

**Floods** can be devastating causing those affected to lose their home, their property, their pets and even their lives. Floods and flash floods are among the most common types of natural disasters so preparedness must be considered a priority for responsible managers and business owners.

## Know the Risks

Floods are one of the most common hazards in the United States, however not all floods are alike. Some floods develop slowly, while others such as **flash floods**, can develop in just a few minutes and without visible signs of rain. Additionally, floods can be local, impacting a neighborhood or community, or very large, affecting entire river basins and multiple states.

**Flash floods** can occur within a few minutes or hours of excessive rainfall, a dam or levee failure, or a sudden release of water held by an ice jam. Flash floods often have a dangerous wall of roaring water carrying rocks, mud and other debris. **Overland flooding**, the most common type of flooding event typically occurs when waterways such as rivers or streams overflow their banks as a result of rainwater or a possible levee breach and cause flooding in surrounding areas. It can also occur when **rainfall or snowmelt** exceeds the capacity of underground pipes, or the capacity of streets and drains designed to carry flood water away from urban areas.

Be aware of flood hazards no matter where you live or work, but especially if you are in low-lying areas, near water, behind a levee or downstream from a dam. Even very small streams, gullies, creeks, culverts, dry streambeds or low-lying ground that appear harmless in dry weather can flood.

## Warnings and Alerts

- **Flood Watch** - Flooding is possible. Turn in to NOAA Weather Radio, commercial radio or television for information.
- **Flash Flood Watch** - Flash flooding is possible. Be prepared to move to higher ground; listen to NOAA Weather Radio, commercial radio or television for information.
- **Flood Warning** - Flooding is occurring or will occur soon. If advised to evacuate, do so immediately.
- **Flash Flood Warning** - A flash flood is occurring. Seek higher ground on foot immediately.
- **Determining and Defining Flood Risks** - To identify a community's flood risk, FEMA conducts a flood insurance study. The study identifies statistical dates for river flow, storm tides, hydrologic/hydraulic analyses and rainfall and topographic surveys. FEMA uses this data to create the flood hazard maps that outline your community's different flood risk areas. Changing weather patterns, erosion and development can affect floodplain boundaries. FEMA is currently updating and modernizing the nation's Flood Insurance Rate Maps (FIRMs). These digital flood hazard maps provide an official depiction of flood hazards for each community and for properties located within it. To learn about your risk and obtain the appropriate information, you may go to: <http://msc.fema.gov/portal>.

- **High-Risk Areas (Special Flood Hazard Area – SFHA)** - In high-risk areas, there is at least a one-in-four chance of flooding during a 30-year period. All home and business owners in these areas with mortgages from federally regulated or insured lenders are required to buy flood insurance. These areas are shown on the flood maps as zones labeled with the letter A or V.
- **Moderate-to-Low-Risk Areas (Non-Special Flood Hazard Area – NSFHA)** - An NSFHA is not in any immediate danger from flooding caused by overflowing rivers or hard rains. However, it's important to note that structures within an NSFHA are still at risk. Historically, one-in-five claims come from these moderate-to-low-risk areas. These areas are labeled as zones B, C and X pre- and post-FIRM.
- **Undetermined-Risk Areas** - No flood hazard analysis has been conducted in these areas, but a flood risk still exists. Flood insurance rates reflect the uncertainty of the flood risk. These areas are labeled with the letter D on the flood maps.

## Flood Preparedness - Be Ready

Two keys to flood safety are to **prepare** for the risks and to **act** on those preparations when alerted by emergency officials. Click on the linked topics below for details on how to better prepare in the event of a flood.

- [Emergency Action Plan](#) – this will get you started on building a Flood Action Plan
- [Before a flood procedures](#)
- [Flood Warning Period checklist](#)
- [During a flood procedures](#)
- [Post flood procedures](#)