JEFFERSON PARISH













JEFFERSON UNITED MITIGATION PROFESSIONALS MULTIJURISDICTIONAL PROGRAM FOR PUBLIC INFORMATION

AUGUST 2020

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Section I Introduction

Unincorporated Jefferson Parish, the City of Gretna, City of Harahan, City of Kenner, City Westwego, and the Town of Jean Lafitte are all located within Jefferson Parish and are all impacted by flooding. These communities participate in the Community Rating System (CRS) and make up the parish-specific CRS Users Group known as Jefferson United Mitigation Professionals (JUMP). Part of JUMP's mission is to act in protecting the people and property of Jefferson Parish from future flooding.

In an effort to inform and better prepare its residents, JUMP developed a Multi-Jurisdictional Program for Public Information (PPI). This program serves as an official strategy for joint education and outreach efforts focusing on flood protection. The benefits of a PPI include a more comprehensive outreach approach by providing communities and residents with clear, coordinated messages that are delivered in a manner that is cost-effective and consistent. The better access flood-prone residents have to flooding information such as their vulnerability to the flood risk and impacts, the higher chance these residents will be prepared to take action in reducing their risk. The result is a well-informed public, safer living environment, and lower costs associated with flood loss.

The original PPI was created in 2015. This is the first update.

1.1 Goals

The objective of the PPI is to provide community residents with effective and cost-efficient access to flood risk and risk reduction information, thus raising the chances the public will take action to protect their property from flood-related physical and economic loss. The strategies for effective, cost-efficient delivery are:

- Provide clear and consistent messages, coordinated across all jurisdictions
- Engage stakeholders in developing and delivering messages
- Undertake projects that have measurable outcomes and annually measure the success of said projects

This PPI Plan provides JUMP members a coordinated strategy for informing ALL Jefferson Parish citizens about the flood risk posed throughout Jefferson Parish. The goals of JUMP's PPI Plan are as follows:

- 1. Increase awareness by informing the public in all jurisdictions within Jefferson Parish about flood hazards and ways to protect from and prepare for those hazards.
- 2. Increase participation in flood insurance coverage across all jurisdictions
- 3. Decrease flood losses across all jurisdictions
- 4. Keep all citizens safe from flooding

Not only will this plan provide strategies for outreach to the general public, it will also take into account strategies to reach multi-generational and multi-cultural citizens as well as several specific priority audiences described later in this document.

From a shared resources perspective, the PPI Plan allows the different JUMP communities to coordinate staff and monetary resources while providing consistent messages through various delivery mechanisms. The minds behind the Community Rating System have done the research and learned that people are more likely to change their behavior when they get the same message from different sources.

1.2 Background on Jefferson Parish

Jefferson Parish lies in southeastern Louisiana and is bordered by Lake Pontchartrain on the north, Orleans and Plaquemines Parishes to the east, the Gulf of Mexico to the south, and Lafourche and St. Charles Parishes to the west. Map 1 identifies the Parish's location within the State of Louisiana.

Principal physiographic features of the area are the Mississippi River channel, natural levee ridges along its banks and along the banks of abandoned distributary channels, and low marshlands situated between and bordering the channels. Jefferson Parish is divided into an East and West Bank by the

Mississippi River which meanders through the northern section of the parish. The highest land in the parish is approximately 8.885 feet above the North American Vertical Datum (NAVD) along the natural levee that borders the Mississippi River. The East Bank is nearly surrounded by water and bound by the Mississippi River to the south, Lake Pontchartrain to the north, the 17th Street Canal to the east, and St. Charles Parish to the west. The West Bank of Jefferson Parish, east of the Harvey canal, is bound by the Donner Canal to the east, the Mississippi River to the north, the Harvey Canal to the west, and the Intracoastal Waterway to the south.



As mentioned earlier in this section the parish consists of six incorporated areas. In addition to the incorporated areas, Metairie

is the parish's largest community, an unincorporated area that comprises almost all of East Jefferson Parish. Smaller unincorporated areas include River Ridge and Jefferson. East Jefferson cities include Kenner and Harahan while cities such as Gretna and Westwego are in West Jefferson.

Jefferson Parish consists of a land area of 305 square miles or 195,793 acres and a water area of 336 miles or 215,358 acres. The Parish extends about 55 miles in a north-south direction from the southern shores of Lake Pontchartrain to the Gulf of Mexico.

The southern part of the parish, outside of the hurricane risk reduction system on the West Bank, is less populated and is characterized by estuarine systems that lead in from the Gulf of Mexico. The coastal marshes, wetlands, and estuaries contain numerous bodies of shallow water. These bodies of water and wetlands make up over 85 percent of the parish and provide 234,320 acres of beneficial natural floodplain functions such as water storage and filtration. With an average annual precipitation of 64.16 inches (Key to the City, Jefferson Parish, Louisiana¹), flood protection is vital to the parish. Flood protection in northern Jefferson Parish is achieved by a system of levees, floodwalls, canals, and drainage pump stations. The Parish has 340 miles of canal waterways, drainage ditches, cross drains, culverts, and internal levee systems. There are also 53 drainage pump stations containing 154 pumps installed throughout the Parish drainage system for a total capacity of 47,100 cfs (Source: Jefferson Parish Drainage Department). With the exception of some areas inside the levee protected areas of northern Jefferson Parish, most of the land is located within FEMA's 100-year floodplain. The land area outside of the 100-year floodplain may still be subject to flooding if a levee failure were to occur.

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¹ http://www.usacitiesonline.com/lajeffersonparish.htm; accessed 8/20/15

1.2.1 Population

Of the 64 Parishes within the State, Jefferson Parish is the second most populous accounting for almost 10 percent of the overall population of Louisiana. The parish experienced significant growth during the 1970's, with an increase in population of 117,024 people from the 1970 U.S. Census to the 1980 U.S. Census. The population leveled off in the 1980's and remained at approximately 450,000 residents between 1980 and 2000. However, the parish's population, according to the 2010 U.S. Census, experienced a slight decline of approximately 5 percent. According to the 2013-2017 American Community Survey 5-Year Estimates, the population has begun to slightly increase again (approximately 1 percent). See Table 1 for the population of the Parish and cities for years 1980, 1990, 2000, 2010 and 2017.

Table 1 Jefferson Parish Population

Name	Total 2017	Total 2010	Total 2000	Total 1990	Total 1980
	Population	Population	Population	Population	Population
Jefferson Parish	437,038	432,552	455,466	448,306	454,592
Metairie, CDP	144,822	138,481	146,136	149,428	164,160
Kenner, City of	67,253	66,702	70,517	72,033	66,382
Marrero, CDP	31,425	33,141	36,165	36,671	36,548
Terrytown, DCP	24,216	23,319	25,430	23,787	N/A
Harvey, CDP	20,311	20,348	22,226	21,222	22,709
Gretna, City of	17,888	17,736	17,423	17,208	20,615
Estelle, CDP	16,791	16,377	15,880	14,091	N/A
River Ridge, CDP	13,809	13,494	14,588	14,800	N/A
Woodmere, CDP	11,114	12,080	13,058	N/A	N/A
Jefferson, CDP	10,469	11,193	11,843	14,521	N/A
Timberlane, CDP	10,655	10,243	11,405	12,614	N/A
Westwego, City of	8,557	8,534	10,763	11,218	N/A
Harahan, City of	9,367	9,277	9,885	9,927	N/A
Waggaman, CDP	9,712	10,015	9,435	9,405	N/A
Bridge City, CDP	6,957	7,706	8,323	8,327	N/A
Avondale, CDP	5,226	4,954	5,441	5,813	N/A
Elmwood, CDP	5,037	4,635	4,270	N/A	N/A
Jean Lafitte, Town of	1,839	1,903	2,137	1,469	N/A
Lafitte, CDP	886	972	1,576	N/A	N/A
Grand Isle, Town of	760	1,296	1,541	1,455	N/A
Barataria, CDP	1,090	1,109	1,333	1,160	N/A

(www.census.gov/2010census/)

As a result of Hurricanes Katrina, Rita, Gustav, and Ike, large numbers of residents were displaced from the State of Louisiana. Hurricane Katrina alone forced an immediate and massive relocation of hundreds of thousands of people, making it difficult to track the population shift. This displacement has caused a parish-wide decrease in population from the 2000 census to the 2010 data. Between 2010 and 2017, the Parish's population has begun to grow again.

Section 2 PPI Committee

The first step in creating a PPI is to form a committee. JUMP's PPI Committee is comprised of the following representation:

Table 2 JUMP PPI Committee

Name	Organization/Title	Government / Stakeholder	Jurisdiction
Maggie Talley	JP Director of FP Mngt & HM	Government	Jefferson Parish
Seamus Riley	JP Floodplain/CRS Specialist	Government	Jefferson Parish
Gretchen Hirt	JP PIO	Government	Jefferson Parish
Alessandra Jerolleman	Metairie Resident	Stakeholder	Jefferson Parish
Danielle Dauzat	Accessible Insurance Agency	Stakeholder	Jefferson Parish
Monica Farris	Metairie Resident	Stakeholder	Jefferson Parish
Kelli W. Starrett	NOLA Realtors	Stakeholder	Jefferson Parish
Tammy Mercier	Real Estate	Stakeholder	Jefferson Parish
Tom Rodrigue	Metairie Resident	Stakeholder	Jefferson Parish
Danika Gorrondona	Building Official	Government	City of Gretna
Michael Wesley	GIS; Floodplain	Government	City of Gretna
Joni Bathel	Entergy	Stakeholder	City of Gretna
Lydia Jemison	Jemison & Partners, Inc.	Stakeholder	City of Gretna
Ryan Daul	Daul Insurance Agency, Inc.	Stakeholder	City of Gretna
Steve Bean	Real Estate	Stakeholder	City of Gretna
Jeff Charlet	Regulatory Office; Floodplain	Government	City of Harahan
Angie Albrecht	Harahan Resident	Stakeholder	City of Harahan
Heather Hillard	Emergency Management; Floodplain	Government	City of Kenner
Bob Ross	Kenner PIO	Government	City of Kenner
Kevin Guffey	Guffey Insurance	Stakeholder	City of Kenner
Marie Clesi	Insurance Agent	Stakeholder	City of Kenner
Lisa Tapia	Clerk; Floodplain	Government	City of Westwego
Kim Reeves	Orleans Shoring	Stakeholder	City of Westwego
Thelma Meyers	Insurance Agent	Stakeholder	City of Westwego
Yvette Crain	Clerk; Floodplain	Government	Town of Jean Lafitte
Annette Claverie	Regions Bank	Stakeholder	Town of Jean Lafitte
Teddesse Tewelde	Business Owner	Stakeholder	Town of Jean Lafitte
Pam Lightfoot	NFIP State Coordinator	Government	Advisors
Pat Skinner	LSU AgCenter	Government	Advisors
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The role of the committee is to assist in the development of the PPI document by providing feedback on what areas should be targeted for outreach, which audiences should be focused upon, what messages should be disseminated, and through which outlet those messages should be delivered.

Three initial PPI Committee meetings were held in 2015 to help develop the original plan. The committee identified over 100 projects. Approximately 60 of those projects were ongoing projects being implemented by various departments. The other 50 were developed by the PPI Committee. Through the process of developing the PPI, the committee built upon the six required CRS topics with three additional topics and identified 11 target audiences to whom the outreach messages should be delivered.

The PPI Committee is tasked with evaluating the PPI each year to ensure the projects maintain their relevance and feasibility and to track progress and outcomes. The PPI Committee met in August each year since the PPI was adopted to work through the evaluation process.



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Section 3 Community Public Needs Assessment

3.1 Jefferson Parish

3.1.1 Flood Hazard for Jefferson Parish

Flooding is defined as the accumulation of water within a water body and the overflow of excess water onto adjacent floodplain lands. The floodplain is the land adjoining the channel of a river, stream, ocean, lake, or other watercourse or water body that is susceptible to flooding.

Hundreds of floods occur each year in the United States, including overbank flooding of rivers and streams and shoreline inundation along lakes and coasts. Flooding typically results from large-scale weather systems generating prolonged rainfall. Flooding in Jefferson Parish can be the result of the following weather events: hurricanes, thunderstorms (convectional and frontal), storm surge or winter storms.

The history of flooding in Jefferson Parish and each of the municipalities indicates that flooding may occur during any season of the year. In the cooler months, the area is subject to heavy rainfalls resulting from frontal passages. In the summer months, heavy rainfalls result from convective thunderstorms. In the late summer, hurricanes accompanied by rainfall and super-elevated water-surface elevations pose the largest threat of flooding to the area.

The Mississippi River divides the Parish into two distinctly different communities. Development on the East Bank of the Mississippi River consists mainly of residential and commercial improvements. Although some industrial development is located on the East Bank of the river, most of the heavy industrial concentration is found on the West Bank. In recent years, the West Bank area has also experienced rapid residential development. Development on the west bank ranges from small fishing villages at Lafitte and Barataria in the southernmost portion of the Parish to heavily urbanized areas along the Mississippi River.

Since the majority of Jefferson Parish's land mass is below sea level, a levee and pump system is employed for drainage. The levees protect the Parish from natural overbank flooding of these surrounding water bodies, including the Mississippi River, Lakes Pontchartrain and Cataouatche, and coastal marshes. Pumping is necessary to remove runoff from the drainage system over the levees into the outlying water bodies.

Drainage of floodwaters in Jefferson Parish is accomplished by a system of structures and canals, which outflow to pumping stations. Historically, these pumping stations have been inadequate in capacity to handle the volume of floodwaters reaching the stations and have operated at less than full capacity during floods. In addition, drainage structures through some man-made barriers, such as highway and railroad embankments, have proven inadequate during some rainfall events. The parish has completed twenty-nine drainage projects since 2015 in an attempt to address these drainage deficiencies.

There have been 54 floods recorded in Jefferson Parish in the period from January 1996 to May 2018. The principle sources of flooding are rainfall ponding, levee overtopping, and hurricane or tropical storm surges originating in the Gulf of Mexico from Lake Pontchartrain on the East Bank and Lakes Salvador and Cataouatche on the West Bank. The East Bank of Jefferson Parish has many flood

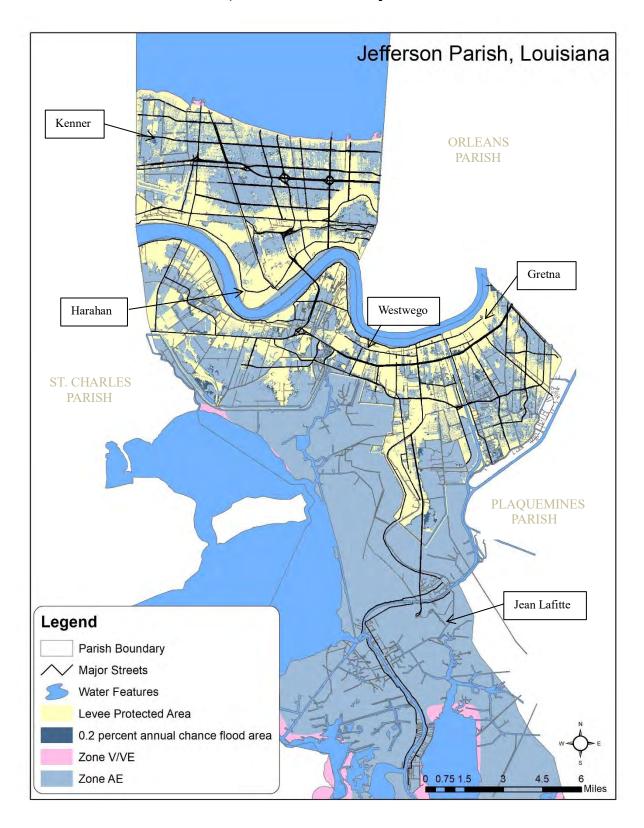
problem areas. The flood-prone areas, such as Hoey's Basin in Old Metairie, are scattered throughout the Parish and are caused by land subsidence, and inadequate capacity of canals and culverts. Often, they are in low areas, while other areas flood because of inadequacies in downstream parts of the system. Based on past records, the area can expect future flood events throughout the Parish as deep as 18 inches.

The area of Jefferson Parish outside the levee protection system, including Jean Lafitte and Grand Isle, is most vulnerable to storm surge flooding.

In June of 1973 FEMA produced a Flood Insurance Study (FIS) for Jefferson Parish, which was revised in February 2018. A FIS details the flood hazard areas within a particular area or community and typically includes flood elevations, a history of flooding, and the engineering methods used to complete the analysis. The FIS includes the incorporated areas of the Parish. A Flood Insurance Rate Map (FIRM) is developed in conjunction with the FIS. The FIRM is the official map of a community on which FEMA has delineated both the special hazard areas and the risk premium zones. Map 2 on the following page is a FIRM panel for northern Jefferson Parish. The map panels display the different flood zones found within the unincorporated areas and incorporated jurisdictions of Jefferson Parish. The flood zone designations are defined as follows:

- **Zone AE:** Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. In most instances, base flood elevations derived from detailed analyses are shown at selected intervals within these zones. Mandatory flood insurance purchase requirements and floodplain management standards apply.
- **Zone X:** Areas outside the 1% annual chance floodplain and 0.2 percent chance floodplain, areas of 1% annual chance sheet flow flooding where average depths are less than 1 foot, areas of 1% annual chance stream flooding where the contributing drainage area is less than 1 square mile, or areas protected from the 1% annual chance flood by levees. No Base Flood Elevations or depths are shown within this zone.
- **Zone V/VE:** Coastal areas subject to inundation by the 1-percent-annual-chance flood event with additional hazards due to storm-induced velocity wave action. Base Flood Elevations (BFEs) derived from detailed hydraulic analyses are shown. Mandatory flood insurance purchase requirements and floodplain management standards apply

North Jefferson Parish Floodplains MAP 2



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3.1.2 Severity of the Flood Hazard

Flood severity is measured in several ways, including frequency, depth, velocity, and duration, among others. For Jefferson Parish, generally speaking the severity relates to how frequent floods occur. Floods have been and continue to be the most frequent, destructive, and costly natural hazard facing Jefferson Parish. As demonstrated by Hurricanes Katrina and Ike, the northern part of the Parish including Metairie and Kenner are vulnerable to flooding from storm surge from Lake Pontchartrain. In the southern part of the Parish, the Town of Grand Isle is also susceptible to storm surge from the Gulf of Mexico. One of the lowest points in the northern part of Jefferson Parish is Hoey's Basin located in the area of Old Metairie.

The most densely populated areas of Jefferson Parish are protected from flooding by levees, drainage canals, and drainage pump stations. The City of Gretna is served by the Hero and Planters pumping stations, which are located in Jefferson Parish along Barataria. The major canal within the City of Gretna is Verret Canal. The City of Harahan is served by Pump Station No. 3, which is located in Jefferson Parish along Elmwood Canal. The major canal in the City of Harahan is Soniat Canal. The City of Kenner is served by Pumping Station No. 4, which is located in the city along Duncan Canal, Pumping Station No. 3, and Kenner Relief Pumping Station, which is located in the Parish Line Canal, approximately 3.9 miles below Lake Pontchartrain. The major canals in the City of Kenner are Duncan Canal, Canal No. 1, Canal No. 2, and Canal No. 13. The City of Westwego is served by the Westwego and Bayou Segnette pumping stations, which are located in the southwestern portion of the city along Bayou Segnette. The City of Westwego is partially protected from hurricane surges from Lake Salvador and Lake Cataouatche by Parish-built levees. (Flood Insurance Study, Jefferson Parish, Louisiana and Incorporated Areas, Revised February 2, 2018).

3.1.3 Flood Protection Measures

Jefferson Parish is protected by levees from flooding of the Mississippi and its tributaries due to high stages in the Mississippi River. On the East Bank of the Parish, the Lake Pontchartrain and vicinity hurricane protection levee prevent flooding by hurricane surge from Lake Pontchartrain. The West Bank area is partially protected from hurricane surge from the Gulf of Mexico by Parish-built levees. Levees that exist in the study area provide the Parish with some degree of protection against flooding. However, Hurricane Katrina proved that some of these levees may not protect the Parish from strong events such as a 100-year flood or storm surge from future hurricanes (Flood Insurance Study, Jefferson Parish, Louisiana and Incorporated Areas, Revised February 2, 2018).

From 2015 – 2019, Jefferson Parish has completed 29 infrastructure/drainage improvement projects through multiple funding sources. In addition to engineered protection from flooding, JUMP communities also participate in the National Flood Insurance Program (NFIP). Participation requires that communities adopt a floodplain ordinance that meets or exceeds the minimum NFIP criteria and must also adopt any FIRM for the community. In doing so, Jefferson Parish provides flood protection to its residents, commercial buildings, and critical facilities by enforcing floodplain ordinance requirements for new construction, substantial improvements, and all applicable permitting.

3.2 City of Gretna

3.2.1 Severity of the Flood Hazard

The principle sources of previous flooding in the City of Gretna include rainfall ponding, levee overtopping, and hurricane or tropical storm surges originating in the Gulf of Mexico that push water onshore and into the interior areas of Jefferson Parish. Based on a review of the City of Gretna Repetitive Loss Area Analysis Report, the most flood prone areas in the City of Gretna appear to be concentrated in the area bounded by Hancock Street, Virgil Street, L B Landry Avenue, the West Bank Expressway and the area bounded by Hancock Street, Anson Street, and the city's northeast border.

3.2.2 Flood Protection Measures

The most densely populated areas of Gretna are protected from flooding by levees, drainage canals, and drainage pump stations. The City is protected from flooding by two levee systems. Along the Mississippi River the U.S. Army Corp. of Engineers (USACE) has constructed a levee system to protect the City from overbank flooding. The rest of the City is protected by levees that run along the Harvey and Algiers Canals (City of Gretna Flood Hazard Mitigation Plan). These levees are part of a hurricane protection system that partially protects the West Bank from storm surge from the Gulf of Mexico (Flood Insurance Study, Jefferson Parish, Louisiana and Incorporated Areas, Revised February 2, 2018).

Drainage of floodwaters in the City is accomplished by a system of structures and canals, which outflow to pumping stations. The City is served by the Hero and Planters pumping stations, which are located along Barataria. The major canal within Gretna is Verret Canal. Historically, these pumping stations have been inadequate in capacity to handle the volume of floodwaters reaching the stations and have operated at less than full capacity during floods. In addition, drainage structures through some man-made barriers, such as highway and railroad embankments, have proven inadequate during previous rainfall events.

3.3 City of Harahan

3.3.1 Severity of the Flood Hazard

The principle sources of flooding in the City of Harahan are sheet flow/ponding, levee overtopping, and hurricane or tropical storm surges originating in the Gulf of Mexico. Harahan is located on the East Bank of Jefferson Parish which has many flood problem areas. These problem areas are caused by land subsidence, inadequate capacity of canals and culverts, and inadequate capacity of pumping stations.

Based on a review of FEMA NFIP repetitive loss and severe repetitive loss records, the most flood prone residential areas in Harahan appear to be concentrated along Generes Drive and Hickory Street. Flooding on non-residential areas has occurred in the past along Clearview Parkway and a portion of Elmwood Park Boulevard.

3.3.2 Flood Protection Measures

Since most of Harahan's land mass is located below sea level, a levee and pump system is employed for drainage. The levees protect the City of Harahan from natural overbank flooding of surrounding water bodies, including the Mississippi River and Lake Pontchartrain. The major canal in the City of Harahan is the Soniat Canal. The City of Harahan is served by Pump Station #3 located along Elmwood Canal. Pumping is necessary to remove runoff from the drainage system over the levees into the outlying water bodies. (Flood Insurance Study, Jefferson Parish, Louisiana and Incorporated Areas, Revised February 2, 2018)

3.4 City of Kenner

3.4.1 Severity of the Flood Hazard

The principle sources of flooding in the City of Kenner are rainfall ponding, levee overtopping and hurricane or tropical storm surges originating in the Gulf of Mexico from Lake Pontchartrain on the East Bank of the Mississippi River. As demonstrated by Hurricane Katrina, the northern and northwestern part of the City is particularly vulnerable to flooding from heavy rains that have the potential to overwhelm the City's drainage system.

Based on a review of the City of Kenner Repetitive Loss Area Analysis Report, the most flood prone areas in the City of Kenner appear to be concentrated in the area bounded by Phoenix Street/Canal Number 12, Canal Number 13 and Duncan Canal.

3.4.2 Flood Protection Measures

The most densely populated areas of the City of Kenner are protected from flooding by levees, drainage canals, and drainage pump stations. The major canals in the City of Kenner are Duncan Canal, Canal #1, Canal #2, and Canal #13. The City of Kenner is served by Pump Station #4, which is located in the City along Duncan Canal, Pump Station #3, and the Kenner Relief Pumping Station, which is located along the Parish Line Canal approximately 3.9 miles south of Lake Pontchartrain. In Kenner, Lake Pontchartrain and the hurricane protection levee prevents flooding by hurricane storm surge from the Lake up to approximately 17 feet (Flood Insurance Study, Jefferson Parish, Louisiana and Incorporated Areas, Revised February 2, 2018).

3.5 City of Westwego

3.5.1 Severity of the Flood Hazard

The principle sources of flooding are rainfall ponding, levee overtopping, and hurricane or tropical storm surges originating in the Gulf of Mexico from Lake Pontchartrain on the East Bank and Lakes Salvador and Cataouatche on the West Bank. Drainage of floodwaters in the City of Westwego is accomplished by a system of structures and canals, which outflow to pumping stations. Based on a review of the City of Westwego Repetitive Loss Area Analysis Report, the most flood prone areas in the City of Westwego appear to be concentrated in the area bounded by Laroussini Street, Westbank Expressway, Tanglewood Drive, and Via A Pitre Drive.

3.5.2 Flood Protection Measures

The most densely populated areas of the City of Westwego are protected from flooding by levees, drainage canals, and drainage pump stations. The City of Westwego is served by the Westwego and Bayou Segnette Pumping Stations, which are located in the southwestern portion of the city along Bayou Segnette. The City of Westwego is partially protected from hurricane surges from Lake Salvador and Lake Cataouatche by Parish-built levees (Flood Insurance Study, Jefferson Parish, Louisiana and Incorporated Areas, Revised February 2, 2018).

3.6 Town of Jean Lafitte

3.6.1 Severity of the Flood Hazard

The Town is protected by a system of levees, which helps reduce flood losses, but is still prone to flooding due to its location near the Gulf of Mexico and its low elevation. The entire Town is located within Zone AE, areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Mandatory flood insurance purchase requirements and floodplain management standards apply.

Ponding and flash floods are infrequent in the Town of Jean Lafitte, yet floods are a significant threat to the Town. Almost all floods associated with this area are a result from strong hurricanes that produced large storm surges along the Louisiana coastline. Based on a review of the Town of Jean Lafitte Repetitive Loss Area Analysis Report, the most flood prone areas in the Town of Jean Lafitte appear to be located all along Jean Lafitte Boulevard.

3.6.2 Flood Protection Measures

A portion of Jean Lafitte is currently protected from flooding by a system of levees. The levees are up to five feet in height and provide protection for only a portion of the Town. In July 2009, the Town of Jean Lafitte working in coordination with Jefferson Parish, the West Jefferson Levee District, and the US Army Corps of Engineers (USACE) completed phase one of the Fisher Basin tidal levee project. Phase one of the project included 4.7 miles of earthen levees along the southern edge of the town that abuts marshland (The Times-Picayune, Jean Lafitte Gets Millions for Floodwalls). The earthen levee is the first of three phases of the Fisher Basin tidal levee project and will provide Jean Lafitte residents an increased level of flood protection. When fully completed, there will be a ring of levees around the town to protect the area from inundation from nearby marshes and Bayou Barataria. As part of the project, the USACE plans to raise the Town's current levee protection from roughly five feet to seven feet, and construct seven-foot floodwalls in those areas that do not have levees (Jefferson Parish website – Jean Lafitte Groundbreaking, December 4, 2006). In September 2014, workers broke ground on a ring levee that will run along the western boundary of the Town tying in with an already-built back levee that runs along the eastern side, encircling the Town. (The Advocate, Work starts on protective levee for Jean Lafitte, September 9, 2014). As of 2019, this project has been completed.

Section 4 Flood Insurance Coverage Assessment (Activity 370)

The flood insurance coverage assessment helps JUMP communities identify what areas have flood insurance policies and what areas are lacking in policies. Not only does it allow the committee to look at policy count broken down by type of structure (residential or non-residential) and by flood zone (A and AE, AO, X, or VE), but also by how much coverage exists per occupancy category. The most common source of flood insurance data is the National Flood Insurance Program (NFIP), the predominant flood insurer in the U.S. Because of the prevalence of flooding in Jefferson Parish, these NFIP records offer an excellent source of information about policy counts and coverage and can be used as the basis of this flood insurance coverage assessment.

Summary NFIP data was used to create the tables in this section which means there was no identifying information regarding the property address or policy holder's name (see Appendix A). This is compliant with the Privacy Act of 1974. The data includes policy counts for each of JUMP's communities broken down by occupancy type and flood zone as of March 2, 2020. A policy encompasses *any* type of flood insurance policy. It could represent a renter's contents policy, an owner's building policy, or an owner's combined building and contents policy. One other thing to note is that there could be some miscoded data in the policy dataset which may have some properties located within one of the jurisdictions when it should be located within unincorporated Jefferson Parish or vice versa. These observations could explain why policy data, specifically policy counts, may not match the structure count. The flood zone categories found in the summary data are slightly different from the categories in the legend on the Flood Insurance Rate Map (FIRM) on page 8. The FIRM shows AE, AO, X, and VE. Since approximate A Zones are in the NFIP data for Jefferson Parish but not on the current FIRM, the policies in this category are most likely grandfathered under the previous FIRM.

In addition to the policy data, the PPI Committee needed to get a count of total structures in each municipality so that the number of structures exposed to flooding could be compared to the number of structures with flood insurance policies. The most reliable source for a building count broken down by residential and non-residential is the Water Department. They are able to track the building count by how many active water meters there are. This method provided a reliable count for all of the jurisdictions except for the City of Westwego and a portion of the City of Gretna, both of which are on their own water systems. The GIS Specialist for the City of Gretna provided the count for the properties not on Parish water so that all of Gretna could be represented. Westwego was able to provide their count of residential and non-residential structures based on their active water meters. Local GIS data provided the structure count broken down by flood zone for all jurisdictions.

The following pages provide an overview of flood insurance coverage by municipality.

4.1 Jefferson Parish

As shown in Table 3, unincorporated Jefferson Parish is well insured with 73% of all structures having policies. Approximately 74% of residential structures are protected from flood loss; however, only 56% of the non-residential structures have flood insurance.

Table 3 also shows the average coverage by occupancy type. As this data includes contents, the amount of coverage in Jefferson Parish shows room for improvement. Outreach projects will be implemented that encourage renters and residential and non-residential property owners to review their policy coverage to increase coverage limits to ensure the full value of the property is insured.

Table 3. Levels of Coverage by Occupancy for Jefferson Parish										
Occupancy	Policies	es % of # of % of Total Coverage Total structures structures w policies policies								
Residential	75,881	93.57%	101,981	74.41%	\$20,206,923,400	\$266,297.54				
Non-Residential	5,213	6.43%	9,334	55.85%	\$2,407,385,500	\$461,804.24				
Total	81,094	100.00%	111,315	72.85%	\$22,614,308,900	\$278,865.38				

Unincorporated Jefferson Parish has the following flood zones: AE, VE, and X. The majority of the 81,041 policies are currently in the X Zone (Table 4), 45% are in the AE Zone, and less than 1% of policies are in VE Zones. The less than 1% in the AO Zone are mis-rated as AO Zones are not found on the Jefferson Parish 2018 FIRM. Policies in the X Zone seem to have the best coverage, which demonstrates that property owners are taking advantage of reduced premiums with the 2018 map change. Outreach should target all areas of unincorporated Jefferson Parish as 27% or structures do not have flood insurance. Part of the committee's goal with this assessment is to increase the overall number of structures with flood insurance.

Table 4. 2019 Levels of Coverage by Flood Zone for Jefferson Parish										
Flood Zone	Policies	% of total policies	# of Structures	% of structures w policies	Total Coverage	Average Coverage				
A and AE	37,023	45.68%	45,567	81.25%	\$9,249,316,400	\$249,826.23				
AO	56	0.07%	0	0.00%	\$12,446,100	\$222,251.79				
VE	33	0.04%	8	412.50%	\$3,394,900	\$102,875.76				
X	43,929	54.21%	65,694	66.87%	\$13,331,497,900	\$303,478.29				
Total	81,041	100.00%	111,269	72.83%	\$22,596,655,300	\$278,829.92				

Since the flood insurance assessment in 2015, Jefferson Parish has undergone a map change, therefore an analysis of the changes in coverages are detailed in the graphs below.

Viewing the graphs on the left by occupancy, a steady downward trend is noticed for coverage and percent of coverage, however the total amount of coverage has remained nearly static. A total downward trend by flood zone is also noted; however, the main difference is the upward trend in the number of X Zone structures after the 2018 map change.

Targeted outreach among all zones and occupancy types is needed in unincorporated Jefferson Parish

Unincorporated Jefferson Parish



■2015 ■2016 ■2017 ■2018 ■2019 ■2020

4.2 City of Gretna

Table 5 illustrates that less than half of the 6,938 structures in the City of Gretna have flood insurance policies. Since the last PPI update in August of 2019, the percentage of residential structures with policies in Gretna increased from 45% in 2019 to 48% in 2020 (Table 5.). However, the percentage of non-residential structures with policies decreased from 37% in 2019 to 33% in 2020 (Table 5.). A greater percentage of residential structures have policies than non-residential structures, but both categories should be equally targeted by outreach efforts.

Renters, residential property owners, and non-residential property owners in the City of Gretna should be encouraged to examine their policy coverage to ensure they have enough coverage for their particular risk.

Table 5. 2020 Levels of Coverage by Occupancy for Gretna										
Occupancy	Policies	% of total policies	# of structures	% of structures w policies	Total Coverage	Average Coverage				
Residential	2,821	89.16%	5,895	47.85%	\$685,950,200	\$243,158.53				
Non-Residential	343	10.84%	1,043	32.89%	\$147,733,200	\$430,709.04				
Total	3,164	100.00%	6,938	45.60%	\$833,683,400	\$263,490.33				

The City of Gretna has two flood zones - AE and X (Table 6). The NFIP incorrectly rated one policy as an AO Zone. 50% of structures in AE Zones have policies compared to 43% of structures in X Zones; however, the average coverage is \$80,600 higher for X Zone policies than those in AE Zones. One explanation could be the historic nature and age of many structures in Gretna. Property owners in SFHAs are not required to have flood insurance if they have satisfied their federally-backed mortgage.

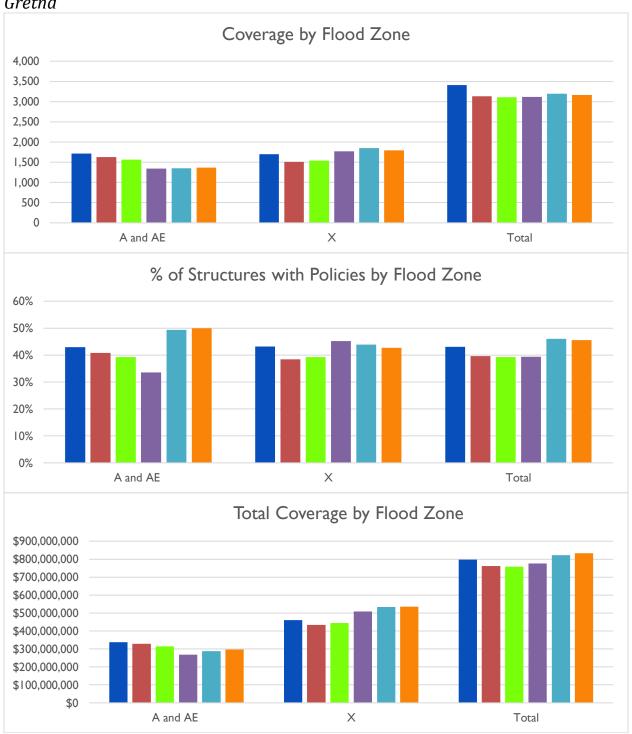
Table 6. 2020 Levels of Coverage by Flood Zone for Gretna										
Flood Zone	Policies	% of total policies	# of structures	% of structures w policies	Total Coverage	Average Coverage				
AE	1,366	43.17%	2,733	49.98%	\$297,402,000	\$217,717.42				
AO	1	0.03%	0	0.00%	\$207,800	\$207,800.00				
X	1,797	56.80%	4,205	42.73%	\$536,073,600	\$298,315.86				
Total	3,164	100.00%	6,938	45.60%	\$833,683,400	\$263,490.33				

Since the flood insurance assessment in 2015, the City of Gretna has undergone a map change, therefore an analysis of the changes in coverages are detailed in the graphs below.

Although the total number of policies within the City has decreased slightly, the total percentage of coverage has increased in recent years. Additionally, the total coverage within the City, specifically within Zone X, has increased.

Targeted outreach should be done for renters and owners of properties in AE Zone to increase their overall coverage limits..

Gretna





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4.3 City of Harahan

As seen in Table 7, the City of Harahan has just over 2,500 policies, the vast majority are for residential structures. Only 87 of the 275 non-residential structures are insured within the city. There is room for improvement in the amount of policies for both occupancy categories.

Outreach efforts should continue targeting both occupancy groups while increasing efforts designed to educate non-residential property owners about the importance of adequate coverage for their risk.

Table 7. 2020 Levels of Coverage by Occupancy for Harahan										
Occupancy	Policies	% of total policies	# of structures	% of structures w policies	Total Coverage	Average Coverage				
Residential	2,428	96.54%	3,400	71.41%	\$742,800,000	\$305,930.81				
Non-Residential	87	3.46%	275	31.64%	\$31,074,300	\$357,175.86				
Total	2,515	100.00%	3,675	68.44%	\$773,874,300	\$307,703.50				

The City of Harahan has two flood zones, AE and X, with the X Zone covering 91% of structures within the City. Table 8 illustrates that 72% of X Zone properties are insured, compared to only 26% of AE Zone properties. Focused outreach to AE Zone structures is needed.

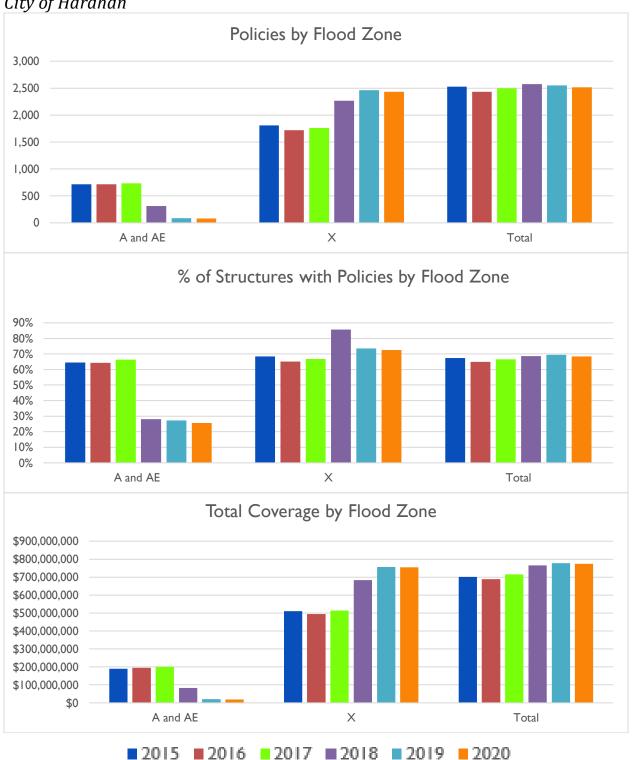
Table 8. 2020 Levels of Coverage by Flood Zone for Harahan										
Flood	Policies	% of	# of	% of	Total	Average				
Zone		total	structures	structures w	Coverage	Coverage				
		policies		policies						
A and AE	83	3.30%	323	25.70%	\$19,182,100	\$231,109.64				
Х	2,432	96.70%	3,352	72.55%	\$754,692,200	\$310,317.52				
Total	2,515	100.00%	3,675	68.44%	\$773,874,300	\$307,703.50				

Since the flood insurance assessment in 2015, the City of Harahan has undergone a map change, therefore an analysis of the changes in coverages are detailed in the graphs on the following page.

Although the total number of policies and total percentage of coverage remains nearly the same from 2015 to 2020, an item of concern is the decline in policies within the X Zone from 2018 to 2020.

Targeted outreach should be done to ensure owners and renters are aware of the need to renew policies in non-SFHA zones.

City of Harahan



4.4 City of Kenner

As shown in Table 9, roughly 68% of structures in the City of Kenner are insured, with a greater percentage of residential structures having policies than non-residential structures. The average coverage for non-residential policies is below the maximum allowable coverage limit of \$500,000. Outreach efforts should encourage non-residential property owners to increase their policy coverage.

Table 9. 2020 Levels of Coverage by Occupancy for Kenner									
Occupancy	Policies	% of total policies	# of struc- tures	% of structures w policies	Total Coverage	Average Coverage			
Residential	14,084	93.34%	20,474	68.79%	\$3,611,239,000	\$256,407.20			
Non-Residential	1,005	6.66%	1,735	57.93%	\$437,348,100	\$435,172.24			
Total	15,089	100.00%	22,209	67.94%	\$4,048,587,100	\$268,313.81			

The City of Kenner, as illustrated in Table 10, has two flood zones – AE & X (AO Zone data resulted from a NFIP rating error). The total number of policies (15,088) are equally divided between their flood zones with 65% of AE structures being insured, compared to 71% of structures in Zone X. The average coverage of Zone X policies is roughly \$100,000 higher than those in Zone AE, so outreach efforts should focus on increasing the amount of coverage in the AE Zone.

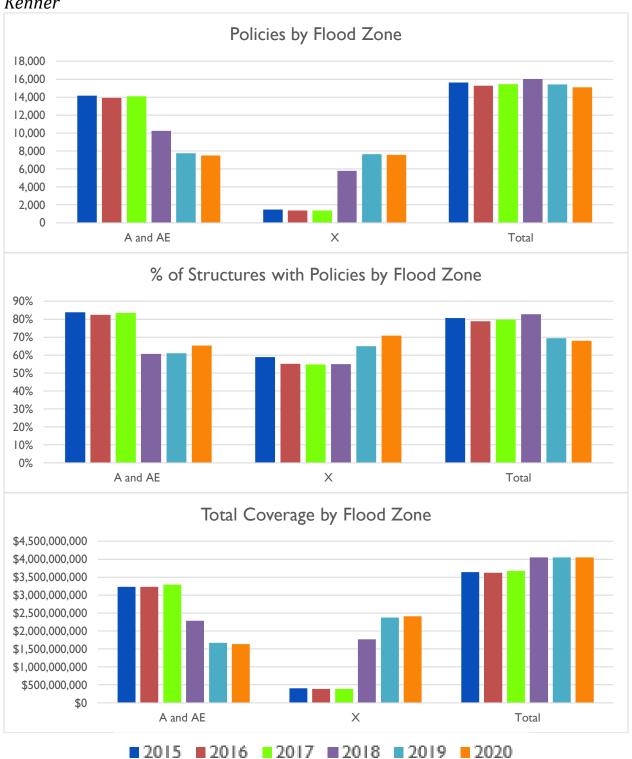
Table 10. Levels of Coverage by Flood Zone for Kenner										
Flood Zone	Policies	% of total policies	# of structures	% of structures w policies	Total Coverage	Average Coverage				
A and AE	7,513	49.79%	11,514	65.25%	\$1,637,621,800	\$217,971.76				
AO	1	0.01%	0	0.00%	\$175,900	\$175,900.00				
X	7,574	50.20%	10,695	70.82%	\$2,410,442,700	\$318,252.27				
Total	15,088	166.58%	22,209	67.94%	\$6,458,683,100	\$285,000.58				

Since the flood insurance assessment in 2015, Kenner has undergone a map change, therefore an analysis of the changes in coverages are detailed in the graphs below.

While there has been a general uptick in total coverage for residential structures over the last six years, coverage for non-residential structures has remained static.

Targeted outreach should be done for owners and renters in all zones to increase the percentage of insured structures within the city.

Kenner



4.5 City of Westwego

Table 11 depicts the coverage data for the City of Westwego, which has a slightly higher percentage of residential structures covered by policies compared to non-residential structures. It is important to note that only 40% of structures in the City of Westwego are insured for flood loss.

Projects can be implemented that encourage renters and property owners for both residential and non-residential structures to purchased flood coverage and increase their existing coverage if they already have flood insurance.

	Table	11. 2020 Leve	ls of Coverage	e by Occupancy for	Westwego	
Occupancy	Policies	% of total policies	# of structures	% of structures w policies	Total Coverage	Average Coverage
Residential 1,219		91.17%	3,020	40.36%	\$294,738,600	\$241,787.20
Non-Residential	118	8.83%	315	37.46%	\$58,584,500	\$496,478.81
Total	1,337	100.00%	3,335	40.09%	\$353,323,100	\$264,265.59

The City of Westwego is comprised mostly of the non-SFHA area, or X Zone, as shown in Map 2 on page 8. The table below (Table 12) illustrates that 84% of policies are X Zone-rated policies, while 16% are rated for properties in SFHAs. It is federally mandated that all properties in the SFHA with a federally-backed mortgage have flood insurance through the NFIP; however, only 22% of the structures in Zones A & AE have flood insurance. Outreach efforts should focus on structures in the SFHA to increase the number of policies as well as coverage. Outreach efforts can also include the X Zone property owners as properties in this zone are still at risk for flooding.

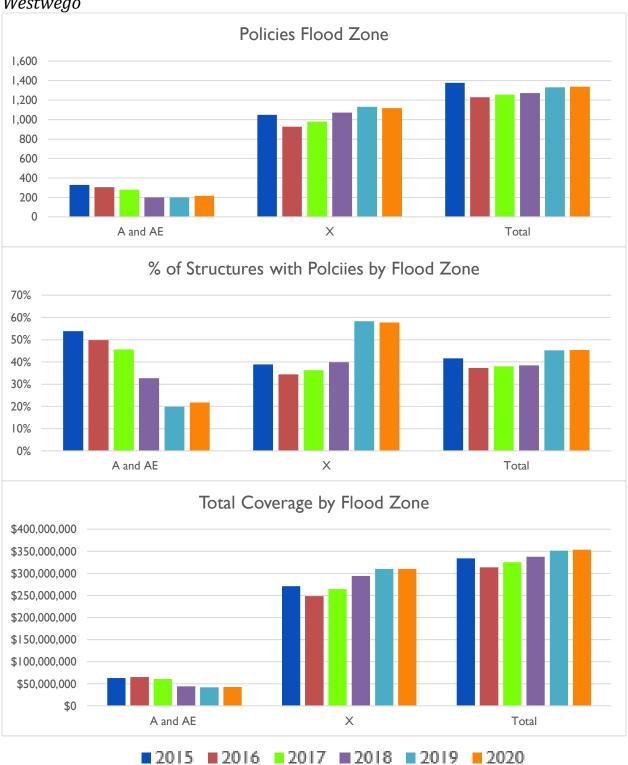
	Т	able 12. 202	O Levels of Co	verage by Flood Zon	e for Westwego	
Flood Zone	Policies	% of total policies	# of structures	% of structures w policies	Total Coverage	Average Coverage
A and AE	218	16.31%	1004	21.71%	\$42,989,300	\$197,198.62
X	1,119	83.69%	1,941	57.65%	\$310,333,800	\$277,331.37
Total	1,337	100.00%	2,945	45.40%	\$353,323,100	\$264,265.59

Since the flood insurance assessment in 2015, the City of Westwego has undergone a map change, therefore an analysis of the changes in coverages are detailed in the graphs below.

The graphs below show that from 2015 to 2020, the total number of structures in the City has decreased by 40, however the total amount of coverage has increased by \$20 million. This trend shows that individuals are purchasing more coverage, potentially due to more structures now being in Zone X.

Targeted outreach should be done specificially in the AE Zone to increase the percentage of structures insured.

Westwego



4.6 Town of Jean Lafitte

The Town of Jean Lafitte has a greater percentage of non-residential structures insured for flood loss than residential properties. This could be explained by the fact that many of the non-residential structures were built post-FIRM and have to maintain flood insurance. As far as occupancy type, the Town of Jean Lafitte is 91% residential. However, only 21% of all structures have flood insurance policies (see Table 13). Increased premium costs and satisfied mortgages could be the cause for the lack of policies in this area.

Outreach projects can be implemented that encourage renters and all property owners in the Town of Jean Lafitte to obtain flood insurance or increase their coverage if they already have it.

	Table 13. 2020 Levels of Coverage by Occupancy for Jean Lafitte								
Occupancy	Policies	% of total policies	# of structures	% of structures w policies	Total Coverage	Average Coverage			
Residential	320	90.91%	1,537	20.82%	\$65,731,400	\$205,410.63			
Non-Residential	32	9.09%	111	28.83%	\$15,555,300	\$486,103.13			
Total	352	100.00%	1,648	21.36%	\$81,286,700	\$230,928.13			

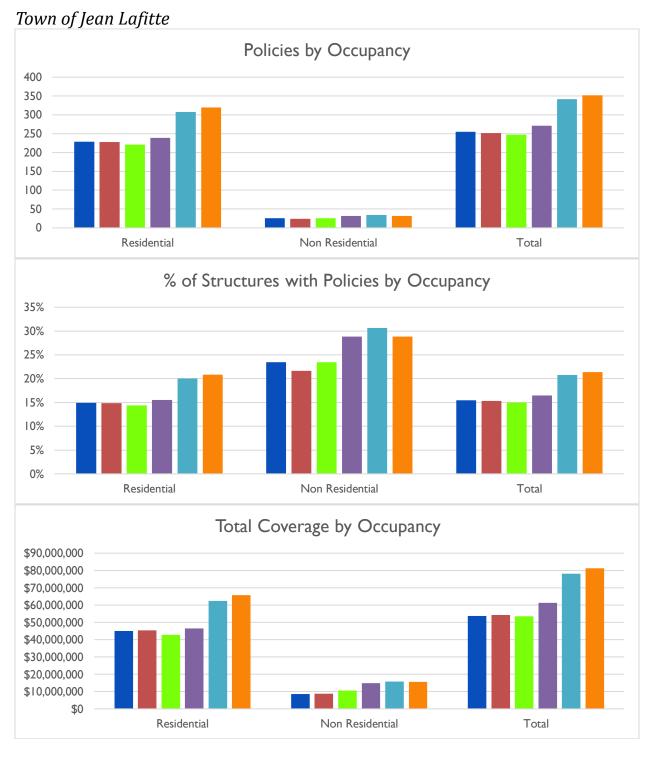
The entire Town is located within the AE Zone (AO Zone data resulted from NFIP rating error). The average coverage is \$231,000 which is lower in comparison to the other municipalities and unincorporated Jefferson Parish. While many properties have been elevated in the Jean Lafitte area, with Hazard Mitigation Grant Programs (HMGP) that must maintain flood insurance for the life of the property, the PPI committee will work with insurance agents to focus outreach efforts on increasing the amount of coverage in this municipality.

	Table 14. 2020 Levels of Coverage by Flood Zone for Jean Lafitte										
Flood Policies % of total # of % of structures Total Zone policies structures w policies Coverage					Average Coverage						
A and AE	351	99.72%	717	48.95%	\$81,150,200	\$231,197.15					
AO	1	0.28%	0	0.00%	\$136,500	\$136,500.00					
Total	352	99.72%	717	49.09%	\$81,286,700	\$230,928.13					

The Town of Jean Lafitte has undergone a map change since the 2015 flood assessment, therefore an analysis of the changes in coverages are detailed in the graphs below.

Since 2015, the Town of Jean Lafitte has seen an increase in coverage by occupancy in residential structures, an increase coverage in the percentage of residential and non-residential structures, and an increase in total coverage by nearly \$80 Million. The town of Lafitte should continue its efforts to encourage the purchase of insurance.

Targeted outreach should be done for renters and owners of residential properties to increase the percentage of insured structures.



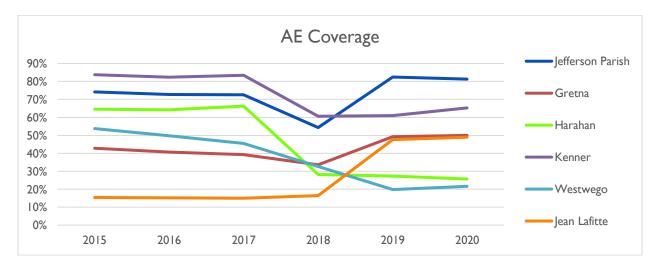
■2015 ■2016 ■2017 ■2018 ■2019 ■2020

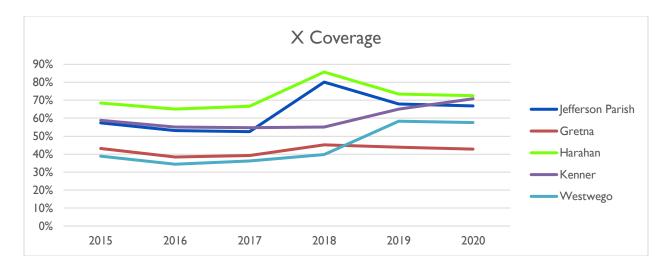
4.7 Summary

Several overarching themes emerged from the data presented above. When assessing policy count by *occupancy type*, it is clear to see that the majority of flood insurance policies in JUMP communities are residential as there are simply more residential than non-residential structures in the Parish. All but one of the JUMP communities has a greater percentage of residential structures with policies than non-residential, that exception is the Town of Jean Lafitte. Jean Lafitte is entirely within the AE Zone, all property owners with a federally-backed mortgage are mandated to carry flood insurance. This data indicates that perhaps more residential property owners within the town limits do not carry a mortgage, or in many cases, inherited a property and never purchased flood insurance. Others have voiced that the insurance premiums have priced them out of their homes.

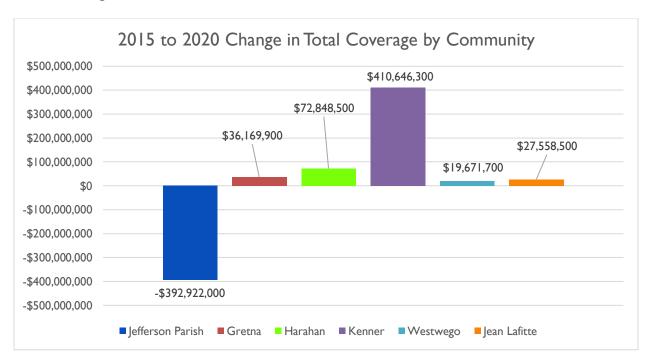
Non-residential owners understand the need to protect their investments and livelihoods by insuring their assets against flood damage given the reality that Jean Lafitte is located outside of the levee protection system. Another note on non-residential properties is that the highest percentage of policies across all jurisdictions is 58%. This means that only two jurisdictions have slightly more than half of their non-residential structures insured while the other four have less than half. The average coverage for both residential and non-residential policies are below the maximum coverage amount for all the JUMP communities except for residential policy coverage in Jefferson Parish, and the Cities of Kenner and Harahan.

When assessing the data by *flood zone*, the Cities of Harahan and Westwego are the only two JUMP communities with a much higher percentage of policies in the X Zone than in the AE Zone. This is likely due to the fact that both jurisdictions have more geographical area in the non-SFHA and thus a higher volume of property owners in the X Zone. Interestingly, although flood insurance is mandatory for policy holders in Zone AE with a federally backed mortgage, more policies are in place for structures in the X Zone across all jurisdictions except the Town of Jean Lafitte. The previous FIRM had larger X Zone areas than the current FIRM, and many of these policies have been grandfathered. As mentioned at the beginning of this section, multiple policies (renters, building, and/or contents) could be counted for some of the same structures.





As seen in the following graph, total coverage has increased over the last five years for all jurisdictions except unincorporated Jefferson Parish. Future trend analyses will allow for a better understanding of these results.



4.8 Recommendations

The PPI committee should work with insurance agents to encourage all non-residential property owners to increase the total number of insured non-residential structures. The average coverage is higher for X Zone properties in all jurisdictions excluding the Town of Jean Lafitte. These results were expected as premium rates for X Zone-rated properties are generally more affordable. All jurisdictions, excluding the Town of Jean Lafitte, should continue informing X Zone property owners that, despite drainage and levee improvements, flooding can occur beyond the SFHA and affect their properties as well.

Section 5 Project Design

5.1 Priority Audiences

The committee agreed on nine priority audiences on which to focus outreach efforts:

Priority Audience #I – Repetitive Loss/Severe Repetitive Loss Properties

RL/SRL property owners have suffered from multiple floods. They can benefit from outreach on various mitigation techniques, the reality of their flood risks, and grant opportunities to assist in mitigating from future flooding.

Priority Audience #2 – Senior Citizens (via Council on Aging)

Seniors are particularly vulnerable to flood risks and the rising cost associated with living in a floodplain and recovering from a flood. Jefferson Parish has ten Senior Centers that are managed by the Parish's Council on Aging service which will be the principle venue for reaching seniors.

Priority Audience #3 – Jefferson Parish Chamber of Commerce

Small businesses need to be aware of their flood risks so they can properly plan to protect their assets as well as the building in which the business operates. They also need to understand the cost of having a business that may be susceptible to flooding. For businesses, the cost of a flood is not only measured in physical damage, but also in time and money (business interruption).

Priority Audience #4 – Drivers

As flooding can happen anywhere in Jefferson Parish and the New Orleans Metropolitan Area, new drivers need to be aware of the dangers of driving in flood waters as well as what to do if they find themselves approaching a flooded street.

Priority Audience #5 – N.O. Metropolitan Association of Realtors

Realtors are key players in helping prospective buyers understand the flood risk their property may face and in promoting flood insurance and other flood proofing techniques.

Priority Audience #6 – GNO Homebuilders Association

Homebuilders need to be aware of the flood risks and building regulations so that the homes they build meet or exceed building code requirements that are above the Base Flood Elevation; thus, keeping residents high and dry. This, in turn, will help keep flood insurance cost reasonable.

Priority Audience #7 – Properties outside the Levee

Properties outside of the levee system are more vulnerable to hurricane winds and storm surge. They must be aware of how to respond when a hurricane is projected to hit the area. This includes protecting their homes and evacuating to higher ground.

Priority Audience #8 – Non-English Speakers

The New Orleans Metro Area is a melting pot of various backgrounds and cultures. The City of Kenner has a high concentration of Spanish speakers and the City of Gretna has several Vietnamese speaking communities. Making outreach materials accessible to speakers of other languages is vital to ensuring the safety of all our residents.

Priority Audience #9 – General Public

Since the majority of the parish is in a floodplain, flooding can occur anywhere. We want to inform our residents and business owners of the flood risks and ways to mitigate from future flood damage.

5.2 Inventory of Other Public Information Efforts

To maximize capacity and resources, the committee is building on what is already being done. Each community has catalogued the flood preparedness outreach that is currently being conducted by their own departments, other departments within their governmental unit, and other agencies (some of which are represented on the committee). This list "Ongoing Projects" will continue to be implemented and can be found in Appendix A.

5.3 Messages

Messages must state what actions the audience should take. Each message should provide basic information about the topic and where to go for more information. The messages need to be tailored to one or more of the CRS' priority topics listed below. Topics 7-9 were identified by JUMP's committee as additional topics.

- 1. Know your flood hazard
- 2. Insure your property for your flood hazard
- 3. Protect people from the hazard
- 4. Protect property from the hazard
- 5. Build responsibly
- 6. Protect natural floodplain functions
- 7. Know your evacuation route
- 8. Whether you live inside the levee or outside of it, flooding can happen. Make a plan.
- 9. Floods don't respect X Zone boundaries. You are still at risk. Buy flood insurance.

With each message, an intended outcome has been identified. Messages and anticipated outcomes are listed in the project lists in Appendices A and B.

5.4 Outreach

Once the messages and outcomes were determined, the PPI committee identified how the messages are going to be conveyed, how often, and by whom. Outreach projects are the platform in which the messages are delivered. The "New Projects" list focuses on new mechanisms for delivering the priority messages to the target audiences. These projects are listed in Appendix B.

Section 6 Other Public Information Initiatives

In addition to the annual outreach projects identified in the appendices, JUMP communities offer other flood protection services to inform the public of their flood risk and educate them on ways to mitigate against potential flooding.

6.1 Map Information Service

There are several ways to obtain flood map information in Jefferson Parish. Interested persons can download their own flood zone determination by visiting us online at https://www.jeffparish.net/departments/floodplain-management---hazard-mitigation/flood-insurance-rate-maps where they will have to enter the address and street name of the property of interest. Additionally, map information can be requested by phone, email, or in person. This service is advertised annually to all residents via the water bill insert (OP#38). The PPI Committee will consider alternative methods of publicizing this service. When an inquirer has a property in the X Zone, a handout will be provided to convey the message under topic 9, or it will be stated verbally. Any flood zone determination requests for properties in incorporated jurisdictions will be provided to that jurisdiction's floodplain manager.

6.2 Hazard Disclosure/Real Estate Agents' Brochure

Real estate agents across LA are required by law to disclose to prospective buyers whether a property is located in a floodplain and whether it has previously flooded using the Property Disclosure Document. Real estate agents can contact Jefferson Parish by following the steps listed in 6.1 to acquire a property's flood zone. The New Orleans Metropolitan Association of REALTORS has agreed to let JUMP publicize this service to its members and share the real estate agents' brochure through email blasts and/or their online weekly newsletter REALNews. JUMP members also plan to present on these topics at realtor and lender luncheons and local meetings.

6.3 Flood Protection Website

Jefferson Parish has many resources posted to the parish website regarding flood protection. The Department of Emergency Management page currently houses many of these items such as flood preparedness, property protection, family emergency plan checklist, hurricane preparedness including details on how to plan for an evacuation with contraflow map showing evacuation routes and evacuation assistance sign-up (priority topic 7), the Mississippi River gauge and many others. The website will be updated to include information on priority topics 8 and 9. To further promote topic 8, JUMP will provide information on the levee system and ways to prepare and plan for a levee failure. For topic 9, which emphasizes flood insurance promotion for X zones, JUMP will incorporate resources such as the "Cost of Flooding" tool created by FloodSmart. Information about the JP Alert System is also posted to the website. It provides real-time emergency notices telling users what to do, where to go, and who to contact for that particular emergency. New users can sign up online.

6.4 Flood Protection Assistance

Jefferson Parish provides flood protection assistance to property owners at community meetings, over the phone, office visits, or site visits per request. The Floodplain Management and Hazard Mitigation Department provides the assistance as staff are familiar with structural and non-structural mitigation measures. Depending on the property owner's situation, multiple departments (Ecosystem and Coastal Management, Drainage, Sewer, Environmental Affairs, etc.) may get involved to develop the best solution for that particular property. The staff member will then provide property protection advice to that homeowner about small-scale, low-cost mitigation measures he or she can implement to alleviate the flooding issue or inform the homeowner of larger-scale options such as an elevation project and potential funding sources to assist with an elevation project. This service is advertised annually to all residents via the water bill insert (OP#38).

6.5 Stream Dumping Regulations

The Jefferson Parish Department of Environmental Affairs shares educational materials on stream dumping regulations such as the bilingual department brochure (OP#7) with the public through their many outreach efforts. This brochure covers how to properly dispose of different types of waste like grass clippings, fill, and concrete. Those who violate these regulations are sent a notice of violation with a letter detailing what they must do to comply. This department also conducts a storm drain marking program to inform residents that storm drains lead directly to streams and are not appropriate locations for waste disposal. Additionally, the Department of Inspection and Code Enforcement has posted numerous "no dumping" signs around various parts of the parish. These regulations are advertised annually to all residents via the water bill insert (OP#38).

Section 7 Plan Maintenance

7.1 Annual Evaluation

The MJ-PPI Committee will meet at least once a year to evaluate the PPI and incorporate any needed revisions into an evaluation report. The evaluation will cover:

- A review of the projects completed
- Progress toward the desired outcomes
- Recommendations regarding projects not completed
- Potential changes in the target audiences

JUMP will coordinate and facilitate this meeting, and provide an evaluation report reflecting the decisions made by the committee. The outcomes and revisions will be submitted as part of the annual CRS recertification package for all JUMP communities.

7.2 Plan Adoption

All MJ-PPI communities will adopt this document on an individual basis. The adoption process for each community will be carried out by the appropriate governing body of each jurisdiction.

Appendices

Ongoing Projects

#	Projects	Priority Audience(s)	Message	Anticipated Outcomes	Primary Lead(s)	External Principle; Agency; Org.	Proposed Schedule	Credited Community
Out	reach (OP) Proje	cts						
1	JeffTalk (JP Employee Newsletter)	II. General Public	Various topics on hurricane preparedness, drainage, emergency management, and environmental issues	Employees educated on: 1. Hurricane preparation 2. Protecting Parish infrastructure & water bodies 3. Water quality, land and habitat loss 4. Endangered species	JP PIO	-	every other month	JΡ
2	Provide excerpt for NOMAR's digital newsletter	5. NO Metro Assn of Realtors	Your clients may be in a Special Flood Hazard Area. Help them understand and prepare for their level of risk.	NOMAR members educated on client risks Communicating flood risks and mitigation options to homebuyers	JP FPM&HM	-	quarterly	All
3	Chamber of Commerce Insert for newsletter	3. JP Chamber of Commerce (small business)	Highlight green infrastructure such as bio swales, canals as attractive water features, walking paths	More businesses incorporating green infrastructure construction/projects	JP FPM&HM	-	quarterly	All
4	JP TV Channel (Hurricane Season PSAs, Evacuation Exercise, etc.)	I I.General Public	Hurricanes produce major flooding Know your evacuation plans Get to higher ground.	Residents better prepared for hurricanes Smoother evacuations Increased number of insurance policies	JP PIO	-	year-round	JP
5	Kenner TV	11.General Public	Hurricanes can produce major flooding in Jefferson Parish. Know your evacuation plan and get to higher ground.	Residents learn how to prepare for hurricanes and increase number of insurance policies; smoother evacuations	Kenner's PIO	-	year-round	Kenner
6	Water bill mail out	11.General Public	Know your flood hazard. Purchase flood insurance. Be safe in a flood. Protect your property from flood damage. Get necessary permits. Clean catch basins.	Citizens will be better prepared for floods and have fewer flood claims; increase number of online flood zone determination requests; protect natural habitats.	JP FPM&HM JP Water	-	annually	All (Westwego own bill)
7	Curb Marker (2 languages)	10.Non-English Speakers (Span, Viet) 11.General Public	No dumping in storm drains.	Reduce the number of calls for drainage maintenance; cleaner water bodies	JP FPM&HM JP ECM JP Envir Affairs		year-round	All (markers were given to each community)
8	Mailout to RL Areas	I.SRL/RL Properties	Based on your structure's history of flooding, you may be at a high risk for future flooding.	Inform RL HO of their risk and decrease # of flood claims	JP FPM&HM JP I&CE	-	annually	All
9	Grant opportunities to RL/SRL homeowners- mailout	I.SRL/RL Properties	Mitigation grants may be available for your property based on flood claims history.	Increase the number of mitigated structures in the parish	JP FPM&HM	-	annually	All
10	EC Trainings	11. General Public	Completion and correctness of elevation certificates is important for accurate rating and protecting property	Increase the number of correct elevation certificates submitted to Code offices and Insurance agents	Kenner		annually	All

#	Projects	Priority Audience(s)	Message	Anticipated Outcomes	Primary Lead(s)	External Principle; Agency; Org.	Proposed Schedule	Credited Community
Ш	Tree Plantings	11. General Public	Host tree plantings events and provide brochures to participants of the natural functions of Louisiana's marshes	Citizens will be better informed of the need to protect natural functions	JP E&CM Municipality Depts		annually	All
12	Pontchartrain Conservancy Sweep	11.General Public	Protect the fish and turtles in Lake Pontchartrain by keeping trash out.	Maintain high levels of water quality and protect natural habitats	JP Envir Affairs JP FPM& HM JP ECM Municipality Depts	LPBF	every March and Sept	All
13	Brochures on Display at Office	II.General Public	Various Emergency Management/Flood/Hurricane- related topics	Residents learn how to prepare for hurricanes and increase number of insurance policies	JP EM JP FPM&HM JP ECM Municipality Depts	FEMA	year-round	All
14	"Non-Point Source Pollution/Solutions" Poster and Essay Contest	11.General Public	Keep pollutants out of the storm drains. Pollutants harm the receiving water bodies such as Lake Pontchartrain and Bayou Barataria and the sea life in them.	Educate school-age kids about keeping the bayous and ditches clean; maintain water quality; protect fish and wildlife, including endangered species.	JP Envir Affairs	-	every April	JP, Gretna, Harahan, Kenner, Westwego (MS4 Co-permittees)
15	Flyers/handouts at office	11.General Public	Flooding can happen anytime. Retrofit your property to protect it from flood waters. Buy flood insurance.	Inform residents of the cost of flooding and increase the # of flood insurance policies	JP and Municipalities	-	year-round	All
16	LA Emergency Preparedness Guide	10.Non-English Speakers (Span, Viet)	Hurricanes can produce major flooding in Jefferson Parish. Ensure your property is protected from wind and flood. Check that your flood insurance policy is current and consider a separate policy for your contents. Renters can get flood insurance too. Evacuate to higher ground.	Residents learn how to prepare for hurricanes and evacuations and reduce amount and cost of hurricane-related damages.	JP EM	GOHSEP		All
17	Night Out Against Crime-Table	11.General Public	various flood-related topics	Inform residents of the cost of flooding and increase the # of flood insurance policies	JP FPM&HM JP I&CE	-	every Oct	All
18	Video tutorials or webinar of mapping portal	I I.General Public	Find out how to find your flood zone on the flood map.	Residents learn how to find their flood zone remotely	JP FPM&HM	-	year-round	All

#	Projects	Priority Audience(s)	Message	Anticipated Outcomes	Primary Lead(s)	External Principle; Agency; Org.	Proposed Schedule	Credited Community
19	Christmas Tree Recycling Program	I I.General Public	Donate your Christmas tree and restore the marsh.	Maintain, rebuild and/or increase marsh area to protect and preserve natural (water quaility, habitat, carbon storage, etc.) and beneficial functions (storm surge attenuation, mitigatiing coastal erosion, etc.) of the flooplain, Hand's on experience to understand importance of wetland ecosystem.	JP ECM	-	every January	JP
20	Senior Expo	2.Senior Citizens	Know your flood hazard. Purchase flood insurance. Be safe in a flood. Protect your property from flood damage. Get necessary permits. Clean catch basins. Prepare for Hurricane Season.	Inform Seniors of Flood Safety and Insurance so they stay safe	JP Citizens Affairs	-	every March	All
21	LA Homeowner's Handbook to Prepare for Natural Hazards	II.General Public	Jefferson Parish is vulnerable to flooding, hurricanes, storm surge, and other hazards. Ensure your property is protected from wind and flood.	Encourage more residents to mitigate their homes against flooding and decrease flood damages	ЈР FPM&HM	LA Sea Grant	year-round	All
22	Brochure-Storm Water Program (2 languages)	10.Non-English Speakers (Span, Viet) 11.General Public	Keep drains clean from auto, yard, pet, cooking, and construction wastes.	Reduce the number of calls for drainage maintenance; cleaner Lake Pontchartrain	JP Envir Affairs	-	year-round	JP
23	Map inquiry service	11.General Public	You may live in the Special Flood Hazard Area. Find out by requesting a flood zone determination online at www.jeffparish.net/index.aspx?page=3781 or call 504-736-6541.	Increase # of online requests and calls for zone designation	ЈР FPM&HM	-	year-round	All
24	Brochure-All Hazards Preparedness Guide	11.General Public	Hurricanes can produce major flooding in Jefferson Parish. Ensure your property is protected from wind and flood. Check that your flood insurance policy is current and consider a separate policy for your contents. Renters can get flood insurance too. Evacuate to higher ground.	Residents learn how to prepare for hurricanes and have smoother evacuations	JP EM	-	year-round	All
25	Great American Clean Up	11.General Public	Pick up litter to make the community "Cleaner and Greener"	Reduce the number of calls for drainage maintenance; reduction in flooding	JP Envir Affairs	Keep Louisiana Beautiful	year-round	JP
26	"Sewer Science" Water Treatment Lab in High Schools	II.General Public	Don't trash the Mississippi River. We rely on it for drinking water.	High school students learn about the environment; maintain high levels of water quality and protect natural habitats	JP Envir Affairs	-	Sept-March annually	JP

#	Projects	Priority Audience(s)	Message	Anticipated Outcomes	Primary Lead(s)	External Principle; Agency; Org.	Proposed Schedule	Credited Community
27	Evacuation Plan Checklists	11.General Public	Beware of storm surge. Evacuations can take a long time. Develop your evacuation plan before Hurricane Season and plan to leave early.	More residents evacuating for hurricanes; more residents leaving early; fewer flood-related fatalities	JP FPM&HM Town of Jean Lafitte	Associated Food Stores	year-round	All
28		5.NO Metro Assn of Realtors	Inform prospective buyers of a property's flood zone and the flood insurance purchase requirements for properties in the Special Flood Hazard Area.	Buyers have full disclosure of flood risk and cost associated with new purchase	Real Estate Agents	-	year-round	All
29		8.Prospective/New Buyers	Flood damages are not covered by Homeowner's or Business Multi-Peril Insurance. Only flood insurance will cover contents and structural damage due to flooding. Will include information on available technical assistance.	Increase in the number of flood insurance policies at purchase	JP FPM&HM	FEMA	year-round	All
30	Share various literature in Spanish and Vietnamese	10.Non-English Speakers (Span, Viet)	various flood-related topics-be specific - which 2 brochures have the most messages?	Inform non-English speakers of mitigation, the cost of flooding and increase the # of flood insurance policies	JP FPM&HM / EM	FEMA	year-round	Kenner, Gretna
31	JP Library System	I I.General Public	various FEMA brochures - be specific	Educate residents on the flood hazard, how to protect themselves and their property, and encourage mitigation	JP FPM&HM JP ECM	FEMA	year-round	All
32	Civic Assn meetings	11.General Public	Flooding can happen anytime. Retrofit your property to protect it from flood waters. Know your flood hazard. Buy flood insurance.	Increase # of mitigation projects and insurance policies; decrease # of flood claims	JP FPM&HM	-	year-round	All
33	Site visits	11.General Public	Call the Hazard Mitigation Office at 504-736-6541 to schedule a site visit to learn ways to retrofit or mitigate your property against flood waters.	1 1	JP FPM&HM	-	as requested	JP, Gretna, Harahan, Kenner
34	Meet with realtors, home builders, contractors	11.General Public	Your clients may be in a Special Flood Hazard Area. Help them understand and prepare for their level of risk.	By sharing a consistent message with homebuyers/new buyers, they know about their flood risks and mitigation options	JP FPM&HM	-	as requested	JP, Gretna, Harahan, Kenner

#	Outreach Projects Description	Priority Audience(s)	Message	Anticipated Outcomes	Primary Lead(s)	External Principle; Agency; Org.	Proposed Schedule	Credited Community
35	JPAlert - Emergency Notification System	10.Non-English Speakers (Spanish)	Jefferson Parish operates an emergency warning system to alert citizens about the possibility of impending flooding. When you hear three (3) short dual tones over TV and radio stations, listen closely for what action(s) you should take.	Warn residents when eminent weather is approaching and what steps to take to see it through; fewer hazard-related injuries	JP EM	-	year-round	JP
36	Brochure-When do I need a Permit?	11.General Public	Build responsibly. Get proper permits when you make a change to your property.	Fewer building code violations	JP I&CE	-	year-round	JP
37	Realtors, Ins Agents, Lenders - Mailout	I I.General Public	Your clients may be in a Special Flood Hazard Area. Help them understand and prepare for their level of risk.	By sharing a consistent message with homebuyers/new buyers, they know about their flood risks and mitigation options	JP FPM&HM JP I&CE	-	annually	All
38	Brooms to Basins	I I.General Public	Keep storm drains clean and free of debris.	Improved drainage system and fewer complaints of backups	JP FPM&HM	-	year-round	JP
39	Brochure-Dept of Environmental Affairs	I I.General Public	Recycle waste responsibly and keep the storm drains clean.	Cleaner water systems as noted by positive scores on water testing results	JP Envir Affairs	-	year-round	JP
40	Emergency Management Presentations by request	11.General Public	Various Emergency Management and Hurricane Preparedness topics	Residents learn how to prepare for multi- hazards and protect themselves and their property	JP EM Kenner EM	-	year-round	JP, Kenner
41	Hurricane Preparedness Day	11.General Public	Hurricanes can produce major flooding in Jefferson Parish. Ensure your property is protected from wind and flood. Check that your flood insurance policy is current and consider a separate policy for your contents. Renters can get flood insurance too. Evacuate to higher ground.	Residents learn how to prepare for hurricanes and increase number of insurance policies; smoother evacuations	JP EM	-	every May	JP
42	Presentations by request	11.General Public	Flooding can happen anytime. Retrofit your property to protect it from flood waters. Know your flood hazard. Buy flood insurance.	Inform residents of mitigation, the cost of flooding and increase the # of flood insurance policies	JP FPM&HM	-	year-round	JP, Gretna, Harahan, Kenner
43	Drainage Maintenance	11.General Public	Keep storm drains clean.	Free flowing drainage system will have fewer instances of back up and less street flooding	JP FPM&HM	-	year-round	All
44	Flooding and Hurricane Alerts; Hurricane Tracking Maps, Evacuation Tips	I I.General Public	There is a hurricane heading your way. Evacuate if mandated to stay out of harm's way.	Residents stay informed with real-time news alerts and learn how to prepare for hurricanes and evacuations and reduce amount and cost of hurricane-related damages.	WWL News Channel 4 Television, Website, Brochure Social Media	WWL News Channel 4	year-round	All

#	Projects	Priority Audience(s)	Message	Anticipated Outcomes	Primary Lead(s)	External Principle; Agency; Org.	Proposed Schedule	Credited Community
45	Hurricane Season News/Alerts, Hurricane Guide with Contraflow Instructions	II.General Public	There is a hurricane heading your way. Evacuate if mandated to stay out of harm's way.	Residents stay informed with real-time news alerts and learn how to prepare for hurricanes and evacuations and reduce amount and cost of hurricane-related damages.	Fox 8 News Television, Website, App, and Twitter	Fox 8 News	year-round	All
46	Wright Flood Insurance Webinars to Agents	I I.General Public	Flood insurance is changing. Help your clients understand their policies.	Agents better understand insurance changes and how that affects their clients; clients have better understanding of their policy	Wright Flood Insurance	Wright Flood Insurance	year-round	All
47	Brochures on flood insurance	I I.General Public	Flood insurance is changing. How well do you understand your flood insurance policy?	Increase in flood insurance policies and decrease flood damage	Wright Flood Insurance	Wright Flood Insurance	year-round	All
48	Handouts for Driver's Ed Course	4.Drivers	Know your flood hazard-avoid flooded areas. Be aware of flash flood and standing water dangers to drivers.	New drivers become aware of flood safety; fewer fatalities and flood-related car accidents	JP FPM&HM	-	year-round	All
49	Poster for schools, driving schools, DMVs, and/or government buildings	4.Drivers	Know your flood hazard-avoid flooded areas. Be aware of flash flood and standing water dangers to drivers.	New drivers become aware of flood safety; fewer fatalities and flood-related car accidents	JP FPM&HM	-	year-round	All
50	Create brochure on flood insurance and mitigation	II.General Public	Flood insurance is changing. How well do you understand your flood insurance policy? Will include information on available technical assistance.	Increase in flood insurance policies and decrease flood damage	JP FPM&HM	-	year-round	All
51	Bus Shelters	4.Drivers	Before the rain gets heavyBe Storm Ready	Increase in number of sign-ups for JPAlert, adherence to evacuation mandates, and increased website views	JP FPM&HM	-	year-round	All
52	Interior Bus Cards	II.General Public	If the water risesis your family prepared and property protected? Visit jeffparish.net/flood to determine your flood zone, access contraflow maps and register for JPAlert.	Increase in number of sign-ups for JPAlert, adherence to evacuation mandates, and increased website views	JP FPM&HM	-	year-round	All
53	Post and maintain signs	II. General Public	The surrounding waterbodies are within the natural range of species listed as threatened or endangered by the U.S. Fish and Wildlife Service (FWS) or by the National Marine Fisheries Service (NMFS). It is illegal to harass, harm, pursue, hang, shoot, wound, kill, trap, capture, or collect these species. Attempting any of these things is also illegal.	Residents informed on the presence of, and prohibited activities pertaining to listed species.	JP ECM	-	Year-round	All

	Projects Description	Priority Audience(s)	Message	Anticipated Outcomes	Primary Lead(s)	External Principle; Agency; Org.	Proposed Schedule	Credited Community
Floo	od Response Prep	aration (FRP) P	rojects					
1	Door Hanger	12. 100% of flooded properties	Know what to do after a flood. Protect your property from the next one.	Structures are more resilient to future storms and flooding because of increase in retrofitting activities.	JP FPM&HM	LSU AgCenter	after an event	All
2	ICC Trifold Brochure	12. 100% of flooded properties	ICC can help mitigate grant your home if it is declared substantially damaged.	More compliant structures; increase # of mitigation projects and insurance policies; decrease # of flood claims	JP FPM&HM	FEMA	after an event	All
3	Grant Opportunities - handout	12. 100% of flooded properties	Protect your property from the next flood. Contact the Jefferson Parish Dept of Floodplain Management and Hazard Mitigation at 504-736-6540 to know if you qualify for a mitigation grant.	Increase the number of mitigated structures in the parish	JP FPM&HM	-	after an event	All
4	Permit Requirements Panel	12. 100% of flooded properties	All development, regardless of location, requires a permit. Requirements are different for new construction, substantial improvements, and substantial damaged structures.	Permits obtained for all development and when rebuilding after a flood	JP FPM&HM	-	after an event	All
5	Plastic Bag	12. 100% of flooded properties	Floods can happen anytime in any zone. Learn more about protecting yourself and your property at jeffparish.net/flood	Increased website hits and flood map inquiries; increase in flood insurance policies	JP FPM&HM	-	after an event	All
6	ICC News Release	11. General Public	ICC may provide owners of damaged buildings up to \$30,000 to help pay the costs of complying with local building codes and floodplain ordinances.	l' ' '	ЈР FPM&HM	-	after an event	All

#	Outreach Projects Description	Priority Audience(s)	Message	Anticipated Outcomes	Primary Lead(s)	External Principle; Agency; Org.	Proposed Schedule	Credited Community
Cov	erage Improvem	ent Plan Implen	nentation (CPI) Projects					
-	Flyer-Grant Opportunities to RL/SRL	I.SRL/RL Properties	Mitigation grants may be available for your property based on flood claims history.	Increase the number of mitigated structures in the parish	JP FPM&HM	-	annually	All
2	Mailout to RL Areas	I.SRL/RL Properties	Based on your structure's history of flooding, you may be at a high risk for future flooding.	Inform RL HO of their risk and decrease # of flood claims	JP FPM&HM JP I&CE	-	annually	All
3	STK - Senior Expo	2.Senior Citizens	Know your flood hazard. Purchase flood insurance. Be safe in a flood. Protect your property from flood damage. Get necessary permits. Clean catch basins. Prepare for Hurricane Season.	Inform Seniors of Flood Safety and Insurance so they stay safe	JP Citizens Affairs	-	every March	All
4	Brochure-All Hazards Prep	I I.General Public	Hurricanes can produce major flooding in Jefferson Parish. Ensure your property is protected from wind and flood. Check that your flood insurance policy is current and consider a separate policy for your contents. Renters can get flood insurance too. Evacuate to higher ground.	Residents learn how to prepare for hurricanes and have smoother evacuations	JP EM	-	year-round	All
5	STK - Brochures Displayed@EOC Spanish	11.General Public	Various Emergency Management/Flood/Hurricane- related topics	Residents learn how to prepare for hurricanes and increase number of insurance policies	JP EM JP FPM&HM JP ECM Municipality Depts	FEMA	year-round	All
6	STK - Brochures Displayed@EOC Vietnamese	11.General Public	Various Emergency Management/Flood/Hurricane- related topics	Residents learn how to prepare for hurricanes and increase number of insurance policies	JP EM JP FPM&HM JP ECM Municipality Depts	FEMA	year-round	All
7	Video or Letter on Flood Insurance (370)	I I.General Public	Flooding can happen anytime. Check that your flood insurance policy is current and consider a separate policy for your contents. Renters can get flood insurance too. Evacuate to higher ground when necessary.	Increase in # of flood insurance policies parishwide	Parish President/ Mayor	-	year-round	All
8	Flood Insurance Promotion Pen (370)	I I.General Public	Zone X buildings CAN flood. Learn about flood insurance @ jeffparish.net keyword: Flood	Increase policies; those moving to a lower risk maintain flood insurance	JP	-	year-round	All
9	Digital Billboard (370)	I I.General Public	Floods are the #1 natural disaster in the US. Damage from flood is not covered by homeowners.	Increase policies; those moving to a lower risk maintain flood insurance	Eagan Insurance	Eagan Insurance	hurricane season	All