

FACT SHEET



Louisiana Flood Fact Sheet

Hurricane Season

Hurricanes and flooding are recurrent dangers for Louisiana, which has one of the nation's most vulnerable coastlines to flooding. Louisiana's close proximity to the Mississippi River and Gulf of Mexico, as well as the 50 rivers, streams and bayous in the state, leaves many residents at an increased flood risk, especially during hurricane season. While Louisiana's numerous levees reduce the risk of flooding, they do not eliminate it. All levees are designed to provide a specific level of protection, but can be overtopped in larger flood events.

While powerful hurricanes such as Rita and Katrina brought devastation to Louisiana, even tropical storms can cause widespread flooding as seen by Tropical Storms Allison (2001), Isodore (2002), and Cindy (2005). As hurricane season approaches, it is important to remind residents of the dangers of all types of flooding and the importance of protecting their homes and assets with flood insurance.

LOUISIANA FLOOD FACTS

(Source: National Flood Insurance Program)

Currently, there are more than 481,000 flood insurance policies in force in Louisiana. However, with more than 1.6 million households in Louisiana, only twenty-nine percent of the state's households are covered.

HURRICANE SEASON RISKS

Heavy Rains. Hurricanes and tropical storms have the potential to unload heavy and sustained rainfall, which overwhelms drainage systems and causes flooding. Tropical Storm Allison dropped more than 29 inches of rain in Louisiana in June, 2001, breaking tropical cyclone records and causing major flooding.

Storm Surge & Inland Floods. Storm surge, the water that is pushed toward the shore by strong storm winds, can cause severe flooding in coastal areas. Combined with high tides, storm surge can be extremely dangerous and destructive, as seen with Hurricane Rita's 15 foot storm surge. However, coastal communities

are not the only ones who should prepare for hurricane flooding. Hurricanes and tropical storms are powerful systems that can travel far from the initial strike zone.

BE FLOODSMART – REDUCE YOUR RISK

- **Learn your flood risk.** Find out your flood risk by entering your address at [FloodSmart.gov](#) “Assess Your Risk.” Insurance agents can also help confirm your risk.
- **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.
- **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](#).
- **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.
- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is a 30-day waiting period before a policy becomes effective. If you already have a flood policy, remember that it needs to be renewed each year.

Visit [FloodSmart.gov](#) or call **1-800-427-2419** to learn about individual flood risk, explore coverage options and find an agent in your area.

Most standard homeowners' policies do not cover flood damage. But flood insurance may be more affordable than you might think. An average flood policy costs around \$540 a year, and rates start as low as \$119 a year for homes in moderate-to-low risk areas.



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