

# HURRICANE SEASON IS FLOOD SEASON.

**W**hile one of the most common phenomena associated with hurricanes is strong winds, other accompanying effects – storm surge, heavy rains, 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.

### **DURING TROPICAL**

#### **STORM ALLISON – 2001**

*more than 24 inches of rain fell on Houston, Texas within a 24 hour period. The rains brought widespread flooding damage to the Houston area.*

## 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 – 2008**

*produced a storm surge of nearly 10 feet at its landfall, overtopping the protective sea wall on Galveston Island and destroying hundreds of homes and businesses. Damages from this storm are estimated at more than \$24 billion.*

## 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 – 2004**

*made an initial landfall in the Florida Panhandle. The storm continued north causing billions in flood damage from the Florida Gulf Coast to New York.*

## WHAT YOU CAN DO

**The Time to Prepare is Now** Gather supplies for your storm kit, make an evacuation plan, strengthen your home against storm damage, and review your insurance coverages. No flood insurance? Remember: it typically takes 30 days for a new flood insurance policy to go into effect so get your policy now.

**Only Flood Insurance Covers Flood Damage** Standard homeowners policies do not cover flood damage. Flood insurance is affordable. An average flood policy costs around \$540 a year, rates start as low as \$119 a year for homes in moderate-low risk areas.

**Visit [FloodSmart.gov](http://FloodSmart.gov) or call 1-800-427-2419 for more information.**

