

# Don't Get Stuck in the Mud; Be Prepared Before a Flood

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Flooding can occur anywhere throughout the state, so it is important for Louisiana residents to assess their flood risk, prepare and practice response plans, and learn from past floods. Know how to protect yourself, your family and your home before flooding occurs.

In Louisiana, as in most of the country, floods are the most common and diverse natural hazards. The state being at the foot of the Mississippi River makes flooding a clear and present danger, especially in the spring.

Take steps now to protect your home, family, and financial security throughout the year, and take extra precautions when flooding is imminent in your area.

Here are a few steps you and your family can take:

## Know Flood Warning Terminology:

- **Flood Watch** means it is possible that flooding will occur in a specified area. Be alert and prepared for a flood emergency.
- **Flood Warning** means flooding is occurring or is imminent in a specified area. Move to safe ground immediately.
- **Flash Flood Warning** means sudden and violent flood is occurring or is imminent in a specified area. Take immediate precautions to protect life and property.

## Understand Your Potential Flood Risk Near Your Home:

Begin by viewing the current and any proposed or pending flood maps for your area at FEMA's Map Service Center or the LSU Ag Center Flood Maps Portal. High-risk flood areas, called Special Flood Hazard areas, begin with letter A and V. Moderate- to low-risk flood areas begin with letter B, C or X. It's important to understand that all flood zones have some flood risk, in fact almost 40% of NFIP



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flood insurance claims in the past five years come from moderate to low-risk flood areas. Flood hazards change over time. Visit these webpages for more information:

- [Understanding flood zones and maps](#)
- [FEMA Flood Map Service Center](#)
- [LSU AgCenter FloodMaps Portal](#)
- [FEMA Estimated BFE Viewer](#)
- [NOAA and USGS River Observations](#)

### **Get Flood Insurance:**

The smartest way to protect your property from flood damage is to buy flood insurance. Most homeowners insurance does not cover flood damage. Luckily, flood insurance is beneficial and affordable. Talk to an insurance agent about qualifying for lower-cost Preferred Risk Policy rates, available in the moderate- to low-risk flood zones. Flood insurance pays policyholders even if there is no federal disaster declaration. While the average flood insurance policy runs about \$700 yearly, premiums for properties in moderate- to low-risk areas may be lower, and renters can get coverage for their contents for even less

The Federal Emergency Management Agency (FEMA) disaster assistance is not the same as insurance since it only provides the basic needs for a home to be habitable. Flood insurance can help get you closer to your pre-disaster condition. Depending on the policy, homeowners may receive up to \$250,000 for structural damage and \$100,000 for contents. Business owners can get up to \$500,000 each for structural damage and \$500,000 for contents. Flood insurance for renters can cover contents up to \$100,000.

As of March 1, the National Flood Insurance Program (NFIP) has already paid over \$115 million to Louisianans for flooding from the 2020 hurricanes, and severe weather season is here with another hurricane season just a few months away. To purchase flood insurance, call your insurance company or insurance agent, the same person who sells your home or auto insurance. If you need help finding a provider go to [FloodSmart.gov/find](https://www.floodsmart.gov/find) or call the NFIP at **877-336-2627**. Plan ahead as there is typically a 30-day waiting period for an NFIP policy to go into effect, unless the coverage is mandated it is purchased as required by a federally backed lender or is related to a community flood map change.



You can visit [www.ready.gov/floods](http://www.ready.gov/floods) for flood information and safety tips. To learn more about emergency and disaster preparation, visit the Get A Game Plan website at [getagameplan.org](http://getagameplan.org) or the Louisiana Governor's Office of Homeland Security and Emergency Preparedness at [gohsep.la.gov](http://gohsep.la.gov). To talk to a FEMA Community Education and Outreach staff member about steps you can take to reduce your flood risk, call 833-336-2487.

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