

Washington, DC -- It was three years ago this week that Hurricane Charley grew ominously into a category 4 storm, slamming into Southwest Florida and taking a deadly path up the Peace River. Charley was the first of four dangerous hurricanes to hit the region from mid-August to late September in 2004. Hurricanes Frances, Ivan, and Jeanne followed, making 2004 one of the deadliest and most costly hurricane seasons on record.

Today, many of my constituents who lost their homes, businesses, and crops are still trying to recover from the devastating impact of the 2004 hurricane season. Parts of Florida were also impacted by Hurricanes Rita, Wilma, and Katrina in 2005 – the most active Atlantic hurricane season in recorded history.

One of the storms' most lingering effects has been sky-high property insurance costs. As my first legislative action in Congress this year, I sponsored legislation with U.S. Rep. Ginny Brown-Waite of Florida to establish a federal reinsurance fund to help stabilize the market and increase access to affordable property insurance. The Homeowners' Insurance Protection Act would establish a federal catastrophic fund that states pay into to receive low-cost reinsurance.

While many area residents are still suffering the effects of the 2004 and 2005 hurricane seasons, some of the lessons of that year appear to have been forgotten. A recent Mason-Dixon poll indicates that 31 percent of Florida residents do not have a hurricane survival kit, 11 percent say they would ignore an order to evacuate, and 19 percent would not prepare their home in advance of a hurricane watch.

As we enter the peak months of the hurricane season, National Oceanic and Atmospheric Administration (NOAA) scientists are predicting an 85 percent chance of an above-normal season, with the likelihood of 13 to 16 named storms, with seven to nine becoming hurricanes -- three to five of which could become major hurricanes of category 3 or higher.

I am hopeful that our communities will be spared from the tragedy of another hurricane, but we must be prepared for the possibility of severe weather.

As a Member of Congress, I have visited four of the five emergency operations centers in my

District and met with local emergency officials and support organizations regarding their efforts to prepare for, respond to, and recover from an emergency. I have also toured the National Hurricane Center in Miami to learn more about their efforts to forecast and track storms and ensure they have the necessary resources to provide timely and accurate information. With each visit, I have been impressed by the professionalism with which everyone works to save lives and reduce property damage.

Of course, the government can only do so much. Citizens have a responsibility to stay informed and prepare to go it alone until help arrives. I encourage all of my constituents to pay attention to weather warnings and alerts, prepare a survival kit with three days worth of emergency supplies, secure their property, identify places to go in an emergency, obey evacuation orders, and keep their gas tanks full.

Additional tips to help protect your home and family are available from the Federal Emergency Management Agency (FEMA) at <http://www.fema.gov/areyouready/>