

## St. Charles Parish Flood Fact Sheet



*The low, flat terrain of St. Charles Parish, combined with flood risks that include sudden, heavy rainfall, levee failures, and hurricane-related flooding, pose a serious threat to area residents. Lacking hurricane protection, the west bank of the parish is highly vulnerable to catastrophic damages caused by storm surge and heavy rainfall.*

*When Hurricane Katrina hit in August 2005, St. Charles Parish was flooded by water from a lake drainage canal that damaged an estimated 500 homes and 125 businesses. With flood insured damages totaling nearly \$13 billion throughout the state, \$13 million were paid in St. Charles Parish.*

### ST. CHARLES PARISH FLOOD FACTS

(Source: National Flood Insurance Program)

**Flooding costs St. Charles Parish.** Since 1978, insured flood losses in St. Charles Parish totaled nearly \$95 million.

#### **More St. Charles Parish residents are flood insured.**

Policies have increased 8 percent in the past year, to 11,708 as of June 2007.

**However, 30 percent of St. Charles Parish households remain at financial risk.** There are more than 16,400 households in St. Charles Parish and 11,708 flood insurance policies in effect.

**Insured St. Charles Parish residents need to maintain coverage.** In St. Charles Parish, approximately 3,390 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.

