



Get FloodSmart

FloodSmart.gov

## Tropical Storm and Hurricane Flood Risk



Floods are the number 1 natural disaster in the United States. Flooding causes damage and destruction across regions nationwide, wiping out homes and businesses. However, many residents and business owners are unaware that they qualify for flood insurance. You can take steps to reduce the financial impact of flooding before a disaster strikes.

One important step is to understand your risk. Tropical storms and hurricanes can be particularly dangerous and lead to potentially catastrophic conditions caused by heavy rains, storm surge, and inland flooding.

### Tropical Storms and Hurricanes: The Risks

Tropical storms and hurricanes can pack a powerful punch with soaking rain, high winds, and storm surge. Atlantic hurricanes typically occur from June to November. In addition to causing extensive damage in coastal areas, the storms often bring heavy rain hundreds of miles inland, posing a threat to millions of people who don't live near a shoreline.

#### Heavy Rains

Tropical storms and hurricanes have the potential to unload heavy and sustained rainfall that can overwhelm drainage systems and result in flooding. In 2011, Tropical Storm Lee generated up to 15 inches of rain in some areas and caused major flooding along the Gulf and Atlantic. The storm resulted in more than \$450 million in paid flood losses, averaging about \$46,000 per loss.

#### Storm Surge

Storm surge is the water that is pushed toward the shore by strong storm winds. These wind-driven waves can cause severe flooding in coastal areas. Storm surge combined with high tides can be extremely dangerous and destructive. In 2008, Hurricane Ike 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. In total, there were more than 46,000 paid flood losses totaling more than \$2.6 billion.

#### Inland Flooding

Residents in coastal communities are not the only ones who should prepare for hurricane

flooding. Tropical storms and hurricanes 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. In 2011, Hurricane Irene wreaked havoc along the entire Atlantic Coast, breaking 26 river flooding records throughout New York, New Jersey, and Vermont alone. As a result, there were nearly 44,000 paid claims totaling more than \$1.3 billion.

To learn more about your risk for flooding and how to prepare for floods, visit [FloodSmart.gov/hsfactsheet](http://FloodSmart.gov/hsfactsheet).



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## Preparing for a Flood

Residents and business owners need to prepare for flood conditions. Before the threat of flooding becomes imminent, residents and business owners should:

- Purchase a flood insurance policy if they do not already have one.
- Review their current insurance policy, become familiar with what is covered, and ensure the limits are adequate for their building and personal belongings.
- Make an emergency kit, plan evacuation routes, and keep important papers in a safe, waterproof place.
- Itemize and take pictures of possessions.

For more information regarding a policy, please call your insurance agent. You also can visit [FloodSmart.gov](https://www.floodsmart.gov) or call **1-800-427-2419** to find a local agent.