

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 up for renewal 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.

