

Winter Flooding



Every part of the United States is at risk for winter flooding. Since many people are focused primarily on ice and snow this time of year, this is the time to remind customers to think about their 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, businesses and personal financial resources. Residents need to know that they can take steps to protect their property and financial security before disaster strikes. However, many residents who are eligible for protection are unaware they can get flood insurance.

WINTER FLOODING: THE CAUSES

A number of conditions can cause winter flooding, including coastal flooding, ice jams and rapid snowmelt.

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.

Long cold spells can also cause the surface of rivers to freeze, leading to ice jams. An ice jam occurs when a rise in the water level or a thaw breaks the ice into large chunks, which become jammed at man-made and natural obstructions. This can result in severe flooding. A sudden release of an ice jam can also cause flooding. When the water is released, it can flow downstream quickly, causing a significant rise in water levels in a very short time period.

Sudden thaws of a heavy snow pack can also lead to flooding. A midwinter or early spring thaw can produce large amounts of runoff in a short period of time. Because the ground is hard and frozen, water cannot penetrate and

be reabsorbed. The water then runs off the surface and flows into lakes, streams and rivers, causing excess water to spill over their banks.

PREPARE

Residents in areas susceptible to winter flooding need to prepare in advance for flood conditions. Before the threat of flooding becomes imminent, residents should:

- Purchase a flood insurance policy if they do not already have one
- Review their current insurance policy and become familiar with what is and is not covered
- Make a flood plan, plan evacuation routes and keep important papers in a safe, waterproof place
- Itemize and take pictures of possessions

Consumers can visit FloodSmart.gov or call **1-800-427-2419** to learn how to prepare for floods, how to purchase a flood insurance policy and what the benefits are of protecting their homes and property against flooding.

