



## Heavy Rain Flood Risk



Floods are the number 1 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. You can take steps to reduce the financial impact of flooding before a disaster strikes.

One important step is understanding your risk. Even a heavy rainstorm can cause significant flooding, contributing to flash floods, mudflows, or overtopping levees and dams.

### Heavy Rains: The Risks

Heavy rains can happen throughout the year, putting property at risk. Cresting rivers, backed-up storm drains, and saturated ground all contribute to significant flooding when there is an excessive amount of rainfall.

#### Flash Floods

A flash flood is a rapid flooding of low-lying areas in less than 6 hours. Flash floods 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 that include 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 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, become familiar with what is covered, and ensure the limits are adequate for 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.