



South Dakota 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 South Dakota. With bodies of water throughout the state such as the Missouri River, South Dakota is at a heightened flood risk in the spring and summer months. 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.

SOUTH DAKOTA 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.

SOUTH DAKOTA FLOOD FACTS

In the past five years, South Dakota experienced seven federally declared disasters. For example, spring flooding across the state last March led to Federal Disaster Declarations in 30 counties with more than \$8 million distributed in Public Assistance. Also in May 2007, South Dakota was hit by a severe spring storm that caused \$5.5 million in damages and resulted in devastation from Brown County to Gregory County.

Residents may also remember the Great Midwest Floods of 1993, which was one of the largest floods in U.S. history. From April through October of that year, nine Midwest states, including South Dakota, suffered widespread flood devastation. The result was nearly

\$273 million in insured flood damage and an estimated \$15 billion in total damages. South Dakota incurred approximately \$763 million of these damages.

Currently there are nearly 5,900 flood insurance policies in force in South Dakota, approximately 2,500 of which are in high-risk areas. **However, many state residents remain at risk as only about two 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. South Dakota 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.

