

Buy flood insurance!

Flooding is a major concern to St. John the Baptist Parish. Sources of flooding include riverine, flash flooding following a heavy rain, ponding related to drainage issues, backwater flooding, urban flooding and coastal flooding.

Every resident and business owner in St. John the Baptist Parish is at some level of flood risk; and flood insurance is available to help reduce the financial impact of a flood whether your building is in a high flood risk area (or the Special Flood Hazard Area) or not.

Just a few inches of flood water can cause tens of thousands of dollars in damage to your home or business and nearly 20% of flood insurance claims come from moderate to low risk areas (or outside of high risk areas). One of the best ways to protect your investment in your home or business is to buy flood insurance.

While many disasters are covered under a standard homeowner's policy, flooding is not, and remember, there's a 30 day waiting period from the date of purchase before your policy goes into effect. Therefore, NOW is the best time to buy flood insurance.

Flood insurance claims are paid even when federal disaster assistance is not available.

The costs of a flood policy vary depending on how much insurance is purchased, what it covers and the property's flood risk. You can speak to a licensed insurance agent to get more information.

[Click here for more info on flood/hurricane preparedness.](#)

[Click here for more info on the National Flood Insurance Program](#)

For inquiries about the National Flood Insurance Program write:

Federal Emergency Management Agency

Federal Insurance Administration

500 C. Street, S. W.

Washington, DC 20472

Or visit: <https://www.floodsmart.gov/>