

## Orleans Parish Flood Fact Sheet



*Flooding is a recurring risk for the 223,400 resident in Orleans Parish – with seventy-five percent of the parish considered a floodplain, and most of the area at or below sea level. Hurricanes, tropical systems, levee failures, sudden heavy rainfall and flash flooding have historically caused millions of dollars in flood damage to this area.*

*Hurricane Katrina's 12-foot storm surge flowed from Lake Pontchartrain into the northern half of the Orleans Parish, while three levee breaks flooded 80 percent of New Orleans. With flood insured damages totaling nearly \$13 billion throughout the state, 50 percent of damages were in Orleans Parish alone.*

### ORLEANS PARISH FLOOD FACTS

(Source: National Flood Insurance Program)

**Flooding costs Orleans Parish.** Since 1978, insured flood losses in Orleans Parish totaled more than \$7 billion.

**More Orleans Parish residents are flood insured.** Policies have increased nearly 30 percent in the past year, to 111,124 as of June 2007.

**However, 40 percent of Orleans Parish households remain at financial risk.** There are more than 188,250 households in Orleans Parish and 111,124 flood insurance policies in effect.

**Insured Orleans Parish residents need to maintain coverage.** In Orleans Parish, approximately 22,850 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](http://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](http://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](http://FloodSmart.gov) or call **1-800-427-2419** to learn how to prepare for floods and how to purchase a flood insurance policy.

