

Plaquemines Parish Flood Fact Sheet



The low-lying area of Louisiana's southernmost parish, where the great Mississippi River meets the Gulf of Mexico, is almost entirely a floodplain, putting many of the estimated 26,700 residents at a high flood risk. Hurricane-related flooding, failures of more than 150 miles of parish levees, sudden heavy rainfall and flash flooding consistently threaten the area.

Hurricane Katrina's 20-foot storm surge engulfed the parish with floodwater, and was followed less than a month later by Hurricane Rita's 3-foot storm surge and subsequent flood damage. Flood insured damages from Katrina and Rita totaled nearly \$13 billion throughout the state, with \$253 million in Plaquemines Parish alone.

PLAQUEMINES PARISH FLOOD FACTS

(Source: National Flood Insurance Program)

Flooding costs Plaquemines Parish. Since 1978, insured flood losses in Plaquemines Parish totaled more than \$263 million.

More Plaquemines Parish residents are flood insured.

Policies have increased 25 percent in the past year, to 6,087 as of June 2007.

However, 32 percent of Plaquemines Parish households remain at financial risk. There are more than 9,000 households in Plaquemines Parish and 6,087 flood insurance policies in effect.

Insured Plaquemines Parish residents need to maintain coverage. In Plaquemines Parish, approximately 1,240 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.

