

# Understanding Flood Risks

There are few disasters as expensive and permeating as floods. Rising waters can quickly penetrate structures both below and above ground, causing extensive damage and grief. Even if you haven't experienced floods in your area previously, don't pass the dangers off as irrelevant – history is far from the only predictor of riskiness. Here are some of the most common factors that place homes and businesses at risk of flooding:

## 1) Heavy Rains

The National Flood Insurance Program (NFIP) notes that, due to oceanic storms and currents, [rain tends to be heaviest](#) in the western United States during winter months, while the eastern and southern states are at greatest risk during the summer. Winter or springtime rain in any climate can be particularly dangerous, as the frozen soil is unable to effectively absorb water.

## 2) Hurricanes

Hurricane season in the Atlantic and Pacific oceans runs throughout the summer and autumn months, [though storms peak considerably](#) in August and September. While famous for their powerful winds and flying debris, hurricanes also bring extreme rainfall and tidal surges to anyone caught in their path.

## 3) Spring Thaw

Warming weather brings a surge of liquid back into the water cycle, as snowdrifts melt and icy waterways thaw. Snowmelt can produce large quantities of runoff at an inopportune time, as the ground in many areas remains frozen until well into the spring months – meaning that water cannot penetrate the earth, and instead flows into the rapidly-expanding rivers. These rivers themselves may cause additional danger: as icy ponds and streams begin melting, large broken chunks of ice begin flowing, and may create dams that cause water upstream to spill over the banks.

## 4) Wildfires

The western and southern areas of the United States are [particularly prone to wildfires](#), which cause substantial de-vegetation and charring of earth each year. This damaged ground is less effective at reabsorption of rainwater, placing downhill communities at increased risk of both floods and mudflow.

## What steps can you take to prepare for floods?

Now that you know when floods are most likely to strike, it's time to act on that information. Those in a high-risk area should always keep emergency supplies

packed and ready in the event of evacuation – the Red Cross has prepared [a list of suggested items](#). When heavy rains start, listen to radio or TV broadcasts from the National Weather Service for news and updates. Avoid floodwaters, even those that look tame, as they may be stronger and dirtier than they appear. Finally, ensure that your home or business is adequately insured against flood damages – standard homeowner’s insurance rarely covers flooding.