

Florida Flood Fact Sheet



Hurricane Season 2007

Eighty percent of Florida's 15 million residents live or work near the coast. Many others live near the state's rivers or other inland floodplains. The result – most Florida residents face the dangers of flooding.

In 2004, five hurricanes hit the United States, four of which struck Florida including the first Category 4 since Andrew in 1992. Florida residents suffered nearly one billion dollars in insured flood losses.

Over the last 10 years (1997–2006), Florida has experienced more than 18 flood-related, federally declared disasters.

FLORIDA FLOOD FACTS

(Source: National Flood Insurance Program)

Flooding costs Florida. Over the past five hurricane seasons (2002–2006), insured flood losses in Florida totaled more than \$2.3 billion.

More Florida residents are now flood insured. Policies have increased 9 percent in the last year, to nearly 2.2 million as of February 2007.

However, many Florida residents remain at financial risk. There are 6.3 million households in Florida (2000 U.S. Census), and 2.2 million insurance policies in effect. Only 35 percent 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 sewage 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: it 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 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 \$112 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.

