

Springtime Flooding

With spring comes the expectation of warmer weather and longer days. But it may also bring heavy rains and rapid snowmelt that can increase your risk for one of the most common disasters in the United States – [floods](#). Properly preparing for this hazard can keep your family safe, minimize potential damage and speed up recovery efforts.

While everyone is at risk for flooding, many remain financially unprotected. One of the best ways to protect your home is by purchasing [flood insurance](#) because flood losses are not typically covered under homeowner's insurance policies. Keep in mind that there is a 30-day waiting period before flood coverage takes effect, so the time to purchase is now!

In addition to flood insurance, [follow these steps](#) to safeguard your home and possessions:

- Create a personal flood file containing information about all your possessions, and keep it in a secure place such as a waterproof container or safe deposit box;
- Keep a written and visual record of all major household items and valuables;
- Elevate the furnace, water heater, and electric panel if you live in an area that has a high flood risk; and
- Consider installing “check valves” to prevent flood water from backing up in the drains of your home.

No matter the source, a flood does not have to be a catastrophic event to be costly. Just a few inches of water can cause thousands of dollars in damage. Check out this interactive [Cost of Flooding](#) tool from FloodSmart.gov to measure the financial impact a flood could have on your home.