Get FloodSmart
FloodSmart.gov

Spring Is Flood Season

Understanding and Reducing the Risk

What You Should Know

Don't be caught off guard. Get the facts. Know the risks. Take action to protect yourself, your family, your business, and your finances—before a flood happens and it's too late.

Know Your Risk

Everyone is at risk for flooding, yet many remain financially unprotected. A flood does not have to be a catastrophic event to be costly, and you don't have to live in a high-risk area to suffer flood damage. In fact, people outside of mapped high-risk flood areas file nearly 25 percent of all National Flood Insurance Program claims and receive one-third of Federal Disaster assistance for flooding.

Complete the One-Step Flood Risk Profile to learn your flood risk.

Just a few inches of water can cause tens of thousands of dollars in damage. Between 2008 and 2012, the average flood claim was nearly $42,000. And without flood insurance, many must cover the costs to repair or rebuild on their own.

Use the Cost of Flooding tool to show you the cost of flooding, inch by inch.

Be FloodSmart—Reduce Your Risk

There are a number of steps you can take to better prepare for flooding and reduce your risk.

- **Purchase or renew your flood insurance policy now.** Remember: it typically takes 30 days for a new policy to go into effect. For more information regarding a flood policy, call your insurance agent. Visit **FloodSmart.gov** or call 1-800-427-2419 to find a local agent.
- **Prepare your emergency plan.** Visit **ready.gov** for more information about family preparedness. Plan and practice flood evacuation routes from home, work, and school. Gather supplies in case of a storm and, if possible, strengthen your home against damage.
- **Conduct a thorough home inventory.** Documenting your belongings will help you file your flood insurance claim. Begin your home inventory today. Visit **knowyourstuff.org**.

Spring Flood Risks

Spring Thaw. Spring brings warmer temperatures and heavy rain. But until the ground thaws, melting snow and rain cannot be absorbed into the earth. Each cubic foot of compacted snow contains gallons of water. Once it melts, the water can result in the overflow of streams, rivers, and lakes that flood nearby homes and businesses.

Ice Jams. Long cold spells can cause the surface of rivers to freeze. When a rise in the water level or a thaw breaks the ice into large chunks, these chunks can become jammed, which creates a dam that blocks the flow of water and causes flooding upstream.

Spring Rains. Spring storms can bring several inches of precipitation in just hours or can stall out over an area for days. These heavy rains can lead to severe flooding by oversaturating the ground, overfilling storm drains, or causing rivers or lakes to spill over their banks or levees.

Levees and Dams. There are thousands of miles of levees and dams throughout the country that are designed to protect against a certain level of flooding. These structures can erode and weaken over time, and they can also be overtopped—or even fail—during larger flood events.

Flash Flooding. A flash flood is the rapid flooding of low-lying areas in less than six hours, which is caused by intense rainfall from a thunderstorm or several thunderstorms. Flash floods are a serious risk when there are drought-like conditions.

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