



Winter 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. The cold winter season can result in dangerous conditions, leading to flooding situations, such as ice jams, snowmelt, spring thaw and coastal flooding.

Winter Flooding: The Risks

Every region in the United States is at risk for winter flooding. Many people are focused primarily on ice and snow this time of year, but it is important to also consider winter flood risks.

Ice Jams

Long cold spells can cause the surface of rivers to freeze, leading to ice jams. When a rise in the water level or a thaw breaks the ice into large chunks, these chunks can become jammed at man-made and natural obstructions, resulting in severe flooding.

Snowmelt

A mid-winter thaw can produce large amounts of runoff in a short period of time. Because the ground is hard and frozen, water cannot be reabsorbed. The water then runs off the surface and flows into lakes, streams, and rivers, causing excess water to spill over their banks.

Spring Thaw

During the spring, frozen land prevents melting snow or rainfall from seeping into the ground. Each cubic foot of compacted snow contains gallons of water and once the snow melts, it can result in the overflow of streams, rivers and lakes. Add spring storms to that and the result is often serious, spring flooding.

Coastal flooding

Winds generated from winter storms can cause widespread tidal flooding and severe beach erosion along coastal areas. For example, in the Great Lakes, winter storms can bring strong winds that push water levels up at one end of the lake, causing a storm surge. As the water levels return to normal, a pendulum effect takes place causing high water levels on alternating sides of the lake until a balance returns.

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





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.