

## Calcasieu Parish Flood Fact Sheet



*Flooding is a recurring risk for the 184,524 residents in Calcasieu Parish—with thirty-two percent of the parish considered a floodplain, and most of the area at or below sea level—hurricanes, tropical systems, levee failures, sudden heavy rainfall and flash flooding have historically caused millions of dollars in flood damage.*

*Hurricane Rita, one of the most costly and damaging storms in U.S. history, hit the parish during the peak of the 2005 hurricane season. A 15-foot storm surge and 11 inches of rain caused extensive flood damage throughout the parish. Flood insured damages totaled \$31 million in Calcasieu Parish alone.*

### CALCASIEU PARISH FLOOD FACTS

(Source: National Flood Insurance Program)

**Flooding costs Calcasieu Parish.** Since 1978, insured flood losses in Calcasieu Parish totaled more than \$69.2 million.

**More Calcasieu Parish residents are flood insured.** Policies have increased nearly 25 percent in the past year, to 12,765 as of June 2007.

**However, 80 percent of Calcasieu households remain at financial risk.** There are more than 68,000 households in Calcasieu Parish and only 12,765 flood insurance policies in effect.

**Insured Calcasieu Parish residents need to maintain coverage.** In Calcasieu, approximately 3,700 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](http://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](http://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.

