

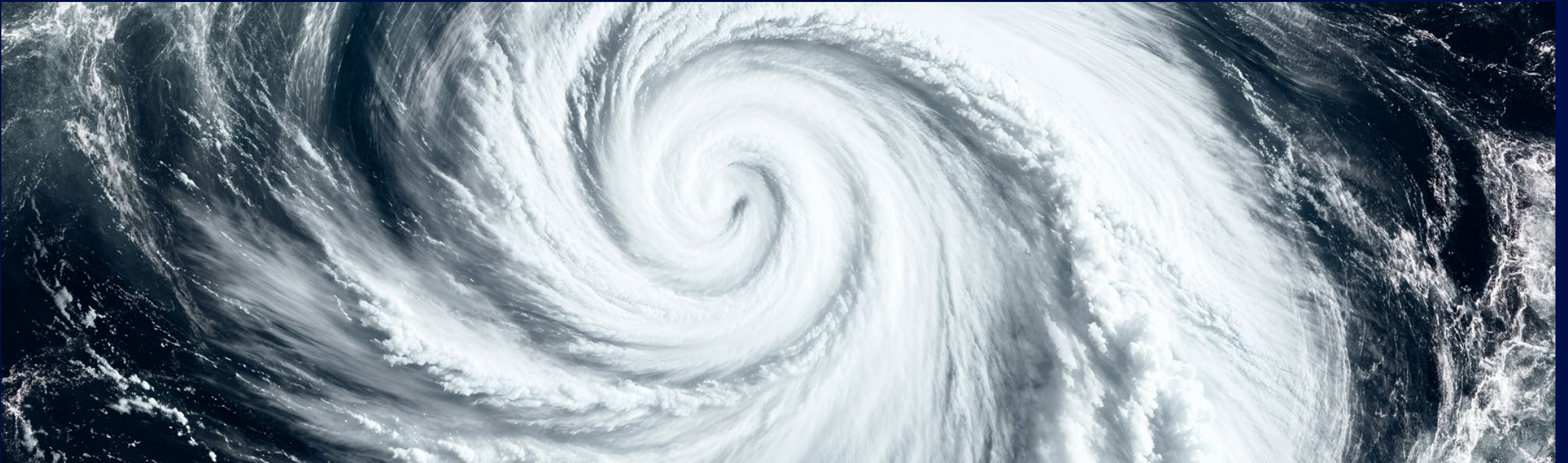
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Tropical Storm Isaias forms in Gulf

Category 2 landfall expected along the Gulf Coast by weekend

North America Peril Advisory
CAT Resource Center

October 7, 2026



Key headlines

Isaias to become the first Atlantic hurricane of 2026

Tropical Storm Isaias is forecast to become the first hurricane of 2026, the latest first hurricane in the Atlantic basin in more than 100 years. Isaias is expected to make landfall as a Category 2 hurricane late Friday night or early Saturday, somewhere between New Orleans and Destin, Florida, per the National Hurricane Center's (NHC) latest forecast.

Forecast considerations

The main uncertainty is when and where the storm turns north, and the NHC notes that a stronger storm is likely to move toward the coast faster. The most exposed insured concentrations are the Mobile Bay and Pensacola coastal corridors, as well as the New Orleans metro area.

El Niño quieted the season, but the Gulf is still exposed

NOAA gave 2026 a 75% chance of a below-normal season because a strong El Niño increases wind shear. Activity can also shift toward the Gulf Coast and subtropical Atlantic during El Niño seasons. Isaias fits this pattern: it developed in the Gulf rather than the Main Development Region. It is drawing energy from record-breaking warm water and will most likely be limited by wind shear.

Rapid intensification is a tail risk

Several intensity models show Isaias strengthening quickly over the next 24-48 hours, with some models peaking at Category 3 over the Central Gulf. Most models keep it at Category 1-2 and show weakening from shear before landfall, in line with the NHC's Category 2 forecast. The main risk is a storm that peaks right at the coast instead of a few hours earlier. Hurricane Michael is the October precedent: over very warm Gulf water, it strengthened faster and further than forecast right up to landfall.

Inland flooding likely to be large loss driver

There is an increasing risk of dangerous wind and storm surge impacts along portions of the Gulf Coast, while heavy rain over already saturated ground may cause significant flood impacts. Totals could reach 8-12 inches east of landfall, with local maxima of 25 inches. Steep terrain and saturated soils in the Southern Appalachians can amplify rainfall loss, as we saw with Helene. Tornado risk could extend hundreds of miles inland as the storm tracks as far north as the Ohio Valley.

East Pacific's Rachel may bring drought relief to Southwest

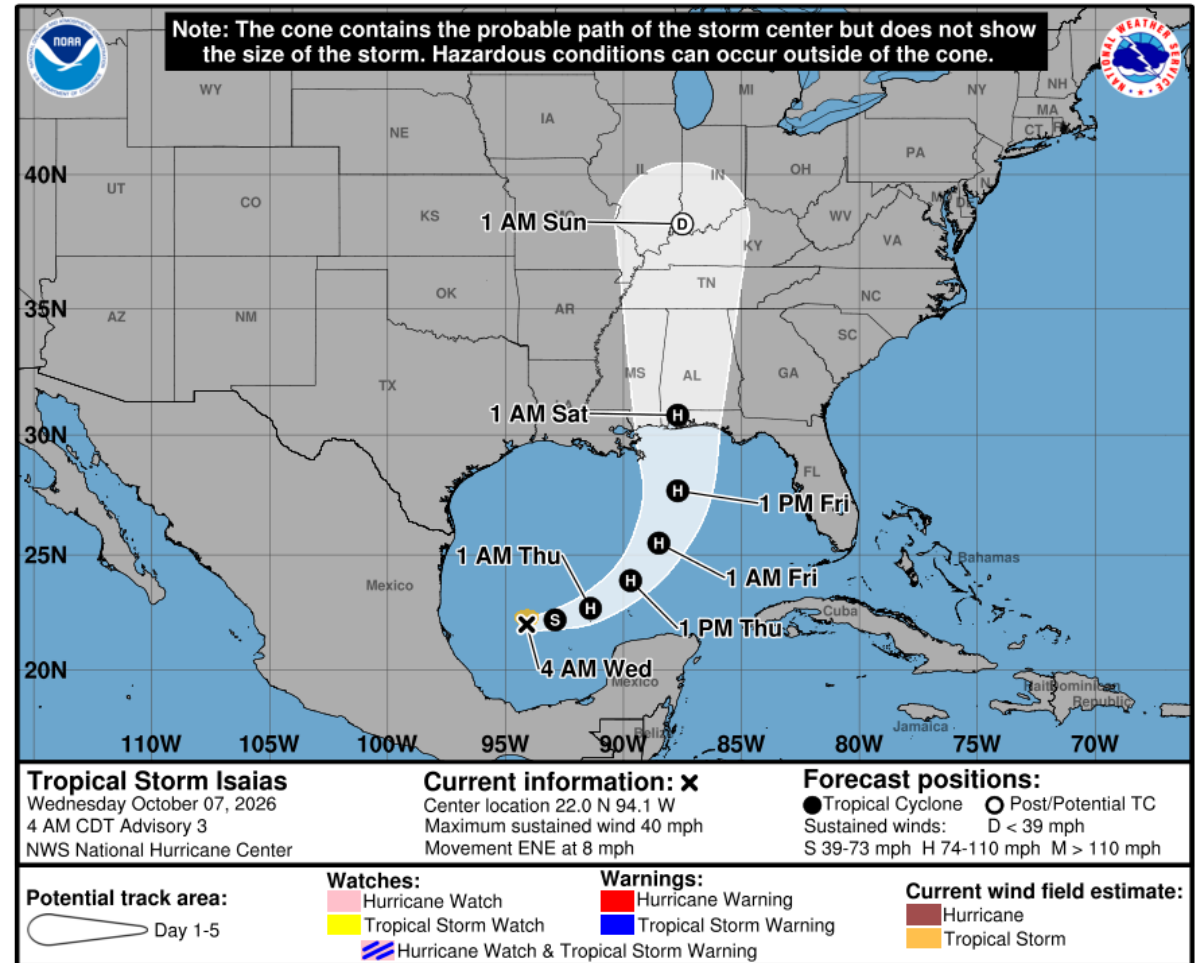
The strong El Niño that has suppressed the Atlantic is driving a very active East Pacific season: thus far 20 named storms, eight major hurricanes, and Polo tied as the basin's second-strongest storm on record. Rachel is forecast to turn back toward northwest Mexico, sending moisture into Utah and Arizona. The rain is beneficial for a drought-stricken Colorado River Basin; however, flash flooding remains a concern after a very wet September.

Tropical Storm Isaias expected to make landfall along the Gulf Coast as a Category-2 Hurricane

Tropical Storm Isaias formed early Wednesday off the coast of eastern Mexico, with 40 mph winds, moving east-northeast at 8 mph. This general trend should continue today as the storm is steered by a trough draped across the northern Gulf.

The current environment is quite favorable for strengthening, with very warm waters, ample moisture, and light wind shear. The official NHC forecast shows Isaias reaching a peak intensity of 110 mph within 48 hours in the central Gulf.

There is considerable uncertainty in when and where Isaias will make a turn to the north. This northward turn will influence exposure to wind shear, as well as a potential landfall location.

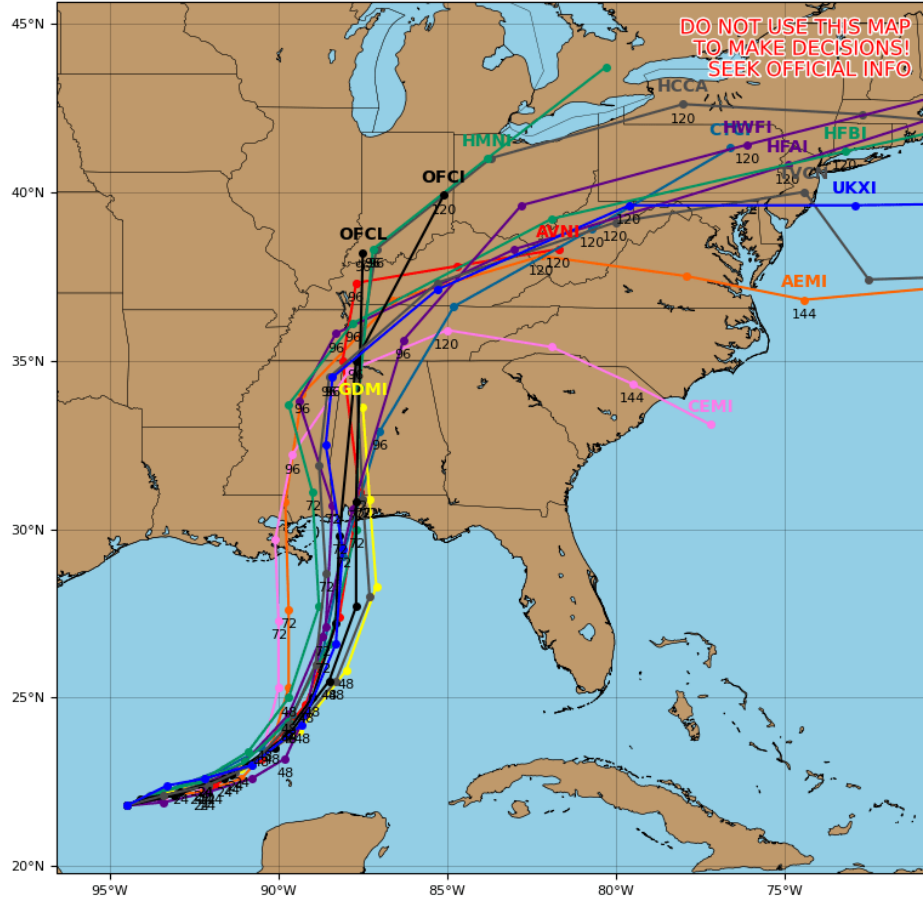


Considerable uncertainty in timing of a northward turn

Tropical Storm ISAIAS Model Track Guidance

Initialized at 06z Oct 07 2026

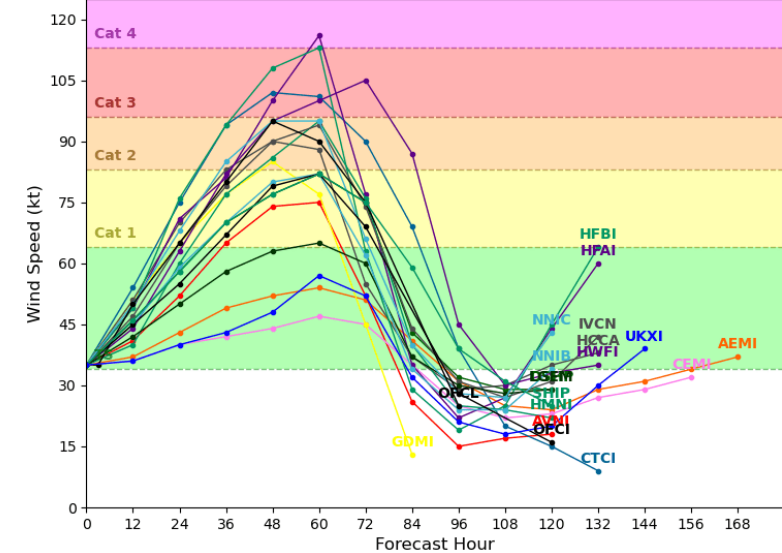
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Tropical Storm ISAIAS Model Intensity Guidance

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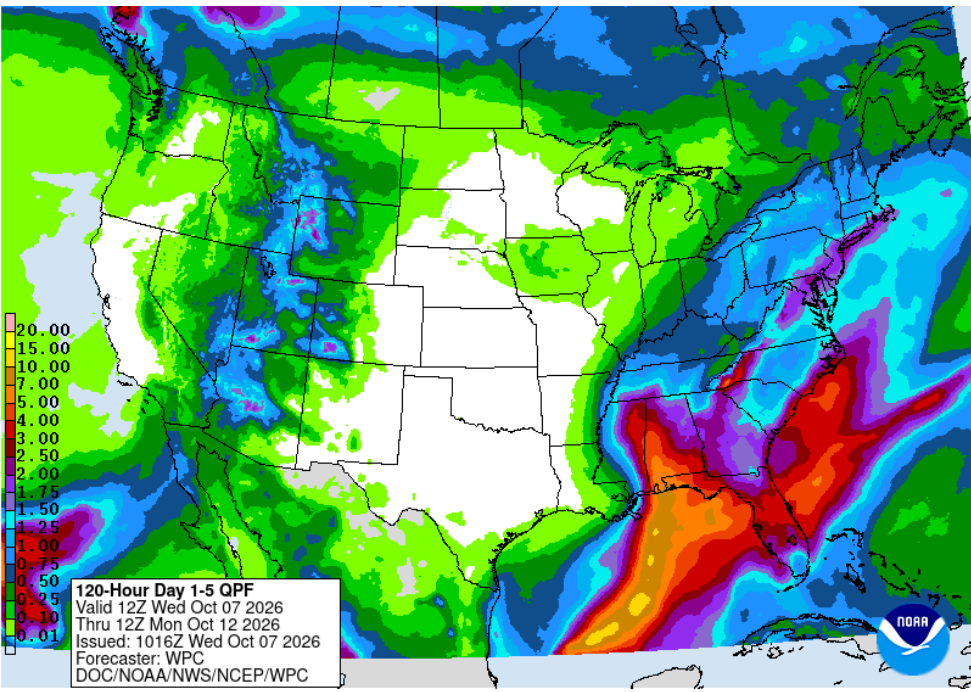
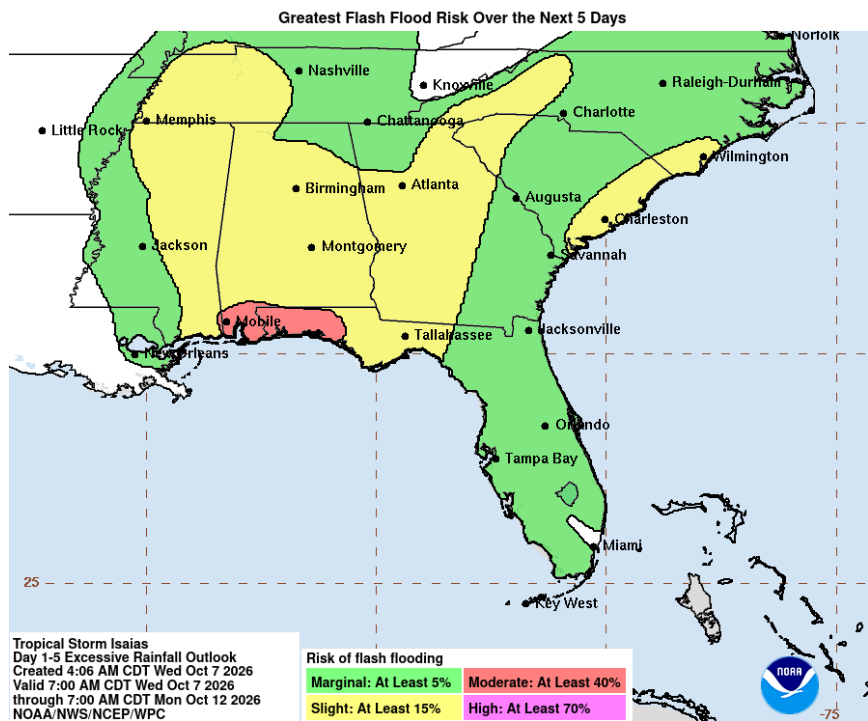
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Track guidance shows a wide envelope of potential northward turn locations, with the NHC favoring the eastern solutions.

The short-term environment around Isaias is favorable for strengthening, with some models reaching Category 3 strength within 60 hours. NHC official forecast reaches a peak intensity of Category 2 over the central Gulf before wind shear causes weakening.

Rainfall will bring urban and flash flood risk



The flash flood risk is highest along the coast around Mobile, Alabama, where the Weather Prediction Center has a Moderate risk, the second-highest category. A Slight risk extends far inland, covering a much larger footprint than impactful wind.



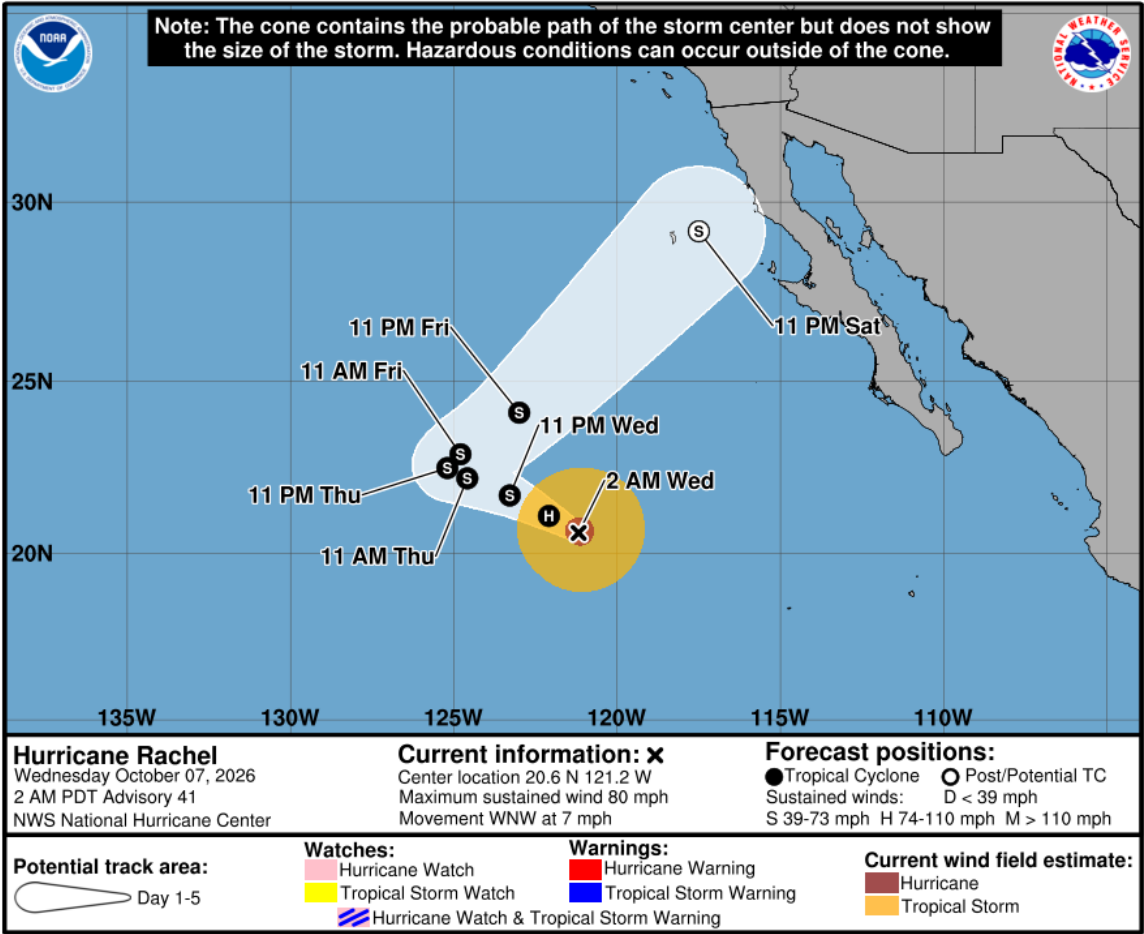
The exact location of heaviest rain from Isaias will depend on the landfall location and the influence of terrain, with the central Gulf Coast as well as Georgia and the Carolinas expected to be most impacted. Moisture from Rachel in the West adds additional flood risk across Arizona and Utah

Rachel forecast to turn back toward Northwest Mexico

Rachel has weakened to an 80 mph Category 1 hurricane about 600 miles west-southwest of the southern tip of Baja California, drifting west-northwest. Weakening to a tropical storm is expected by tonight, and no watches or warnings are in effect for Mexico.

Rachel is forecast to stall Thursday, then turn northeast toward the central Baja California peninsula by Saturday as a dip in the jet stream picks it up. It is likely to weaken before reaching the coast, so wind impacts should be limited.

Rain from Rachel's remnants will spread into Arizona and Utah, bringing 1-4 inches widely and locally more to the drought-stricken Colorado River basin. After a very wet September, flash flooding is the main insured loss risk for the Southwest.

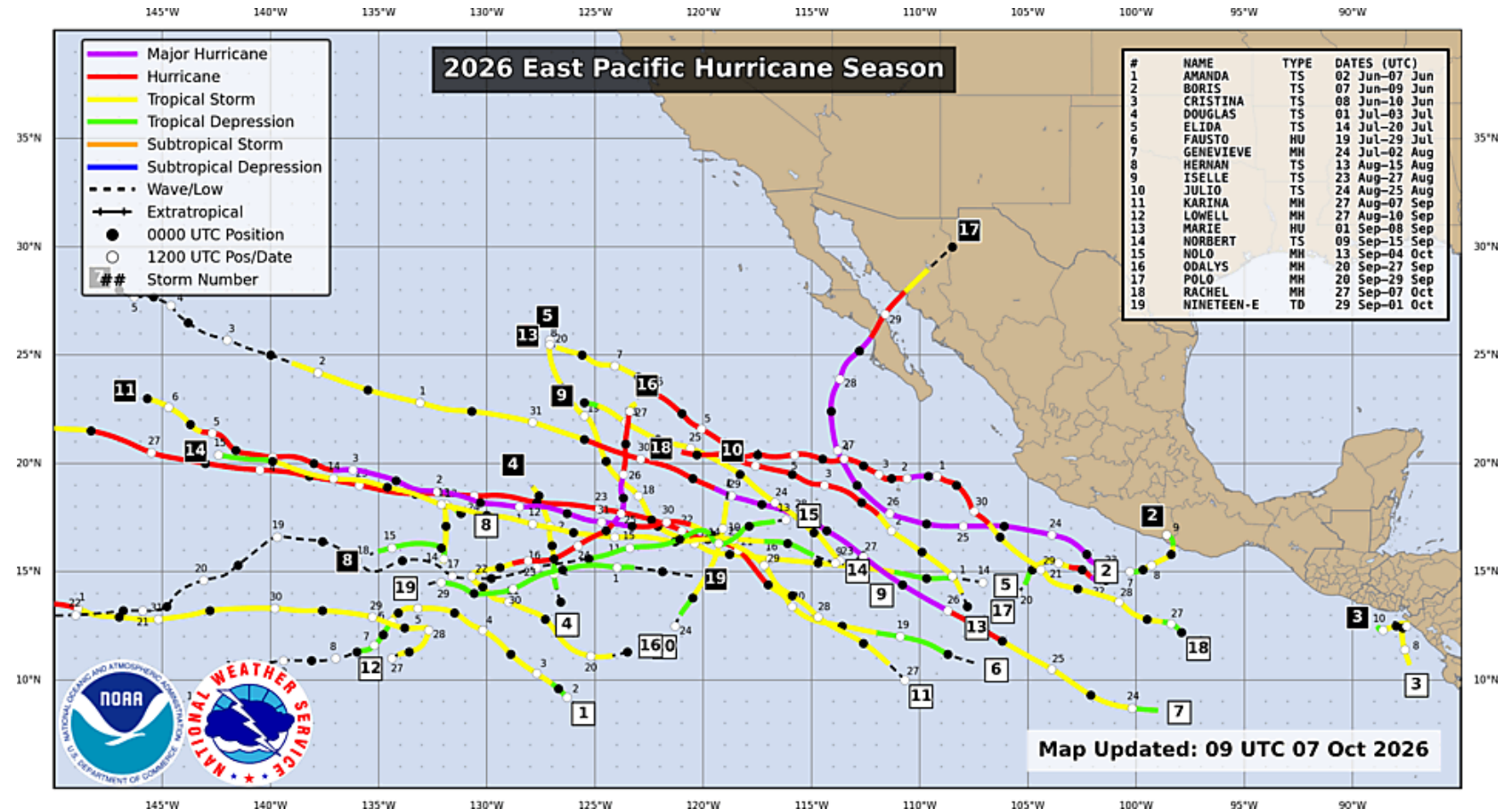


El Niño has fueled a very active East and Central Pacific season

The strong El Niño has warmed the eastern and central Pacific and lowered wind shear there, the opposite of its effect on the Atlantic.

The result is an active season with an unusually high share of major hurricanes, including Polo, tied as the second-strongest storm on record in the basin.

Most storms tracked west, away from land, with the notable exceptions affecting Hawaii (Lala, Nolo) and the Southwest (Polo, Rachel).



Rachel will be the second storm in three weeks to send remnant moisture into the Southwest

Important links

- [Tropical Tidbits – Model Track and Intensity Guidance](#)
- [National Hurricane Center](#)
- [Weather Prediction Center – Rainfall Guidance](#)
- [Weather Forecast Office – Mobile / Pensacola](#)

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