

**MESSAGE FROM KATRINA-RITA: KNOW THE BOUNDARIES OF THE FLOODPLAIN**

*In August of 2005 over 24,000 homes were flooded in Jefferson Parish due to Hurricane Katrina. Statewide, more than 122,000 homes were flooded due to Katrina in August and Rita in September of 2005. The wide majority of these homeowners did not have flood insurance. The most common reasons for not having flood insurance were: "our home is not in the floodplain" and "our lender said it is not required". This PROVision examines the fallacy of those statements and the reasons why it is important to **Know the Boundaries of the Floodplain.***

**What is a floodplain?**

- The floodplain is simply any land area susceptible to being inundated by flood waters from any source.
- The 100-year floodplain is the area covered by a flood having a 1% chance of being equaled or exceeded in any given year. This is the flood zone defined by the National Flood Insurance Program (NFIP) as the area regulated by local governments and where flood insurance is required through lending institutions on all loans.

**Why isn't flood insurance part of homeowner's insurance?**

- The simple answer is that flood insurance is not profitable since too few people want it compared to the average annual losses. In 1968, Congress established the NFIP to require residents within the 100-year floodplain to pay more of the costs of repairing flood damage. In 1973, Congress made flood insurance a condition of receiving federally backed loans for buildings in the 100-year floodplain. Although statistics show that the chances of flooding are much greater than the chances of fire, many people do not purchase flood insurance unless required to do so as part of a mortgage. In fact, the Commissioner of Insurance for the State of Louisiana, Jim Donelon, admitted in a speech to the National Association of Floodplain Managers in April of 2007 that his two daughters purchased homes in Jefferson Parish that were outside the 100-year floodplain and

so did not purchase flood insurance. Both flooded in Katrina.

**So, am I in a floodplain?**

- If you examine your property and note the proximity of a lake, stream, bayou, or drainage ditch, then you meet the definition of being in a floodplain. Upstream development such as new subdivisions or shopping centers, downstream obstructions such as construction projects or ditch blockages and simply excessive rainfall can cause any water body to overflow and impact nearby structures. In some cases, particularly in flat topography like Louisiana, overflow areas can stretch for miles.
- Are you in the 100-year floodplain? That is a less relevant question, but to get the answer you can map any address at [www.floodsmart.gov](http://www.floodsmart.gov) and find out.

**How do I purchase flood insurance?**

- Flood insurance is sold by most local property insurance companies as well as directly through the NFIP. For more information see [www.fema.gov/nfip/](http://www.fema.gov/nfip/).

\*\*\*\*\*

*For further questions concerning this issue and other floodplain management issues, please contact Jeff Heaton, Monica Martin or Jason Benoit, CFM using the following contact information.*



**PROVIDENCE**

**1201 Main Street  
Baton Rouge, Louisiana 70802  
Phone: (225) 766-7400  
Fax: (225) 766-7440**

PROVision is a publication of Providence Engineering & Environmental Group LLC. Every effort has been made to remain consistent with official statutes, regulations, policy, and guidance. If this article conflicts with a state or federal regulation or standard, then the regulatory language or standard prevails.

Copyright © 2007 by Providence Engineering & Environmental Group LLC