



Florida Flood Fact Sheet

Summer Storms & Hurricane Season

The sunshine state isn't always sunny—and when it rains in Florida, it pours. Heavy rains, tropical storms and hurricanes have all affected Florida in recent history. Since 2000, Florida has experienced five federally declared disasters due to flooding, and has sustained severe flood damage from a number of major hurricanes and tropical storms. Tropical Storm Fay, and Hurricanes Gustav, Ike, and Hanna all hit Florida in 2008, causing billions of dollars in damage to homes, buildings, and properties.

Now is the time to remind residents of the dangers of flooding and the importance of protecting their homes and assets with flood insurance – before another storm hits and it's too late.

FLORIDA FLOOD FACTS

(Source: National Flood Insurance Program)

Currently, there are more than 2.1 million flood insurance policies in force in Florida. **However, many of the state's households remain at risk.** With 11 million households in Florida, only 13 percent of the state's households are covered. That means 8 out of 10 households *aren't* protected by flood insurance.

FLORIDA FLOOD RISKS

Heavy Rains. Hurricanes, tropical storms, and summer thunderstorms have the potential to unload heavy and sustained rainfall, which overwhelms drainage systems and causes flooding. Tropical Storm Allison (2001) dropped heavy rainfall across the Florida Panhandle that reached 11 inches—causing major destruction—in just one day.

Storm Surge & Inland Flooding. Storm surge, the water that is pushed toward the shore by the strong storm winds, can cause severe flooding in coastal areas. Hurricane Rita (2005) caused significant damage in the Florida Keys with storm surge flooding up to five feet above normal tide levels. Coastal communities, however, are not the only ones who should prepare for hurricane season - hurricanes and tropical storms are powerful systems that have the ability to travel far from the initial strike zone. Once inland, they continue to bring powerful and heavy rains. Hurricane Irene (1999) dumped up to 20 inches of rain on South

Florida, and caused severe and deadly inland flooding over even the flattest of terrain.

Flash Flooding. Flash floods—caused by sudden, heavy rainfall—can occur in just a few hours or less; moving water from flash floods can lift rocks and debris, and damage homes and buildings. Just this March (2009), flash flooding caused sudden and severe damage in Tallahassee, FL, a typical abrupt flood event for the state.

BE FLOODSMART – REDUCE YOUR RISK

- **Learn your flood risk.** Find out your flood risk by entering your address at FloodSmart.gov “Assess Your Risk.” Insurance agents can also help confirm 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 ensure 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.
- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is a typically a 30-day waiting period before a policy becomes effective. If you already have a flood policy, remember that it needs to be renewed each year.

Visit FloodSmart.gov or call **1-800-427-2419** to learn about individual flood risk, explore coverage options and to find an agent in your area. **Most standard homeowners' policies do not cover flood damage.** But flood insurance may be more affordable than you might think. An average flood policy costs around \$560 a year, and rates start as low as \$119 a year for homes in moderate-to-low risk areas.

