

Lafourche Parish Flood Fact Sheet



As a coastal parish, flooding is a recurring risk for the 93,554 residents in Lafourche Parish. Hurricanes, tropical systems, levee failures, sudden heavy rainfall and flash flooding have historically caused millions of dollars in flood damage.

Three hurricanes took their toll on Lafourche Parish during the 2005 hurricane season. The combined effects of Hurricanes Cindy, Katrina and Rita caused damage to the port, LA 1 and 5,000 homes. Flood insured damage from the storms totaled nearly \$11 million in Lafourche Parish alone.

LAFOURCHE PARISH FLOOD FACTS

(Source: National Flood Insurance Program)

Flooding costs Lafourche Parish. Since 1978, insured flood losses in Lafourche Parish totaled more than \$47 million.

More Lafourche Parish residents are flood insured. Policies have increased 8 percent in the past year, to 13,706 as of June 2007.

However, 57 percent of Lafourche Parish households remain at financial risk. There are more than 32,000 households in Lafourche Parish and only 13,706 flood insurance policies in effect.

Insured Lafourche Parish residents need to maintain coverage. In Lafourche Parish, approximately 3,330 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.

