

Flooding is Hurricane Season's Real Danger

By Basil Housewright, Jr.

As all eyes turn toward the Gulf of Mexico at the start of the 2013 hurricane season we would like to remind Texans that they should beware of the potential for deadly floodwaters across the entire state. It doesn't take a Class 5 hurricane to paralyze portions of the Texas coastline and inland. Several of the state's worst natural disasters have come from downgraded hurricanes and tropical storms that have stalled over areas of Texas hundreds of miles beyond coastal waters.

One of the State's costliest storm was Tropical Storm Allison that dumped nearly two feet of rain over Houston on June 8, 2001. Tropical Storm Allison had actually stalled over Fort Bend county for several hours before moving a little further north and dropped 12 inches of rain causing flooding in areas which many would have thought would never experience flooding. Other tropical storms have stalled over Del Rio, south central Texas and north central Texas dropping record rainfall amounts and causing deadly floodwaters. On August 23, 1998, Tropical Storm Charley stalled over Del Rio. The storm dumped 18 inches of rain on the Texas border city in less than 24 hours. More than 600 homes and businesses in the city of 38,000 were destroyed. Hurricane Alice was tracked more than 300 miles inland before its storm system stalled over Albany creating the state's largest one day rainfall total of 29 inches on August 4, 1978.

Tropical Storm Amelia caused little damage when it came ashore on July 30, 1978. But three days later the storm began spilling torrents of rain in the hill country north of San Antonio. Floodwaters carried away 25 unsuspecting riverfront residents and campers sending water crashing down the Guadalupe, Medina and Sabinal Rivers. Amelia drifted northward and dropped another 20 inches of rain in the Abilene area before finally dissipating.

We all should remember Hurricane Katrina which spared Texas in 2005 but caused almost \$40 billion damage to property with over \$22 billion of this being insured flood damage along the Gulf Coast. In 2005, the storm surge from Hurricane Rita caused more than \$51 million in insured flood damage to the state's coastal communities, and in 2007, Tropical Storm Erin dumped heavy rainfall throughout eastern Texas, resulting in an estimated \$45 million in damage. Many more "uninsured" properties received damage as well. And who can forget the flooding in Galveston from Hurricane Ike in 2008?

Homeowners should be reminded that a homeowner policy does not cover flood damage. Flood insurance is a separate policy that you may purchase from insurance agents through the Federal Government's National Flood Insurance Program. You must plan ahead. There is a 30-day wait period before this coverage goes into effect for existing property owners. It may go into effect immediately if purchased at time of closing on a new property or certain other special conditions. Most companies allow your annual flood insurance premium to be charged on major credit or debit cards. If you have an escrow account for your homeowners insurance and taxes, upon request your Mortgage Company may include the flood insurance premium in your escrow account for subsequent renewals, but typically require the homeowner to pay the first year's premium.

Many think if they do not have flood insurance and they receive flood damage the Government Disaster Program will take care of their loss. The Government Disaster Program consists of low interest loans, which you will have to repay. If you still have reservations about buying flood insurance, look at it this way, \$412.00 (an average for most local neighborhoods) would be \$34.33 per month. If you suffer a flood loss and do not have flood insurance what would the monthly cost be to pay off the Government Disaster Loan you take out to recover? Just the interest alone would be more than \$34.33 a month.

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