

Hurricane Season and Flooding

KNOW YOUR RISK

While many immediately think of strong winds when they think of hurricanes, other accompanying effects such as storm surge, heavy rains and inland flooding are equally destructive and dangerous. Don't be caught off guard this hurricane season. Get the facts. Know the risks. Take action to protect yourself, your family and your financial future.

HEAVY RAINS

Hurricanes and tropical storms have the potential to unload heavy and sustained rainfall which overwhelms drainage systems and results in flooding. In 2009, remnants of Tropical Storm Ida developed into a strong coastal storm (nor'easter) that generated up to 18 inches of rain in many areas and caused major flooding along the Atlantic coast.

STORM SURGE

Storm surge is the water that is pushed toward the shore by the strong winds of a storm. These wind-driven waves can cause severe flooding in coastal areas. Storm surge combined with high tides can be extremely dangerous and destructive. Hurricane Ike, in 2008, produced a storm surge of nearly ten feet at its landfall, overtopping the protective sea wall on Galveston Island and destroying hundreds of homes and businesses.

INLAND FLOODS

Coastal communities are not the only ones who should prepare for hurricane flooding. Hurricanes and tropical storms are powerful systems with the ability to travel far from the initial strike zone. Once inland, they continue to bring powerful winds and heavy rains. Hurricane Ivan, in 2004, made an initial landfall in the Florida Panhandle. The storm continued north causing billions in flood damage from the Florida Gulf Coast.

PREPARE NOW

The time to prepare is now. Gather supplies for your emergency supply kit, make a plan, strengthen your home against storm damage and review your insurance coverage, including flood insurance. Remember: it typically takes 30 days for a new flood insurance policy to go into effect, so get your policy now. Flood insurance is affordable. An average flood policy costs around \$560 a year, and rates start at just \$119 a year for homes in moderate- to low-risk areas.

To learn what you can do to prepare for floods, visit www.ready.gov.

Visit FloodSmart.gov or call 1-800-427-2419 for more information.



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