

St. Tammany Parish Flood Fact Sheet



Flooding is a recurring risk for the residents of St. Tammany Parish. Hurricanes, tropical systems, sudden heavy rainfall and flash flooding have historically caused millions of dollars in flood damage.

Hurricane Katrina devastated St. Tammany Parish during the peak of the 2005 hurricane season. Storm surges in excess of 12 feet, and two to 18 inches of rainfall, engulfed the parish. With flood insured damages totaling nearly \$13 billion throughout the state, 10 percent of damages were in St. Tammany Parish.

ST. TAMMANY PARISH FLOOD FACTS

(Source: National Flood Insurance Program)

Flooding costs St. Tammany Parish. Since 1978, insured flood losses in St. Tammany Parish totaled more than \$1.5 billion.

More St. Tammany Parish residents are flood insured. Policies have increased 15 percent in the past year, to 51,554 as of June 2007.

However, 26 percent of St. Tammany households remain at financial risk. There are nearly 70,000 households in St. Tammany and only 51,554 flood insurance policies in effect.

Insured St. Tammany Parish residents need to maintain coverage. In St. Tammany Parish, approximately 13,390 flood insurance policies are expected to lapse from August - November 30, 2007. Residents need to keep their insurance policy current, to ensure they are covered during peak hurricane season.

BE FLOODSMART

Tips for Parish residents to lower their flood risk:

- **Learn your flood risk.** Find out your flood risk by entering your address at FloodSmart.gov "Assess Your Risk." Insurance agents can provide more detailed information and insurance options.

- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is typically a 30-day waiting period before a policy becomes effective. If you already have a flood policy, remember: it needs to be renewed each year.
- **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.
- **Reduce your flood risk through home improvements.** Visit FloodSmart.gov to learn about ways to lower the risk of sewer backup, basement flooding and other flood-related issues.
- **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.
- **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.

ADDITIONAL INFORMATION

If you live in a high-risk area and carry a mortgage from a federally regulated lender, you are required to purchase a flood insurance policy. If your property is located in a low- to moderate-risk flood area, you may be eligible for a Preferred Risk Policy, which can start at \$112 a year.

Visit FloodSmart.gov or call **1-800-427-2419** to learn how to prepare for floods and how to purchase a flood insurance policy.

