

Louisiana Flood Fact Sheet



Peak Hurricane Season 2007

The 2007 hurricane season is entering its peak (August – October), when 90 percent of tropical systems form and threaten coastal and inland areas off the Atlantic Ocean and Gulf Coast.

Though it's been a quiet season so far, Louisiana residents should not be lulled into complacency when preparing for the risk of hurricane-related flooding in the months ahead.

For example, Hurricanes Katrina and Rita, two of the most costly and damaging storms in U.S. history, hit the state during the peak of the 2005 hurricane season, with flood insured damages totaling nearly \$13 billion.

LOUISIANA FLOOD FACTS

(Source: National Flood Insurance Program)

Flooding costs Louisiana. Over the past five years (2002–2006), insured flood losses in Louisiana totaled more than \$13.8 billion.

More Louisiana residents are flood insured. Policies have increased 9 percent in the past year, to 494,225 as of June 2007.

However, 70 percent of Louisiana households remain at financial risk. There are more than 1.6 million households in Louisiana and only 494,225 flood insurance policies in effect.

Insured Louisiana residents need to maintain coverage. Statewide, 124,643 flood insurance policies are up for renewal from August 15 - November 30, 2007. Residents need to keep their insurance policy current, to ensure they are covered during peak season

BE FLOODSMART

Here are some tips from Louisiana 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 a 30-day wait 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 sewage 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.

