

Alabama Flood Fact Sheet



Hurricane Season 2008

The most familiar and frequent natural disaster in Alabama is flooding. Heavy rains are a consistent threat across the state, while hurricanes and inland moving tropical storms have caused hundreds of millions of dollars in flood damage to Alabama homes and businesses in just the past few years.

Residents living on the state's coast are at a heightened flood risk during hurricane season due to much of the area's low lying elevation, and the threat of storm surge from an inland moving storm. In 2005, storm surge from Hurricane Katrina caused more than \$285 million in insured flood damage to the state's coastal communities and, just one year prior, Hurricane Ivan caused even greater damage – more than \$355 million.

ALABAMA FLOOD FACTS

(Source: National Flood Insurance Program)

Flooding costs Alabama. In the past ten years (1998 – 2007), insured flood losses totaled more than \$730 million.

More Alabama residents are now flood insured.

Policies across the state have increased 3 percent in the past year, to 55,047 as of March 2008.

However, many Alabama residents remain at financial risk. There are more than 1.7 million households in Alabama (2000 U.S. Census) but only 55,047 flood insurance policies in force, meaning less than one third of the state's households are covered.

BE FLOODSMART – REDUCE YOUR RISK

- **Learn your flood risk.** Properties that are not located within high-risk areas can also flood. Find out your flood risk right now by entering your address at FloodSmart.gov “Assess Your Risk.” Insurance agents can also help check your risk.
- **Plan for evacuation.** Plan and practice a flood evacuation route, ask someone out of state to be your “family contact” in an emergency and make sure everyone knows the contact's address and phone number.

- **Move important objects and papers to a safe place.** Store your valuables where they can't get damaged.
- **Conduct a thorough home inventory.** Thorough documentation of your belongings will help you file your flood insurance claim. For more information, visit www.knowyourstuff.org.
- **Build an emergency supply kit.** Food, bottled water, first aid supplies, medicines and a battery-operated radio should be ready to go when you are. Visit www.ready.gov for a disaster supply checklist.
- **Reduce your flood risk through home improvements.** Visit FloodSmart.gov to learn about ways to lower your risk of sewer backup, electrical problems, basement flooding and other flood-related issues.
- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is a 30-day wait before a policy becomes effective. If you already have a flood policy, remember: your policy needs to be renewed each year.

ADDITIONAL INFORMATION

Talk with your insurance agent about your flood insurance options. If you live in a high-risk area and carry a mortgage from a federally regulated or insured lender, you are required to purchase a flood insurance policy. If your property is located in a low- to moderate-risk flood zone, you may be eligible for a low-cost Preferred Risk Policy, which can start as low as \$120 a year.

Visit FloodSmart.gov or call **1-800-427-2419** to learn how to prepare for floods, how to purchase a flood insurance policy and what the benefits are of protecting your property against flooding.

