

# UNEXPECTED FLOOD RISKS IN YOUR COMMUNITY: THE NATURAL & MANUFACTURED

Even if your home or business is not located near water, it could still be at risk of flooding. Flooding is defined as an excess of water on land that normally is dry. It results from natural and artificial causes, including changing conditions that can alter the landscape and increase your property's flood risk at any time.

Learn about these unexpected flood risks that can leave you and your belongings vulnerable.

## NATURAL FLOOD RISKS



### ATMOSPHERIC RIVERS

An atmospheric river is a storm that moves like a river in the sky, releasing moisture as rain or snow when it touches land. They can carry as much water as actual rivers which can lead to unexpected, heavy rainfall.



### SNOWMELT

Snowmelt is a key source of flooding in the late winter and early spring. Frozen ground thaws at a slower temperature than snow, leaving it unable to absorb water. As the snow melts, the water runs off the thawing ground, causing flooding.



### WILDFIRES

Wildfires spread quickly through natural areas, dramatically altering the terrain and ground conditions in their path. This increases flood risk as charred land is unable to absorb water, causing unexpected flooding in communities that aren't normally prone to floods. Wildfires and changes in land use that destroy the vegetation needed to support hillsides can also trigger mudflows—suddenly causing flooding.

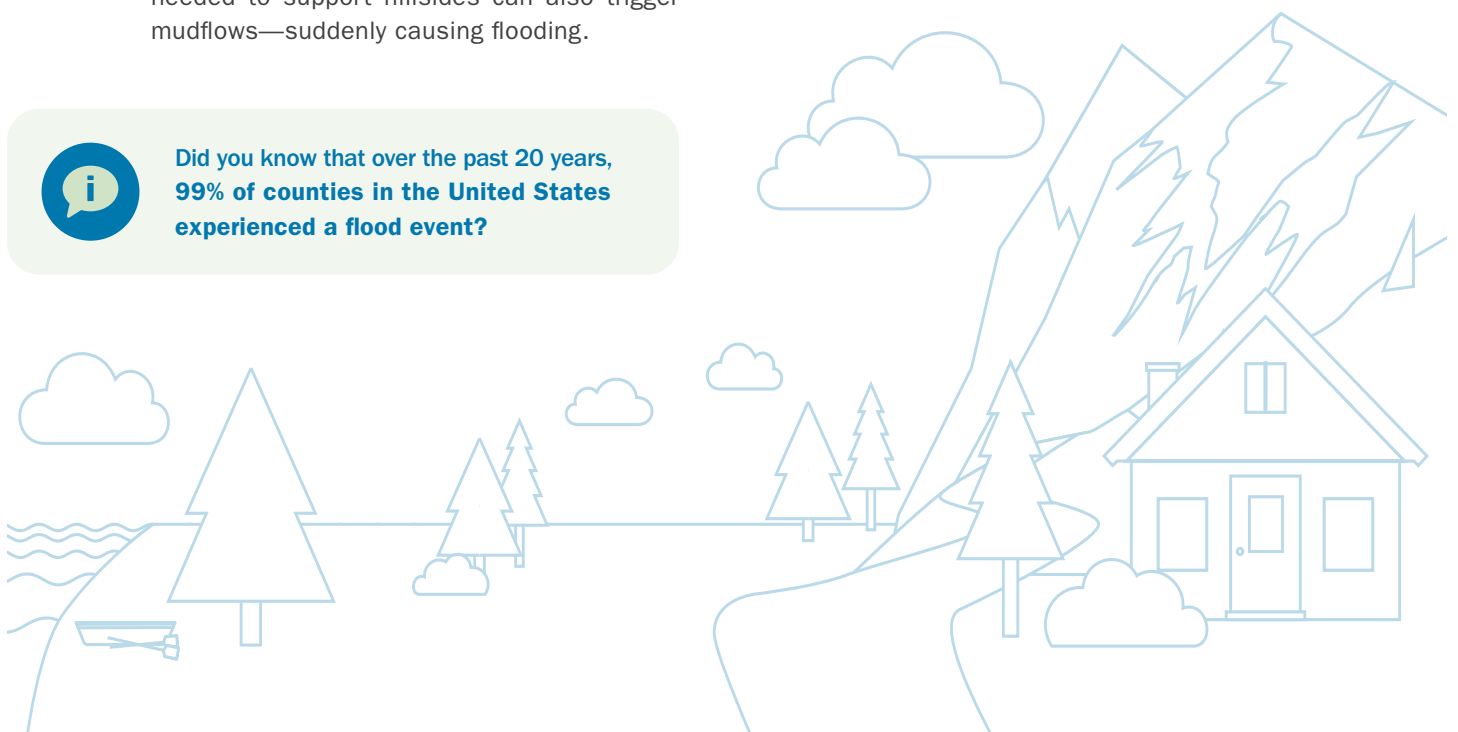


### DEBRIS FLOWS

Debris flows are fast-moving landslides that can occur with no warning. In alluvial fans, debris flows are characterized by high-velocity flows, sediment transport and unpredictable flow paths. This type of flooding is very damaging to properties without proper mitigation methods.



Did you know that over the past 20 years, **99% of counties in the United States** experienced a flood event?

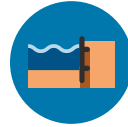


## MANUFACTURED FLOOD RISKS



### METROPOLITAN FLOODING

As communities grow, natural vegetation and soil are replaced with impermeable surfaces like concrete. This reduces how much water can be absorbed by the ground, increasing runoff and leaving metropolitan areas at a high risk of flash flooding.



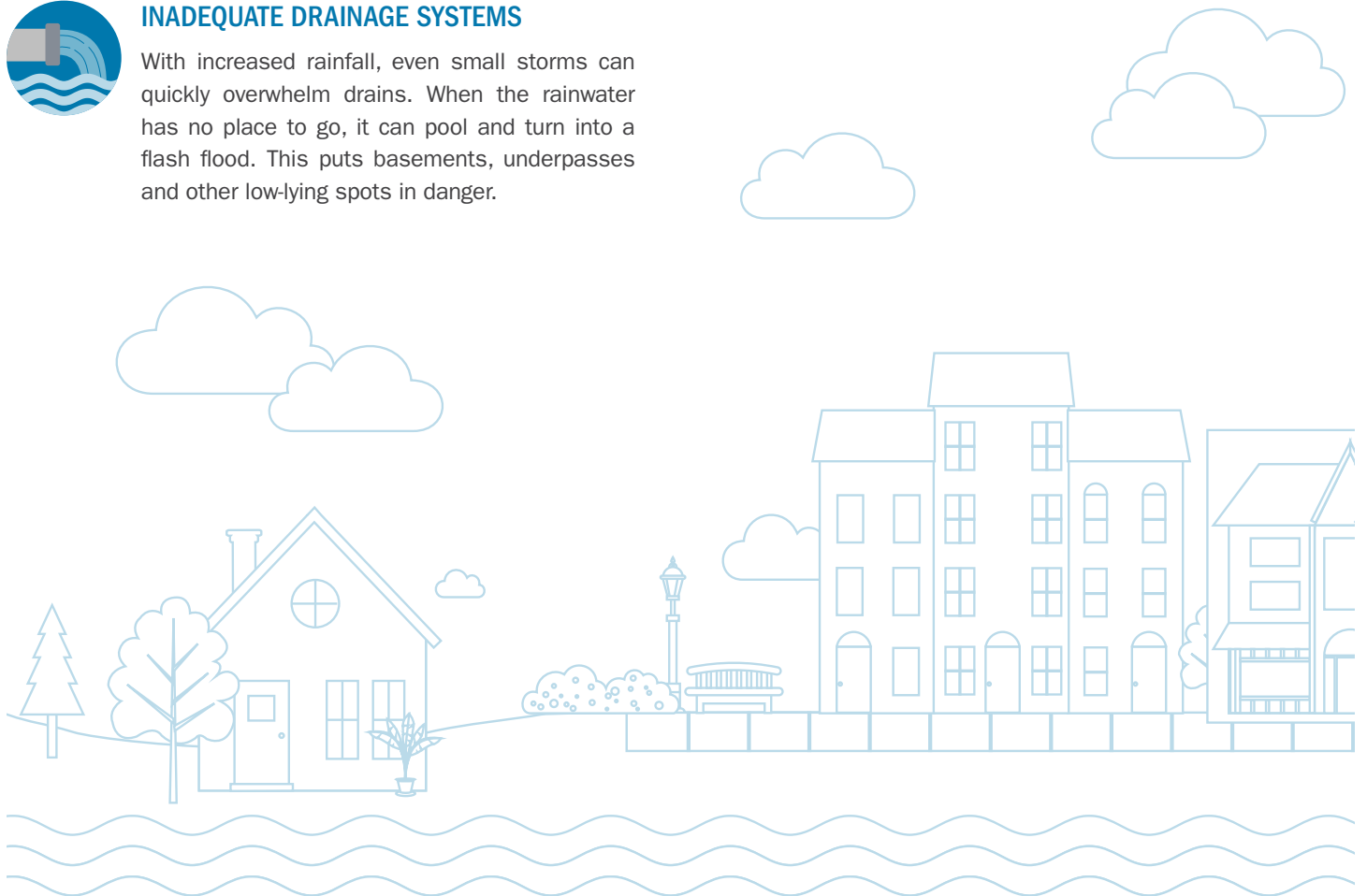
### DAM/LEVEE FAILURE

Dams and levees are in communities across the U.S. Failure of a dam or levee can be caused by severe storms, like heavy rain and wind events with little to no warning. Without emergency overflows and spillways, communities with dams and levees are at risk of megafloods and catastrophic damage that lasts for days to weeks.



### INADEQUATE DRAINAGE SYSTEMS

With increased rainfall, even small storms can quickly overwhelm drains. When the rainwater has no place to go, it can pool and turn into a flash flood. This puts basements, underpasses and other low-lying spots in danger.



#### **Flood risks in your area aren't always obvious.**

To discover more flooding types and learn how they could affect your community, visit the NFIP Flooding & Related Weather Events brochure at [agents.floodsmart.gov/nfip-flooding-weather-events](https://agents.floodsmart.gov/nfip-flooding-weather-events). For more information on common inland flooding risks, visit the NFIP Flood Insurance Isn't Just for Coastal Cities Brochure at [agents.floodsmart.gov/inland-flood-risk](https://agents.floodsmart.gov/inland-flood-risk).

Get a quote to see how you can protect the life you've built. To find a flood insurance provider, use the NFIP's online tool at [floodsmart.gov/find](https://floodsmart.gov/find) or contact **877-336-2627**.