



Flood Risks for Communities with Dams



Floods are the number 1 natural disaster in the United States. Flooding causes damage and destruction across all regions, 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 disaster strikes.

One important step is understanding your risk. Many factors—both natural and man made—can affect flood risks. Dams are an important resource in the United States; however, there are unique risks associated with dams that can lead to a flood with little warning.

Dams: The Risks

Dams provide many functions for a community, including recreation, flood control, irrigation, water supply, and hydroelectric power. Dams range from massive concrete structures to smaller earthen structures, such as those near a farm's pond.

But dams also can increase the risk for flooding. Intense storms can raise water levels and produce a flood within a few hours or even minutes. Dam failure may occur within hours of the first signs of breaching or overtopping. Other factors, such as debris jams or an accumulation of melting snow, can cause breaches days or weeks after the first sign of trouble. Flooding can occur downstream when excess water is released in an effort to avoid overtopping or a breach at the dam.

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.
- 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.

To learn more about your flood risk and how to prepare for floods, visit [FloodSmart.gov/dams](https://www.floodsmart.gov/dams). For more information regarding a policy, please call your insurance agent. If you do not have an agent, find one at [FloodSmart.gov](https://www.floodsmart.gov) or by calling **1-800-427-2419**.

