

# [Sample] Louisiana Flood Fact Sheet



## FLOOD RISKS EXTEND STATEWIDE

Hurricanes and flooding are recurrent dangers for Louisiana, with one of the coastlines most vulnerable to flooding nationwide. Louisiana's close proximity to the Mississippi River and Gulf of Mexico, as well as the 50 rivers, streams and bayous across the state, leave many of its 4.5 million residents at an increased risk of flooding.

Louisiana's flood risk doesn't end with hurricane season; the state has historically been hit during the winter and summer months as well. Property owners need to be prepared throughout the year for the threat of flood damage.

## HISTORICAL FLOODING

In the last 10 years (1997 – 2006), Louisiana has experienced nine federally declared flood disasters. Some examples of severe flood impact are worth noting:

**Hurricane Katrina (August 2005):** The largest flooding disaster in U.S. history, Hurricane Katrina brought heavy rain to Louisiana, with 8 to 10 inches falling across the eastern part of the state and up to 15 inches falling in some coastal areas. Katrina's flood insurance claims in the state totaled more than \$12.6 billion.

**Flooding (May 1995):** During a short period of 12 hours, some areas of the state received 20 inches of rainfall. The city of New Orleans suffered \$360 million in damages, and the damage of the surrounding areas put that total above \$1 billion.

**Storms and Flooding (November 1989):** Up to 20 inches of rain fell in southeast Louisiana in early November. Six thousand homes were damaged by flooding, with claims totaling more than \$48.7 million.

## KEY LOUISIANA FLOOD INSURANCE STATISTICS

(Source: National Flood Insurance Program)

**More Louisiana residents are now flood-insured.** Louisiana's flood insurance policies have increased by nearly 100,000 since Katrina hit in August 2005. The state currently ranks as one of the top five in the nation in flood insurance policy growth.

**Many residents are still at risk.** Even though there are more than 1.6 million households in Louisiana (2000 U.S. Census), there are only approximately 490,000 flood insurance policies in effect throughout the state (data as of December 31, 2006). Just 30 percent of households in the state are covered.

**If you live in a high-risk area (Special Flood Hazard Area), you need to be covered by flood insurance.** Fifty percent of households in the high-risk areas of the state are financially protected with flood coverage, which means half of Louisiana property owners lack this vital protection against the devastating effects of flooding.

**Tailored with state- or community-specific information upon request.**

Contact Mary Jo Vrem at 202-646-4064 or [MaryJo.Vrem@dhs.gov](mailto:MaryJo.Vrem@dhs.gov)





## BE FLOODSMART — ENCOURAGE RESIDENTS TO REDUCE THEIR RISK

- **Learn your flood risk.** Everyone is at risk from flooding, even properties that are not located within high-risk areas. Find out your relative flood risk — online at [FloodSmart.gov](http://FloodSmart.gov) under “Assess Your Risk.” Simply enter your property address to see your relative risk and find links to flood maps and other flood insurance community resources. Insurance agents can also help assess risk.
- **Visit [FloodSmart.gov](http://FloodSmart.gov)** to learn about ways to lower your risk, such as for of electrical problems, sewage backup, basement flooding and other flood-related problems. Go to the “Before the Flood” page (via the “Know the Facts/Floods Happen” pages) for more information.
- **Ask an out-of-state relative or friend to be the “family contact”** in case your family is separated during a flood. Make sure everyone in your family knows how to find that person.
- **Store important documents, photos and irreplaceable personal possessions** where they will not get damaged. Consider placing these objects in rooms on the highest level of your home in waterproof or plastic packaging.
- **Plan and practice a flood evacuation route** with your family. Build an emergency supply kit to take with you. Stay away from rivers and streams or areas where water may cover the road.
- **Consider improvements to your home** or property (often referred to as mitigation steps) to reduce the chances of a financial loss due to flooding. These activities range from raising the washer and dryer on a platform in a basement, to moving the fuse box from the basement to an upper floor, to implementing more rigorous methods such as elevating the entire house.
- **Keep your flood insurance policy current.** Remember, your policy needs to be renewed each year, and most homeowners insurance does not cover floods.
- **Conduct a thorough home inventory.** If your home is damaged in a flood, keeping thorough documentation of your belongings will help you file a flood insurance claim. Take photos or videos of your important possessions. You should also leave a copy of important documents with relatives or friends or in a safe deposit box. Do not leave your only copy at home, where it might be destroyed. It is also a good idea to invest in computer software programs designed for electronically filing this information. These programs are available at local computer stores.

If you do not have flood insurance, talk with your insurance agent. There are low-cost Preferred Risk Policies for people in low- to moderate-risk flood areas. Residents can visit [FloodSmart.gov](http://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 their homes and property against flooding.