

## Tangipahoa Parish Flood Fact Sheet



*Flooding is a recurring risk for the 100,558 residents in Tangipahoa Parish. Hurricanes, tropical systems, levee failures, sudden heavy rainfall and flash flooding have historically caused millions of dollars in flood damage to this area.*

*Hurricanes Katrina and Rita were two of the most costly and damaging storms in U.S. history. The eye of Hurricane Katrina passed through Tangipahoa Parish approximately 35 miles east of Amite with hurricane-force winds in excess of 90 mph, forcing evacuation prior to the storm's landfall. Flood insured damages from these hurricanes totaled nearly \$13 billion, with over \$2 million of damage in Tangipahoa Parish alone.*

### TANGIPAHOA PARISH FLOOD FACTS

(Source: National Flood Insurance Program)

**Flooding costs Tangipahoa Parish.** Since 1978, insured flood losses in Tangipahoa Parish totaled more than \$7.7 million.

**More Tangipahoa Parish residents are flood insured.** Policies have increased 28 percent in the past year, to 5,387 as of June 2007.

**However, 85 percent of Tangipahoa Parish households remain at financial risk.** There are over 36,000 households in Tangipahoa and only 5,387 flood insurance policies in effect.

**Insured Tangipahoa Parish residents need to maintain coverage.** In Tangipahoa Parish, approximately 1,440 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.

