



Get FloodSmart

FloodSmart.gov

New Development 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 to understand your risk. New development can change your flood risk by affecting how an area is able to handle potential flood conditions.

New Development: The Risks

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

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 during a hurricane, tropical storm, or heavy rain.

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 have one.
- Review their current insurance policy, 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 flood risk and how to prepare for floods, visit [FloodSmart.gov/development](https://www.floodsmart.gov/development). 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.



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