana's close proximity to the Mississippi River and Gulf of Mexico, as well as the 50 rivers, streams and bayous in the state, leaves many residents at an increased flood risk.

In 2002, Hurricane Lili struck Louisiana's coast, with more than 6 inches of rain and a 12 foot storm surge, insured flood damages totaled more than \$36 million. Now, nearly three years after the most damaging storm season in U.S. history wrought billions of dollars worth of property damage to the state, it's important that residents get, and stay prepared.

MAPPING THE COASTAL FLOOD RISK

New preliminary flood hazard maps are being released this year in 15 southern Louisiana parishes. When the new maps are adopted, many will find that their flood risks – and insurance requirements – may have changed. It is important to learn how your home or business may be affected. Visit www.lamappingproject.com for more information.

If you live in these parishes, you're at a significant risk for flooding during hurricane season and need to be prepared. In the past 10 years, more than 98 percent of the \$13.8 billion in flood insurance claims from the state of Louisiana came from these 15 coastal parishes. Be **FloodSmart**, and reduce your flood risk with the steps below.

LOUISIANA FLOOD FACTS

(Source: National Flood Insurance Program)

More Louisiana residents are flood insured. Policies have increased 1.3 percent in the past year, to 501,586 as of March 2008.

Many Louisiana households remain at risk. With more than 1.6 million households in Louisiana, only thirty-one percent of the state's households are covered.

BE FLOODSMART – REDUCE YOUR RISK

- **Learn your flood risk.** Find out your flood risk right now by entering your address at **FloodSmart.gov** “**Assess Your Risk.**” Insurance agents can also help check your risk.
- **Plan for evacuation.** Plan and practice a flood evacuation route, ask someone out of state to be your “family contact” in an emergency, and ensure everyone knows the contact's address and phone number.
- **Move important objects and papers to a safe place.** Store your valuables where they can't get damaged.
- **Conduct a thorough home inventory.** Thorough documentation of your belongings will help you file your flood insurance claim. For more information, visit www.knowyourstuff.org.
- **Build an emergency supply kit.** Food, bottled water, first aid supplies, medicines, and a battery-operated radio should be ready to go when you are. Visit www.ready.gov for a disaster supply checklist.
- **Reduce your flood risk through home improvements.** Visit **FloodSmart.gov** to learn about ways to lower your risk of sewer backup, electrical problems, and other flood-related issues.
- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is a 30-day waiting period before a policy becomes effective. If you already have a flood policy, remember: your policy needs to be renewed each year.

ADDITIONAL INFORMATION

Visit **FloodSmart.gov** or call **1-800-427-2419** to learn how to prepare for floods, how to purchase a flood insurance policy and what the benefits are of protecting your property against flooding.

