



# FEMA

# Spring and Summer Flooding: Risks and Protection

## WHAT RESIDENTS SHOULD KNOW

While spring brings the promise of warm weather and longer days, it also brings a variety of conditions that can include heavy rains, severe weather, and rapid snowmelt that can increase your flood risk.

Don't be caught off guard. Get the facts. Know the risks. Take action to protect yourself, your family, your business, and your finances—before a weather event occurs and it's too late.

### SPRING AND SUMMER FLOOD RISKS

**Heavy Rains.** Thunder storms, hurricanes, and tropical storms can bring several inches of precipitation in just hours or can stall out over an area for days. These heavy rains can lead to severe flooding by generating increased tidal surge in coastal areas, oversaturating the ground, or causing rivers to spill over their banks or levees.

**Flash Flooding.** A flash flood is a rapid flooding of low-lying areas in less than six hours, which is caused by intense rainfall from a thunderstorm or several thunderstorms. Flash floods can also occur when there are drought-like conditions.

**Flood After Fire.** Large-scale wildfires dramatically alter the terrain and ground conditions. Normally, vegetation absorbs rainfall, reducing runoff. However, wildfires leave the ground charred, barren, and unable to absorb water, creating conditions ripe for flash flooding and mudflow. Flood risk remains significantly higher until vegetation is restored—up to 5 years after a wildfire.

**Levees and Dams.** The U.S. has thousands of miles of levees and dams that are designed to protect against a certain level of flooding. These structures can erode and weaken over time, and they can also be overtopped—or even fail—during larger flood events.

### FLOOD HISTORY

Severe spring storms and flash flooding occurred in parts of Arkansas just last year, resulting in the distribution of more than \$34 million in total disaster assistance.

In the summer months, states in the south central U.S. are also vulnerable to hurricanes and tropical storms. Three hurricanes—Dolly, Gustav, and Ike—stuck the region in 2008 causing devastating floods and damage across multiple states. Total damage from these hurricanes exceeded \$33 billion dollars.

Due to the widespread drought and wildfires of 2011, this region may also be particularly vulnerable to flooding caused by heavy rains this spring and summer.

### KNOW YOUR RISK

Everyone is at risk for spring flooding, yet many in our area remain unprotected. Just a few inches of water can cause tens of thousands of dollars in damage. Between 2006 and 2010, the average flood claim was nearly \$34,000. That's more than many survivors can afford to pay out of pocket for damages due to flooding, and without flood insurance, many must cover the costs to repair or rebuild on their own. Consider your risk and the consequences of a flood event, and make the choice to protect yourself.

STATE FLOOD FACTS		
State	Flood Insurance Policies	Policies in High-Risk Areas
Arkansas	21,000	14,000
Louisiana	494,000	281,000
New Mexico	17,000	12,000
Oklahoma	17,000	10,000
Texas	655,000	189,000

## BE FLOODSMART – REDUCE YOUR RISK

A flood does not have to be a catastrophic event to bring high out-of-pocket costs, and you don't have to live in a high-risk flood area to suffer flood damage. Around twenty percent of flood insurance claims occur in moderate-to-low-risk zones. Property owners should remember:

- **The time to prepare is now.** Visit [ready.gov/floods](https://www.ready.gov/floods) for more on family preparedness for flood and other emergencies. There are a number of steps individuals and families can take to better prepare themselves for flooding and reduce their risks. Remember to have a family evacuation plan, put an emergency kit together, and keep important papers and valuables in a safe, dry place. Gather supplies in case of a storm, strengthen your home against damage, and review your insurance coverages.
- **Only flood insurance covers flood damage.** Most standard homeowners policies do not cover flood damage. Remember: it typically takes 30 days for a new flood insurance policy to go into effect, so get your policy now. Flood insurance is also affordable. An average flood policy costs around \$600 a year, and rates start at just \$129 a year for homes in moderate-to-low-risk areas.

Visit [floodsmart.gov](https://www.floodsmart.gov) (or call 1-800-427-2419) to learn more about individual flood risk, explore coverage options, and to find an agent in your area.

### Before A Flood

- **Practice your family emergency plan.** Plan and practice flood evacuation routes from home, work, and school that are on higher ground.
- **Conduct a thorough home inventory.** Thorough documentation of your belongings will help you file your flood insurance claim. For more information, visit <http://www.ready.gov/insurance-vital-records>.

### During A Flood

- **Go to higher ground.** Get out of areas subject to flooding, including dips, low spots, washes, etc.
- **Avoid areas already flooded,** especially when water flows fast. Do not attempt to cross flowing streams. Just six inches of moving water can knock you off your feet.
- **Never drive through flooded roadways.** Roadbeds may be washed out under flood waters and just two feet of moving water can sweep an SUV off the road.

### After A Flood

- **Check for damage.** Check for structural damage before re-entering your home. If you suspect damage to water, gas, electric, or sewer lines, contact authorities.
- **Remove wet contents immediately.** Wet carpeting, furniture, bedding and any other items holding moisture can develop mold within 24 to 48 hours. Clean and disinfect everything touched by floodwaters.
- **Plan before you repair.** Contact your local building inspections or planning office or your county clerk's office to get more information on local building requirements.
- **File your flood insurance claim.** Be sure to provide: the name of your insurance company, your policy number, and contact information. Take photos of any water in the house and damaged personal property. Make a detailed list of all damaged or lost items.