

St. John the Baptist Parish Flood Fact Sheet



St. John the Baptist Parish is low and flat, located between the shores of Lakes Maurepas and Pontchartrain and divided by the Mississippi River. Its location, vulnerability to hurricane-related flooding, levee failures and sudden, heavy rains, and the fact that 87 percent of the parish is considered a floodplain, puts residents at a heightened risk of flooding.

When compared to surrounding parishes, damage from Hurricane Katrina wasn't as extensive in St. John the Baptist, were still more than 6,000 buildings damaged, and more than \$3.8 million paid in flood insurance claims.

ST. JOHN THE BAPTIST PARISH FLOOD FACTS

(Source: National Flood Insurance Program)

Flooding costs St. John the Baptist Parish. Since 1978, insured flood losses in St. John the Baptist Parish totaled more than \$7.4 million.

More St. John the Baptist Parish residents are flood insured. Policies have increased 12 percent in the past year, to 6,673 as of June 2007.

However, more than 50 percent of St. John the Baptist Parish households remain at financial risk. There are nearly 14,300 households in St. John the Baptist Parish and 6,673 flood insurance policies in effect.

Insured St. John the Baptist Parish residents need to maintain coverage. In St. John the Baptist Parish, approximately 2,026 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.

