



Michigan Flood Fact Sheet

SPRING & SUMMER FLOODS

Fast melting snow combined with severe storms and heavy rainfall has the potential to cause extensive flooding this spring—particularly in Michigan. Flooding is also a heightened concern for those living behind Michigan’s levees or dams, which can overtop or fail in severe events. Coastal flooding can also affect the more than 4.8 million residents that live along 3,200 miles of freshwater coastline in Michigan. Property owners and renters need to be aware of these risks, and financially prepare for the damage floods can cause.

Now is the time for home and business owners to be reminded of the dangers of flooding and the importance of protecting their homes, businesses and assets with flood insurance – before the spring flooding season begins and it’s too late.

MICHIGAN FLOOD RISKS

Snow Melt. Spring thaw can produce large amounts of runoff in a short period of time, as each cubic foot of compacted snow contains gallons of water. 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.

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 from the collapse of a man-made structure or ice dam.

MICHIGAN FLOOD FACTS

In the past 10 years, Michigan experienced four federally declared disasters. For example, in May and June 2008, after months of heavy precipitation, a number of rivers overflowed their banks in the Midwest and coastal flooding hit communities on Lake Michigan. The storm and flooding damage resulted in the distribution of more than \$15.4 million in public assistance.

Residents may also remember the flooding in May 1996, when heavy rains caused more than \$1 million in flood damages to homes and businesses throughout eastern counties of the state. Since 1978, more than \$45 million has been paid in flood claims to those who had flood insurance.

Currently there are about 25,700 flood insurance policies in force in Michigan, approximately 18,400 of which are in high-risk areas. **However, many state residents remain at risk as less than one percent of households are covered by a flood insurance policy.**

Residents need to be reminded that **most homeowners’ policies do not cover flood damage**—only flood insurance policies provide financial protection from flooding. Flood insurance policies typically take 30 days to become effective, so the time to get protected is now!

BE FLOODSMART – REDUCE YOUR RISK

A flood does not have to be a catastrophic event to bring high out-of-pocket costs, and you do not have to live in a high-risk flood area to suffer flood damage. Michigan property owners should remember to:

- Purchase a flood insurance policy if you do not already have one or review your current insurance policy to ensure your home and contents are adequately covered.
- Not rely on disaster assistance. This is usually provided in the form of a loan, which must be paid back with interest.
- Make a flood plan. Plan evacuation routes. Keep important papers in a safe, waterproof place. Conduct a home inventory; itemize and take pictures of possessions.
- Visit **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. Flood insurance may be more affordable than you think. An average flood policy costs around \$570 a year, and rates start as low as \$129 a year for homes in moderate-to-low risk areas.

