Introduction

The City of Lake Charles’ City Council is dedicated to minimizing the loss of life and property that is associated with flooding events. Education and prevention are valuable and proven tools that help communities become resistant to these natural disasters. The City of Lake Charles recognizes that its entire community is susceptible to flooding; not just those structures located within Special Flood Hazard Areas. The following information has been provided to help inform property owners located within the SFHA and flood prone areas.

How severe have floods been in the past?

Channel overflow is the principal flood problem in Lake Charles. Streams flowing through and around Lake Charles have gradients of a few feet per mile. Flooding caused by hurricane surges affects the Calcasieu River and backwater areas of its tributaries.

The 100-year flood, the baseline flood used for planning purposes, is defined as a flood from a storm that has a 1% chance of meeting or exceeding the proposed water surface elevation in any given year. The 100-year flood is used by the City’s Floodplain Management Regulations to set protection levels on new construction in the flood plain. Approximately 20% of the land area of the City of Lake Charles is contained within the 100-year flood plain. The area of the City outside of the 100-year flood plain is still impacted by the 100-year flood event.

Calcasieu Parish has been a “Presidentially Declared” disaster area on eight different occasions since 1965. Two of these declarations were for hurricanes (Edith in 1972 and Andrew in 1992). In addition five of the eight declarations were for severe storms/flooding.

What kind of flood warning systems are available in the City of Lake Charles?

Residents of Calcasieu Parish are often subjected to severe weather conditions, such as flash flooding, heavy rainfall, tornados and hurricanes requiring the dissemination of warnings. The need to warn the public of impending danger could arise at any time. To reduce loss of lives, adequate and timely warnings must be provided. Appropriate action-oriented information must be supplied.

The E-911 Center, being a 24-hour operation, is the primary warning point for the Parish. The Calcasieu Parish Office of Emergency Preparedness (OEP) and Public Safety along with the National Weather Service are secondary warning points on the NAWAS system. Simultaneously all three agencies will receive the warning from the Louisiana Office of Emergency Preparedness. Upon receipt of the warning, the Emergency Alert System (EAS) will be activated and a designated official will broadcast the warning information via two-way radio or telephone to radio station KLCL, the parish’s primary warning station. KLCL will activate a warning tone and other local radio and television stations will be able to simultaneously pick up the message. Through the various cablevision systems, all programming will be interrupted and the warning message issued over all stations.

In addition, the OEP has access to several cablevision systems in the area and can automatically lock out regular programming on all channels in order to receive visual and audio messages concerning the situation and instructions for the public to follow.

Is my home at risk for being flooded?

Generally speaking, all homes are at risk of being flooded. New development, loss of wetlands and changing drainage patterns can always produce unexpected flooding. However, some areas due to low elevation, topography and proximity to bodies of water are at a much higher risk. The Federal Emergency Management Agency (FEMA), through its National Flood Insurance Program has developed Flood Insurance Rate Maps (FIRMs) for communities that participate in the Program. FIRMs are designed to assess flood risks for insurance purposes. These maps denote “flood zones” which are geographical areas that historically have flooded. It is important to note that any home can flood regardless of zone determination. Every home owner should be aware of what flood zone their home is located in. The City’s Building Permit Office can help you review your FIRM and determine what flood zone your home or business is in. They can also provide you with more information regarding your specific flooding situation. This service is provided free of charge.
Do I need flood insurance?

Basic homeowner’s insurance policies don’t cover damage from floods. However, because the City of Lake Charles participates in the National Flood Insurance Program, the federally subsidized flood insurance is available to everyone in the City. The National Flood Insurance Program is a government-subsidized program and the Federal government writes the policy and sets the rates. Flood insurance is available on buildings and personal property (the contents of your home or business). The cost of the policy depends on your flood zone, elevation, and age of your home. A preferred risk policy is available to people located in zones B or C, which are not high risk flood zones. Renters living in a flood zone can also protect their possessions with flood insurance. Remember there is a 30-day waiting period before your policy becomes effective.

If you are already covered by flood insurance, there are a few things you should be aware of. Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Additionally, these policies just cover the building’s structure and not the contents. During the kind of flooding that happens in Calcasieu Parish, there is usually damage to the furniture and contents in addition to the structure. Also, remember that your policy must be renewed each year.

Mandatory Purchase Requirement: The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, reconstruction, repair, or improvement of any privately owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings. Financial assistance programs include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, and the Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be flood prone. While not mandated by law, a lender may require a flood insurance policy for a property in any zone on a Flood Insurance Rate Map.

What are some safety precautions I should take during a flood?

Do not walk through flowing water. Drowning is the number one cause of flood related deaths. Currents can be deceptive; six inches of moving water can knock you off your feet. Use a pole or stick to ensure that the ground is still there before you go through an area where the water is not flowing.

Do not drive through a flooded area. People drown in their cars as anywhere else. Don’t drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the power company or the Ascension Parish Office of Emergency Management.

Have your electricity turned off by the power company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don’t use appliances or motors that have been wet unless they have been taken apart, cleaned, and dried.

Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter. Keep a pole or stick to poke and turn things over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Carbon monoxide exhaust kills. Use a generator or other gasoline-powered machine outdoors. The same goes for camping stoves. Charcoal flames are especially deadly.

Cook with charcoal outdoors.