



## Heavy Rain 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. Even a heavy rain storm can cause significant flooding, contributing to flash floods or mudflows or overtopping levees and dams.

### Heavy Rains: The Risks

Several areas of the country are at heightened risk for flooding due to heavy rains. This excessive amount of rainfall can happen throughout the year, putting property at risk. Cresting rivers, backed-up storm drains, and saturated ground all contribute to significant flooding.

#### Flash Floods

A flash flood is a rapid flooding of low-lying areas in less than six hours, which is caused by intense rainfall. Flash floods are the number one weather-related killer in the U.S. since they are known to roll boulders, tear out trees, and destroy buildings and bridges.

#### Mudflows

Mudflows are rivers of liquid and flowing mud on the surface of normally dry land, often caused by a combination of brush loss and subsequent heavy rains. Mudflows can develop when water saturates the ground, such as from rapid snowmelt or heavy or long periods of rainfall, causing a thick, liquid, downhill flow of earth. Mudflows, covered by flood insurance, are different from other earth movements where there is not a flowing characteristic—such as landslides or slope failures—that are not covered by flood insurance.

#### Levees and Dams

Levees are designed to protect against a certain level of flooding. However, levees can and do decay over time. Levees can also be overtopped or breached during large floods. Dams are an important resource in the United States, providing many functions including recreation, flood control, irrigation, water supply, and hydroelectric power but they can also be breached with little warning. Levee and dam breaches can result in catastrophic flooding.

**To learn more about your risk for flooding and how to prepare for floods, visit [FloodSmart.gov/heavyrain](https://www.floodsmart.gov/heavyrain)**





## 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.