



National Fire Plan

Partnership Reduces Insurance Rates in Louisiana

Big Branch National Wildlife Refuge

In St. Tammany Parish, Louisiana, just south of New Orleans, homeowners' insurance rates are dropping because of actions taken by Big Branch National Wildlife Refuge and the neighboring town of Lacombe.

The Insurance Service Office (ISO), a private organization that provides the insurance industry with information about risk, recently reassessed fire risk for St. Tammany Fire Protection District #3 because of cooperative projects on the refuge and in the community that removed hazardous brush buildup. The ISO uses a 1-to-10 scale to determine insurance risk, based on equipment, type of firefighters available, response time, water availability, and other factors. The fire risk rate for homeowners in Lacombe's Fire District #3 went from 5 down to 3 because of the cooperative projects, which will likely mean that insurance premiums will drop 5 to 10 percent.



"This shows that when we work together to tackle tough problems we can make a difference," said Lynn Scarlett, Assistant Secretary of the Interior for Policy, Management and Budget. "In this case not only have we improved habitat for wildlife using prescribed fire and mechanical fuels reduction, but also helped reduce fire risk, resulting in savings for Lacombe residents with a lower insurance bill."



St. Tammany Parish has historically been one of the two parishes in Louisiana with the most wildfire. Since 1999 the U.S. Fish and Wildlife Service at Big Branch NWR has teamed up with the St. Tammany Fire Protection District #3 as part of the refuge's comprehensive fire program. The community has received several Rural Fire Assistance grants to equip and train professional and volunteer firefighters.