



## WHAT MIDWEST 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 FLOOD RISKS

**Spring Thaw.** Warmer temperatures and resulting snow melt can produce large amounts of runoff in a short period of time, as each cubic foot of compacted snow contains gallons of water. During the early spring, frozen land prevents melting snow or rainfall from seeping into the ground. The water then runs off the surface and flows into lakes, streams, and rivers, causing excess water to spill over their banks. Add seasonal storms to the mix, and the result is often severe spring flooding.

**Spring Rains.** Spring 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 oversaturating the ground, overflowing storm drains, 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.

**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.

### MIDWEST FLOOD HISTORY

The Midwest floods of 2011, lasting from May to September, caused more than two billion dollars in estimated flood damages. Above-average snowmelt from the Rockies combined with heavy rains caused the Missouri and Souris Rivers to overflow their banks across the Midwest, resulting in floods in parts of Montana, North Dakota, South Dakota, Nebraska, Iowa, Kansas, and Missouri.

In Minot, North Dakota an estimated 11,000 people were forced to evacuate last spring due to the record high water level of the Souris River; more than 4,000 homes were flooded. Along the Missouri River, numerous levees also breached, flooding thousands of acres of land.

### KNOW YOUR RISK

Everyone is at risk for spring flooding, yet many in Midwestern states 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
Colorado	20,000	11,000
Montana	8,000	3,000
North Dakota	20,000	3,000
South Dakota	7,500	2,500
Utah	5,000	2,000
Wyoming	3,000	2,000

## 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](http://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](http://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.