

## New Development Flood Risk



Floods are the number one natural disaster in the United States. Flooding causes damage and destruction across regions nationwide wiping out homes and businesses. However, many residents and business owners are unaware that they qualify for flood insurance or that policies are more affordable than they may think. People need to know they can take steps to reduce the financial impact of flooding by purchasing flood insurance before a disaster strikes.

One important step is to understand your risk. Many people do not realize that new development can change their flood risk by affecting how an area is able to handle potential flood conditions.

### New Development: The Risks

Just because you haven't experienced a flood in the past, doesn't mean you won't in the future. Flood risk isn't just based on history; it can change due to building and land development.

Construction and development can change natural drainage paths and create brand new flood risks. That's because new buildings, parking lots, and roads mean less land to absorb excess precipitation which can leave an area more susceptible to flooding due to hurricanes, tropical storms, or even heavy rain.

### 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

To learn more about your risk for flooding and how to prepare for floods, visit [FloodSmart.gov/development](http://FloodSmart.gov/development). For more information regarding a policy, please call your insurance agent. You also can visit the website, or call **1-800-427-2419** to find a local agent.