**Email**

Subject: Could your home or business be affected by dam flood risk?

Many people don’t realize their property is close to a dam. With more than 94,000 dams across the country, many communities have several in their vicinity. Many dams are aging and weren’t engineered for today’s extreme weather events. About 27,000 may experience damage or failure. This poses flooding risk for the communities and property downstream.

I’d like to share some tips about dam risk.

* For starters, learn about nearby dams by searching the [National Inventory of Dams.](https://nid.sec.usace.army.mil/ords/f?p=105:1:)
* You can also contact your [State Dam Safety Official](https://www.damsafety.org/states) to see if an Emergency Action Plan (EAP) is in place for the dam.
* It’s smart to prepare an evacuation plan for this and other potential emergencies. Get planning tips and tools at [ready.gov](https://www.ready.gov/plan).
* If you want in-depth information, you can check out this publication: Be Aware of Potential Risk of [Dam Failure in Your Community](https://www.fema.gov/sites/default/files/2020-08/fema_dam-safety_aware-community_fact-sheet_2016.pdf)

While understanding risk is important, it’s even more important to protect against flood damage with flood insurance. Did you know just one inch of water can cause up to $25,000 in damage? Most homeowners, renters, and business property insurance doesn’t cover flood damage, leaving a dangerous coverage gap for your property.

Please call at your convenience to discuss your property’s specific flood risk, and how flood insurance can protect the life you’ve built in [name of community].