



Winter Flood Risk



Floods are the number 1 natural disaster in the United States. Flooding causes damage and destruction across regions nationwide, wiping out homes and businesses. However, many residents and business owners are unaware that they qualify for flood insurance. You can take steps to reduce the financial impact of flooding before a disaster strikes.

One important step is to understand your risk. The cold winter season can lead to flooding situations, such as ice jams, snowmelt, and coastal flooding.

Winter Flooding: The Risks

Every region in the United States is at risk for winter flooding. Many people focus primarily on ice and snow this time of year, but it is important to also consider winter flood risks.

Ice Jams

Long cold spells can cause the surface of rivers to freeze, leading to ice jams. When a rise in the water level or a thaw breaks the ice into large chunks, these chunks can become jammed at man-made and natural obstructions, resulting in severe flooding.

Snowmelt

A sudden thaw can produce large amounts of runoff in a short period of time. Because the ground is hard and frozen, water cannot be reabsorbed. The water then runs off the surface and flows into lakes, streams, and rivers, causing excess water to spill over their banks.

Coastal Flooding

Winds generated from winter storms can cause widespread tidal flooding and severe beach erosion along a coastline. 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.

To learn more about your risk for flooding and how to prepare for floods, visit [FloodSmart.gov/winter](https://www.floodsmart.gov/winter).





Preparing for a Flood

Residents and business owners need to prepare for flood conditions. Before the threat of flooding becomes imminent, residents and business owners should:

- Purchase a flood insurance policy if they do not already have one.
- Review their current insurance policy, become familiar with what is covered, and ensure the limits are adequate for their building and personal belongings.
- Make an emergency kit, plan evacuation routes, and keep important papers in a safe, waterproof place.
- Itemize and take pictures of possessions.

For more information regarding a policy, please call your insurance agent. You also can visit [FloodSmart.gov](https://www.floodsmart.gov) or call **1-800-427-2419** to find a local agent.