



Texas Flood Fact Sheet

Hurricane Season

Texas is particularly vulnerable to harsh weather and severe flooding during hurricane season, even hundreds of miles inland. In fact, over the past five years, Texas has experienced three federally declared disasters due to flooding – all of them occurred during hurricane season.

Hurricane Ike, the third most destructive hurricane in U.S. history, made landfall in Galveston in September of 2008. The storm destroyed homes and lives and caused nearly \$25 billion in total damages. As this year's hurricane season quickly approaches, it is important to remind residents of the dangers of flooding and the importance of protecting their homes and assets with flood insurance.

TEXAS FLOOD FACTS

(Source: National Flood Insurance Program)

Currently, there are close to 680,000 flood insurance policies in force in Texas. **However, many of the state's households still remain at risk.** With close to 7 million households in Texas, only 9 percent of the state's households are covered.

HURRICANE SEASON RISKS

Heavy Rains. Hurricanes and tropical storms have the potential to unload heavy and sustained rainfall, which overwhelms drainage systems and causes flooding. Tropical Storm Allison of 2001 brought heavy rains that resulted in \$4.8 billion of flood damage in Texas alone.

Storm Surge & Inland Floods. Storm surge, the water that is pushed toward the shore by the strong storm winds, can cause severe flooding in coastal areas. Combined with high tides, storm surge can be extremely dangerous and destructive, as seen by Hurricane Ike. But coastal communities are not the only ones who should prepare for hurricane flooding. Hurricanes and tropical storms are powerful systems that have the ability to travel far from the initial strike zone, like Tropical Storm Allison did. Once inland, they continue to bring powerful and heavy rains.

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 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 or 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 \$540 a year, and rates start as low as \$119 a year for homes in moderate-to-low risk areas.

