

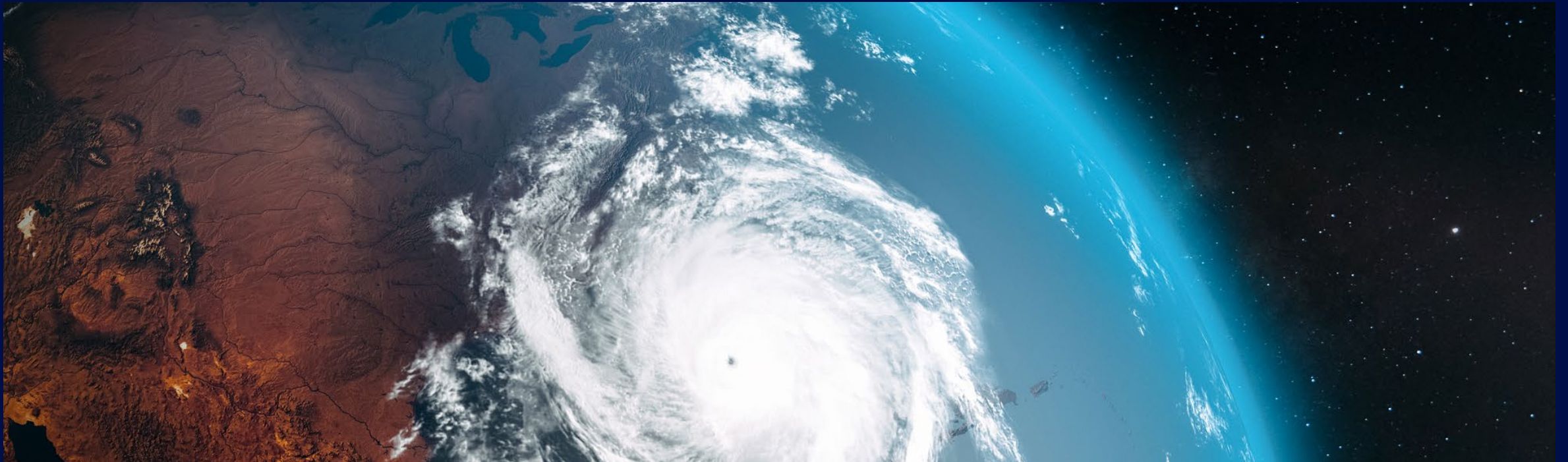
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Hurricane Isaias strengthens to Category 3

Landfall anticipated Friday night along western Florida Panhandle

North America Peril Advisory
CAT Resource Center

October 9, 2026



Key headlines

Track and timing

Hurricane Isaias is on track to make landfall on the western Florida Panhandle Friday evening. The center is forecast to move across the Gulf Coast through the overnight hours, with accelerating northward motion.

Intensity forecast challenges

Hurricane Isaias is now a Category 3 hurricane with 120 mph winds. Above-average sea surface temperatures have played a stronger role in intensification than the increasing wind shear as Isaias approaches the coast. Isaias is expected to be a dangerous hurricane at landfall, with accompanying storm surge of 6-10 feet, strong winds, tornado threat and flooding.

Rainfall and flooding

Heavy rainfall is now ongoing across the central Gulf Coast and Southeast and will increase as Isaias moves onshore. Flash flooding, urban flooding and significant riverine flooding are expected to continue throughout the weekend across multiple states.

Extensive tornado threat

Isaias is likely to produce tornadoes in its outer rain bands north and east of the center. The threat starts along coastal Alabama and northwest Florida Friday night and further inland on Saturday, mainly along and east of Interstate 65, as the storm accelerates north. Tornadoes that accompany landfalling hurricanes are often embedded in heavy rain bands with little warning.

Storm surge and coastal wind

Life-threatening storm surge is expected from the mouth of the Mississippi River to Suwannee, Florida. Surge may funnel into coastal bays and inlets, and surge-prone areas may see inundation greater than 8 feet above ground level. Hurricane-force winds could cause structure damage as well as long-duration power outages for residents of the Florida Panhandle, southern Alabama and southern Mississippi.

Potential losses

Slight deviations in track and intensity will significantly change loss outcomes. A more westerly track favors higher losses into Mobile Bay, while a more easterly track will keep losses lower. Hurricane Eloise (1975), Opal (1995) and Dennis (2005) are the three historical events most like Isaias. This sets an insured loss expectation in the mid-single digits of billions of dollars based on a repeat of those three hurricanes.

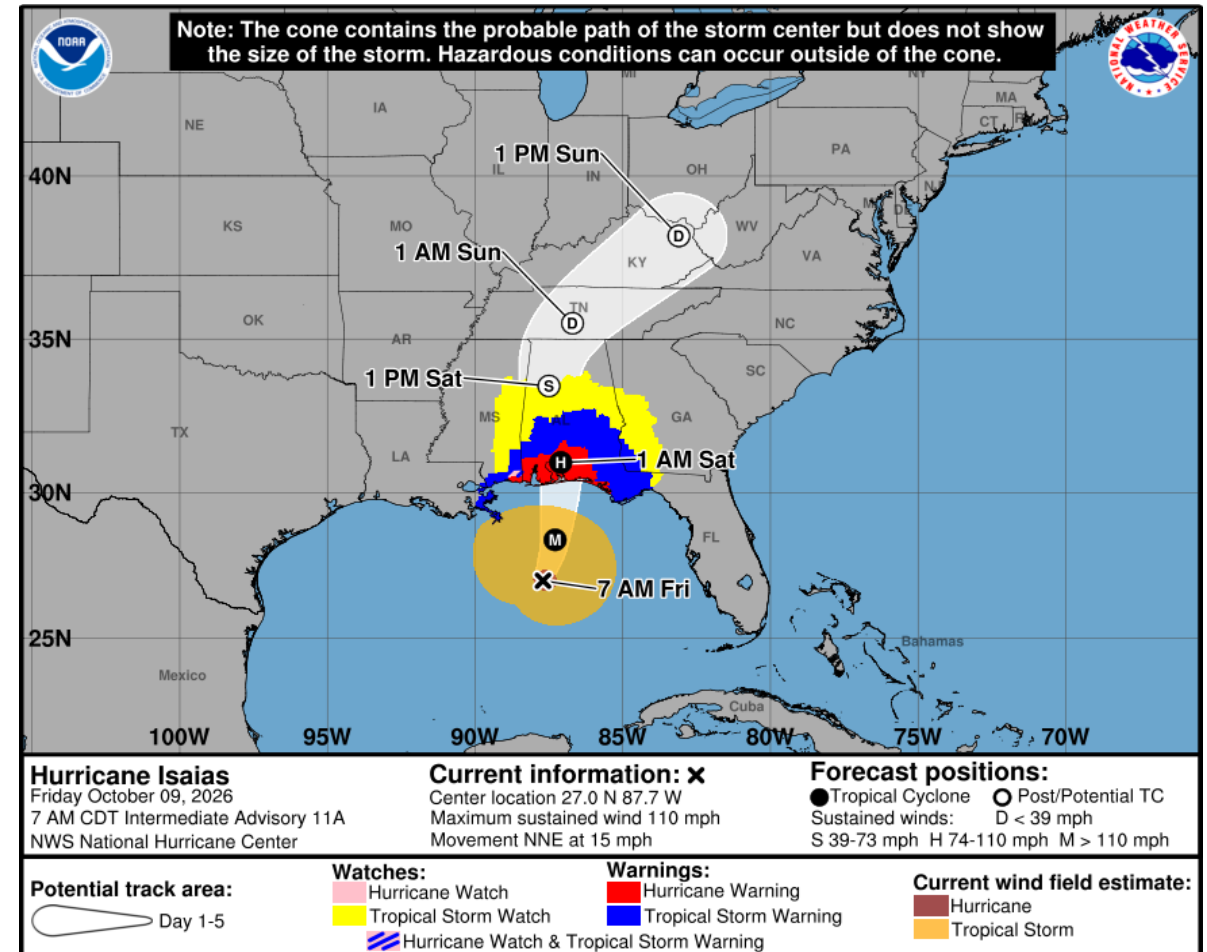
Hurricane Isaias poised for overnight landfall near AL/FL border

As of 7 am CDT, Isaias is a 120-mph Category 3 hurricane about 240 miles south of Pensacola, Florida. Isaias is expected to make landfall near the Alabama-Florida border Friday night. The storm is compact, with hurricane-force winds extending just 30 miles from the center, so **a small shift in landfall location will make a big difference in impacts.**

Isaias is continuing to strengthen over warm waters; however, **wind shear is expected to increase** in the hours before landfall. While this could cause a slight weakening, Isaias is forecast to make landfall as a dangerous hurricane.

Storm surge on the western Florida panhandle is a key concern. **NHC is forecasting 6-9 feet of storm surge** for Pensacola, Fort Walton Beach and Destin, Florida.

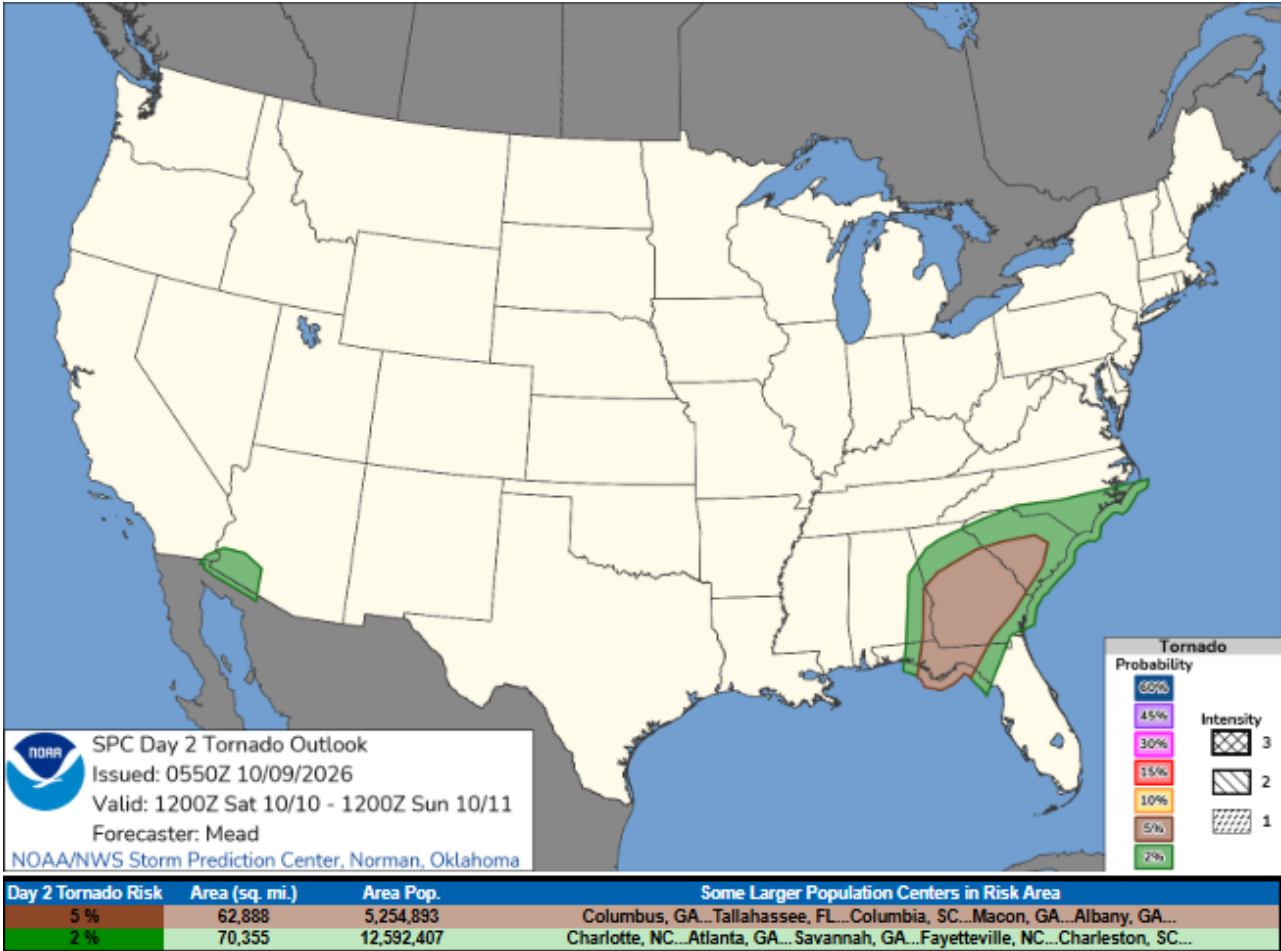
After landfall, Isaias will **speed north through Alabama into Tennessee**, carrying damaging winds, tornadoes, and 3-7 inches of rain, locally up to 15, well inland.



Isaias brings a tornado threat to the Southeast

Tornado risk spreads inland

The Storm Prediction Center (SPC) has a Slight Risk (level 2 of 5) for severe storms Saturday across southeast Alabama, southwest Georgia and the Florida Panhandle, with broader marginal risk extending across the region. Tornadoes are most likely in rain bands north and east of the center of Isaias as it moves inland, with the region of most likelihood spanning from the Florida panhandle north and east into South Carolina.



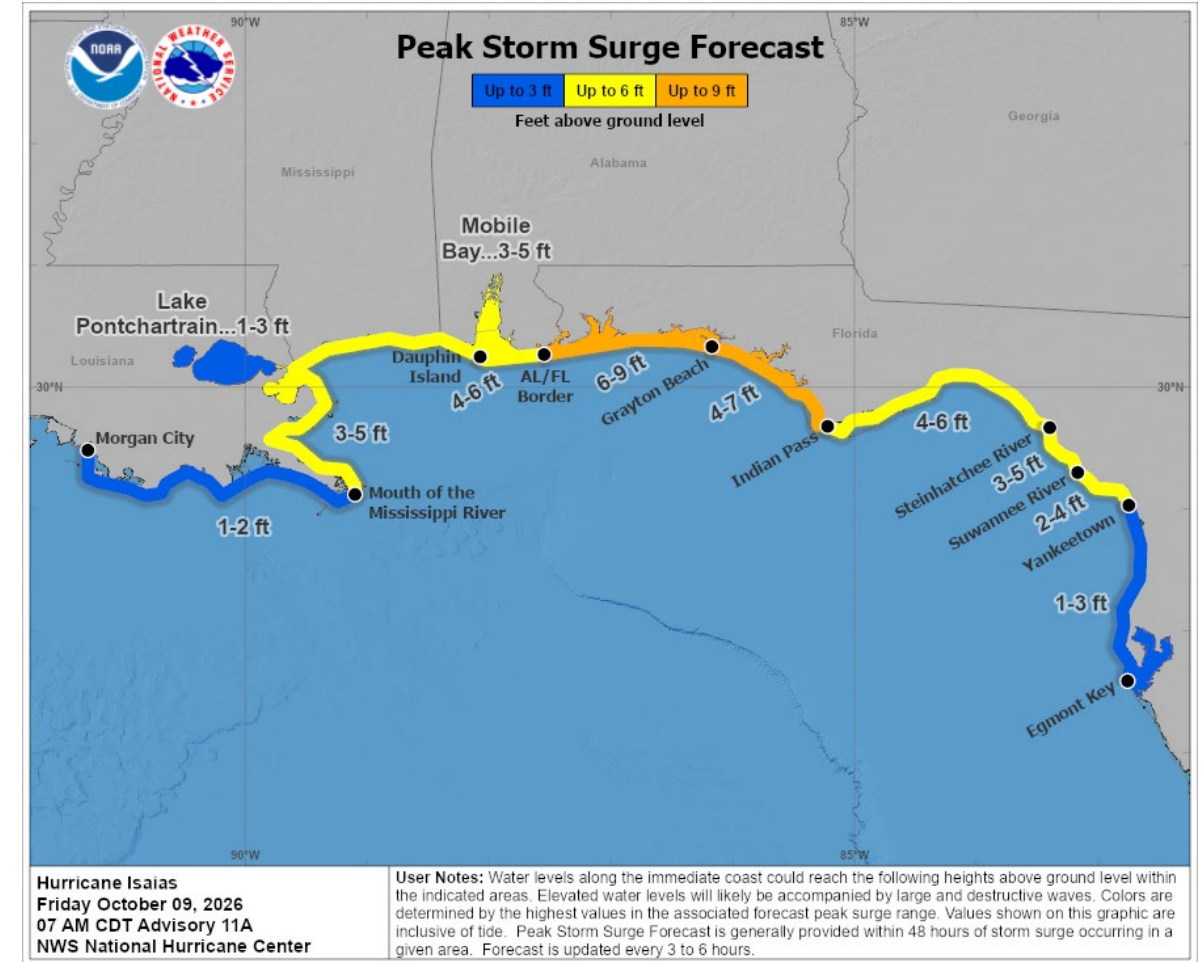
Tornadoes will add scattered damage well beyond Isaias’s core hurricane wind footprint, extending insured losses inland.

Significant storm surge threat accompanying landfall

Peak surge to the right of landfall

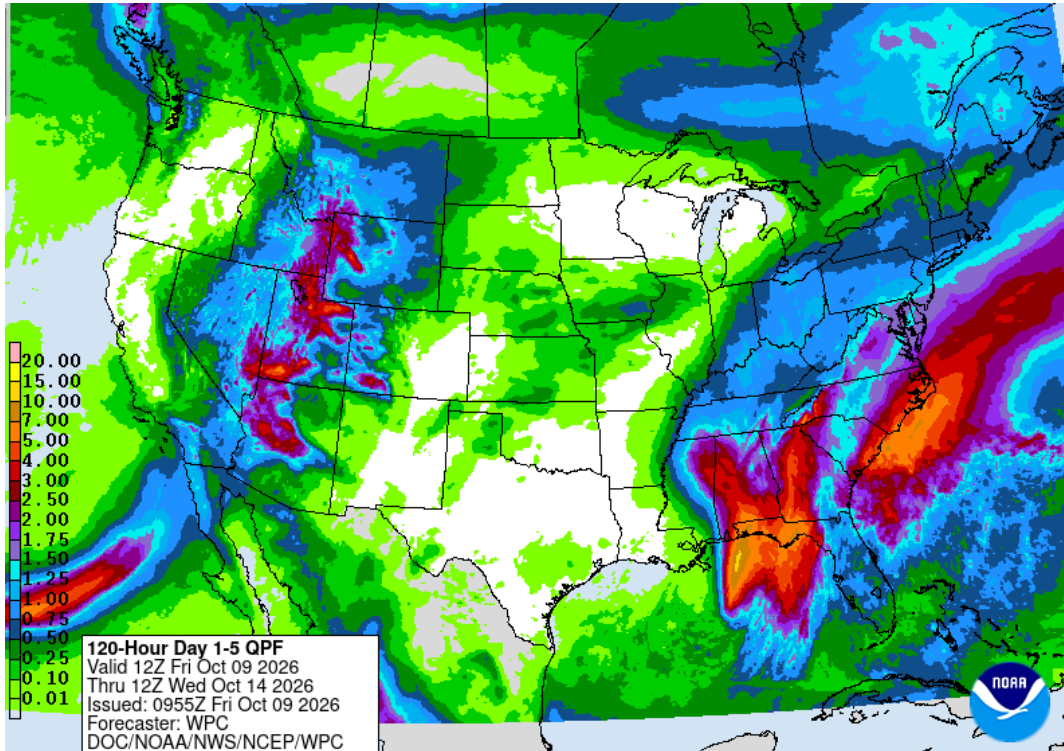
Peak storm surge is concentrated to the right of the track, where onshore flow and bathymetric funneling will raise water levels in the semi-enclosed estuaries of Pensacola and Escambia/East Bay, Santa Rosa Sound and Choctawhatchee Bay. The National Hurricane Center is forecasting 6-9 feet of inundation.

Inundation is governed by wind field size and strength, landfall location, coastal geometry, and the tide phase more than by Saffir-Simpson category at landfall. High tide is expected to occur at 11:06 pm tonight, which will roughly coincide with landfall timing. However, the tides in the Gulf are relatively small and should not be a major amplifier.



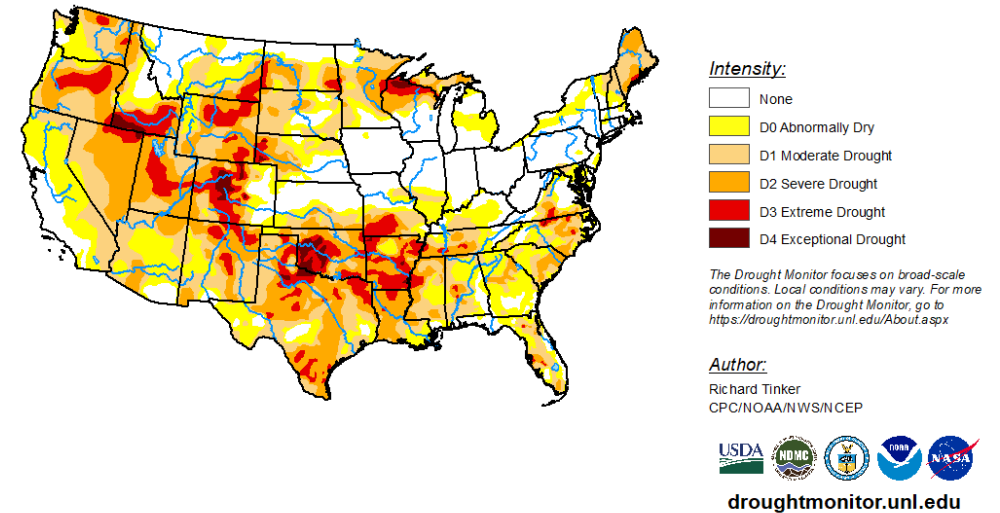
Maximum surge expected to the right of landfall, with estuarine funneling amplifying inundation

Isaias and Rachel bring rain to drought areas, but flood risk is still a factor



U.S. Drought Monitor Contiguous U.S. (CONUS)

October 6, 2026
(Released Thursday, Oct. 8, 2026)
Valid 8 a.m. EDT

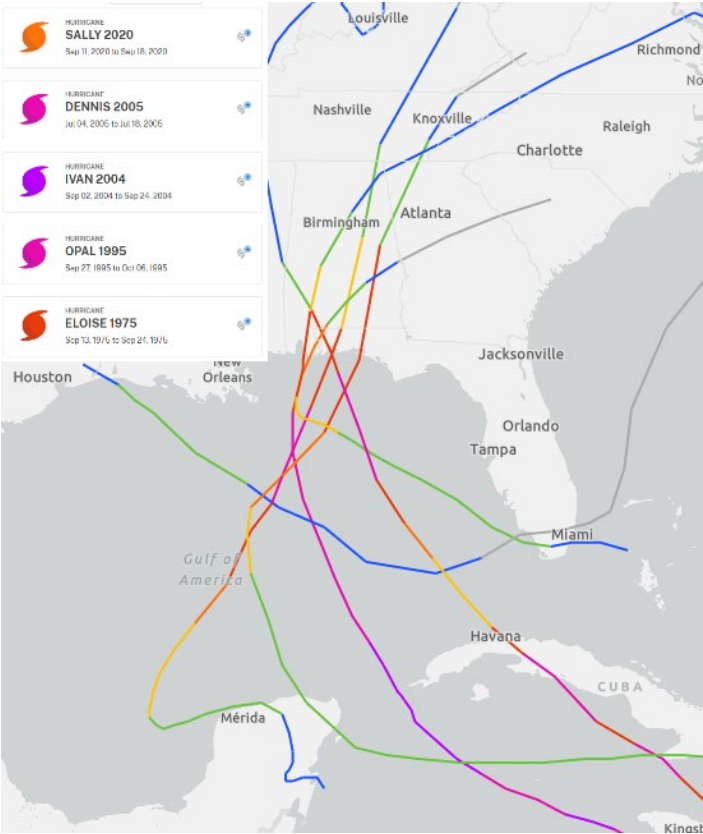


- Isaias will bring heavy rain from the central Gulf Coast into the Tennessee Valley and the Carolinas, easing short-term drought along its path. Rain this intense mostly runs off rather than recharging soil and groundwater, and the worst drought in the southern Plains lies west of the track.
- Isaias is not expected to repeat Helene's catastrophic mountain flooding. Rainfall totals are expected to be lower and the southern Appalachians were dry beforehand, unlike the pre-soaking rain that came ahead of Helene. However, locally heavy rain still brings flash flood risk to steep terrain.

Closest historical hurricanes to Isaias forecast

Category 3 landfall on the western Florida panhandle

Isaias historical hurricane best fits		
Storm Name, Year	Approximate Landfall, Max Winds	Trended Insured Loss Range
Cat 2 Sally , September 2020	Gulf Shores, AL, 110 mph	\$4B to \$5B
Cat 3 Dennis , July 2005	Santa Rosa Island, FL, 120 mph	\$2.5B to \$4B
Cat 3 Ivan , September 2004	Gulf Shores, AL, 120 mph	\$17B to \$20B
Cat 3 Opal , October 1995	Pensacola, FL, 115 mph	\$8B to \$11B
Cat 3 Eloise , September 1975	Fort Walton Beach, FL, 125 mph	\$2B to \$3B



Based on historical events, Isaias has the potential to generate insured losses in the mid single digits of billions of USD. Opal, Dennis and Eloise are the best matches.

Commentary

A vulnerable part of the coastline

- Based on the Institute for Business and Home Safety 2024 report ranking building codes in 18 coastal states, Florida ranked 2nd, Mississippi 15th and Alabama 17th.
- Before the early 2000s, building codes in Mississippi and Alabama were regulated through city and county ordinances.
- In 2006, Mississippi strengthened coastal codes in accordance with the International Building Code of 2003 after the devastating impacts of Hurricane Katrina.
- Multiple coastal county improvements has strengthened new construction in Alabama over the last 15 years.

Important links

- [National Hurricane Center](#)
- [National Weather Service Southern Region Headquarters](#)
- [National Weather Service Mobile/Pensacola](#)
- [Coastal Emergency Risk Assessments](#)

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