



ST. TAMMANY PARISH
MIKE COOPER
PARISH PRESIDENT

May 24, 2020

Dear Resident:

You have received this letter because your property is located in or near a Special Flood Hazard Area (SFHA) and many buildings in this area have flooded several times. St. Tammany Parish is subject to riverine flooding and ponding during heavy rainfall, and flooding from tropical storm surge. The Parish is concerned about repetitive flooding, and has an active program to help you protect yourself and your structure from future flooding. Here are some things you can do:

- 1. Check with the Engineering Section in the Department of Public Works on the extent of past flooding in your area at (985) 898-2552.** One of our engineers can tell you about the causes of repetitive flooding, what the Parish is doing about it and what would be an appropriate flood protection level. One of our engineers can visit your property to discuss flood protection alternatives. Call

- 2. Prepare for flooding by doing the following:**
 - Know how to shut off the electricity and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go.
 - Make a household inventory, especially of contents.
 - Put insurance policies, valuable papers, medicine, etc. in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
 - Develop a disaster response plan – See the Red Cross’ website: www.redcross.org/services/disaster/ for a copy of the brochure “*Your Family Disaster Plan.*” A link to this Red Cross website can also be found under the Homeland Security & Emergency Preparedness section of the Parish’s website: <http://www.stpgov.org/departments/hsep>.
 - Get a copy of “*Repairing Your Flooded Home*” available in the Development Department or under Grants Department/Residential Mitigation section of the Parish’s website: <http://www.stpgov.org/index.php/mitigation>.

3. Consider some permanent flood protection measures.

- Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power can reduce property damage and save lives.
- Consider elevating your house above flood levels.
- More information can be found in FEMA's "*Homeowner's Guide to Retrofitting*" available in the Development Department at (985) 809-7448, or download a copy at: <https://www.fema.gov/media-library/assets/documents/480>.
- Be aware that some flood protection measures may need a building permit and other flood protection measures may not be safe for your type of structure, so be sure to check with the Development Department at (985) 809-7448.

4. Visit the Grants Department for information on financial assistance in elevating a repetitive or substantially damaged building at (985) 867-6424 or <http://www.stpgov.org/index.php/mitigation>.

- Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.

5. Flood Insurance.

- Homeowner's insurance policies DO NOT cover damage from floods. However, because St. Tammany Parish participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This flood insurance is backed by the Federal government and is available to everyone, even properties that have been flooded.
- Any area that is NOT mapped as a Special Flood Hazard Area (SFHA) may qualify for a lower-cost Preferred Risk Policy.
- The Parish participates in the NFIP's Community Rating System (CRS) and is at a Class 7. *As of April 9, 2014, all locations within a SFHA will receive a flood insurance premium reduction of 15%.*
- Some people have purchased flood insurance because it was required by the bank for a mortgage or home improvement loan. Usually these policies only cover the building's structure and not the contents. Due to the flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. *Be sure you have contents coverage.*
- Do not wait for the next flood to buy flood insurance protection. In most cases, there is a 30-day waiting period before the NFIP coverage takes effect.
- *Contact your insurance agent* for more information on rates and coverage.

Please contact our office by phone (985) 898-5555 or by email at Kwortman@stpgov.org for more information.