

# Hurricane Season



*The 2004 and 2005 hurricane seasons were the most active ever seen in the United States. In 2004, five hurricanes hit the United States, four of which struck Florida, including the first Category 4 storm since Andrew in 1992. Seventy-five thousand National Flood Insurance Program (NFIP) claims were generated from this season, totaling close to \$2 billion.*

The year 2005 brought the largest and costliest flood disasters in our nation's history. Hurricanes Katrina, Rita and Wilma brought extensive flood damage to thousands of Gulf Coast homes, where residents continue to clean up and rebuild.

The 2006 season was not as active as previous years, but warmer waters in the Atlantic Ocean are expected to continue the cycle of stronger hurricanes over the next 15–20 years. The flood risks associated with these storms threaten the entire Eastern United States, the Gulf Coast and areas as far inland as Ohio and Pennsylvania. In these inland areas, slow-moving tropical systems can bring more rainfall than a Category 5 hurricane and cause widespread flooding.

## PREPARE

Residents in areas susceptible to hurricane-related flooding need to prepare in advance for flood conditions. Before hurricane season begins, the Federal Emergency Management Agency (FEMA) encourages residents to:

- Purchase a flood insurance policy if they do not already have one
- Make a flood plan — plan evacuation routes and keep important papers in a safe, waterproof place
- Review their current insurance policy and become familiar with what is and is not covered
- Itemize and take pictures of possessions

## KEY HURRICANE FLOOD INSURANCE STATISTICS

(Source: NFIP BureauNet

[bsa.nfipstat.com/reports/reports.htm](http://bsa.nfipstat.com/reports/reports.htm))

- Total 2005 hurricane season claims paid to date — nearly \$16 billion (as of 01/31/07)
- Total 2004 hurricane season claims paid to date — approximately \$2 billion (as of 01/31/07)
- Eight of the most significant flooding events in our nation's history have occurred in the past three years.
- Flood insured damages totaled nearly \$20 billion for the following hurricanes:
  - Katrina: \$15.6 billion
  - Ivan: \$1.5 billion
  - Rita: \$416 million
  - Wilma: \$340 million
  - Frances: \$193 million
  - Jeanne: \$126 million
  - Dennis: \$103 million
  - Charley: \$60 million

