



Flood Risks Nationwide



Many people think that if they do not live near a river or the coast, they are not in danger of flooding, giving them a false sense of security. Floods are the number one natural disaster in the United States and high-risk flood areas are not the only ones that can flood: nearly 25 percent of flood insurance claims come from areas mapped outside high-risk areas.

Flash floods, inland flooding, and seasonal storms affect every region of the country, wiping out homes and businesses. People need to know that they can take steps to protect their financial security before disaster strikes. However, many residents and businesses are unaware that they qualify for flood insurance or that policies are more affordable than they may think.

What is a Flood?

Flood insurance covers direct physical loss caused by “flood.” In simple terms, a flood is an excess of water on land that is normally dry. The National Flood Insurance Program’s definition of a flood is “a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow (a river of liquid and flowing mud on the surfaces of normally dry land areas); or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.”


Flood Risks

Floods can happen anywhere and at anytime. While some causes are obvious, such as hurricanes and snow melt, many are not.

Heavy Rains: Cresting rivers, backed-up storm drains, or saturated ground can cause significant floods. Heavy rains can contribute to flash floods, which are the number one weather-related killer in the United States. A flash flood is a rapid flooding of low-lying areas in less than six hours. Heavy rains also increase the chance of mudflows, rivers of liquid, and flowing mud.

To learn more about your risk for flooding and how to prepare for floods, visit FloodSmart.gov/floodrisks





Tropical Storms and Hurricanes: Tropical storms and hurricanes can pack a powerful punch with soaking rain, flying debris, high winds, and tidal surge. In addition to causing coastal damage, these storms often bring flooding hundreds of miles inland, posing a threat to millions of people who don't even live near a shoreline. Eight of the 10 most expensive federally declared disasters have been caused by hurricanes.

Winter flooding: Long cold spells can cause the surface of rivers to freeze, leading to ice jams. A rise in the water level or a thaw breaks the ice into large chunks, which can become jammed at man-made and natural obstructions, resulting in severe flooding. A midwinter or early spring thaw can produce large amounts of runoff in a short period of time. Because the ground is hard and frozen, water cannot penetrate and be reabsorbed. The water then runs off the surface and flows into lakes, streams, and rivers, causing excess water to flood surrounding areas.

Flood after fire: After a wildfire, the charred ground where vegetation has burned away cannot easily absorb rainwater, increasing the risk of flooding and mudflows over a number of years.

New Development: Construction and development can change natural drainage paths and create or increase flood risks. New buildings, parking lots, and roads mean less land to absorb excess precipitation forcing water onto land it previously would not reach.

Dams: Dams are an important resource providing many functions for a community. However, dams can be breached with little warning. Natural breaches can be triggered by flash floods, debris jams, the accumulation of melting snow, and the build-up of water pressure on a dam with (unknown) deficiencies after days of heavy rain, etc. Flooding can also occur when excess water downstream is released to relieve pressure from the dam.

Levees: Levees are designed to protect against a certain level of flooding. However, no levee provides full protection from flooding—even the best flood-control structure cannot completely eliminate the risk of flooding. Levees can be breached when the water rises from heavy rains.

Preparing for a Flood

Residents and business owners need to prepare in advance for flood conditions. Before the threat of flooding becomes imminent, residents and business owners should:

- Purchase a flood insurance policy if they do not already have one.
- Review their current insurance policy and become familiar with what is covered and ensure the limits adequately protect their building and personal belongings.
- Make an emergency kit, plan evacuation routes, and keep important papers in a safe, waterproof place.
- Itemize and take pictures of possessions.

For more information regarding a policy, please call your insurance agent. You also can visit [FloodSmart.gov](https://www.floodsmart.gov), or call **1-800-427-2419** to find a local agent.