

## Inland Flooding Fact Sheet



*Some of the most damaging floods after a hurricane occur hundreds of miles from the coast. Inland areas are also at risk for flooding from hurricanes. Slow-moving and stalled systems can dump large amounts of rain, causing devastating inland floods days after a storm makes landfall and hundreds of miles away from the initial strike zone.*

### INLAND FLOODING FACTS

**A tropical storm can produce more rainfall than a Category 5 hurricane.** The largest amount of rainfall from hurricanes is usually produced by slow moving tropical storms that stall over an area. As all hurricanes weaken to tropical storms and move inland, the threat of torrential rains and high winds over large areas intensify the risks of flooding.

**Inland flooding can occur almost immediately – and even a small amount of flooding can cause significant risk and damage.** As tropical storms move inland, rainfall dumped in short timeframes can result in flash flooding that can last up to a week or more. Just six inches of moving water can sweep a person off his or her feet, and only a few inches of water can cause thousands of dollars of damage to homes and businesses.

### INLAND FLOODING PREPAREDNESS TIPS

- **Monitor any tropical storm systems.** Make sure you and your family are aware of storm paths and are paying attention to any flood-related advisories or warnings for your community.
- **Make sure you have an emergency plan and contact.** Plan and practice a flood evacuation route and ask someone out of state to be a “family contact” in case you are separated from loved ones.
- **Get flood insurance.** Visit [FloodSmart.gov](http://FloodSmart.gov) or call 1-800-427-2419 to learn your risk, prepare for inland flooding, and how to purchase a flood insurance policy. A 30-day wait period means you should act now to protect your property. The toll-free number and Web site provide flood insurance resources and information,

including tools to find an agent and estimate the cost of insurance premiums.

### HISTORICAL INLAND FLOODING

**In 2004, hurricane season flood insurance claims for Pennsylvanians were second only to Florida.** Even though the state of Pennsylvania has no ocean coastline, it repeatedly faced intense rainfall causing dramatic inland flooding during hurricane season. Residents of that inland state received more than \$175 million in total payments.

**Tropical Storm Allison was the costliest natural disaster in the history of Houston, TX.** Allison dumped more than 28 inches of rain in less than 12 hours in some parts of Harris County. More than 43,000 homes were damaged or completely destroyed by flooding. Total flood damages were estimated to be more than \$5 billion in Harris County alone.

**In recent years, hurricanes, tropical storms and heavy rains have inundated Maryland residents with extensive flooding problems.** The 2003 Atlantic Hurricane Season was one of the most destructive in the state’s history as rainfall peaked at seven inches when Hurricane Isabel hit almost every county in Maryland, causing more than \$162 million in insured flood losses.

