

Protecting Customers from Early Spring Flooding Risks

While March brings the promise of warmer weather and longer days, many communities still face the risk of flooding. Just four years ago, early spring storms swept through almost every state from Pennsylvania to Texas, causing flooding in most. In Missouri, paid losses reached over \$13 million and policyholders in Texas filed over 3,000 paid losses totaling more than \$127 million

In 2009, counties throughout North Dakota and Minnesota also experienced severe late winter/early spring flooding. A combination of a cold winter, resulting in frozen grounds, coupled with snow melt and heavy rains, raised the Red River to over 20 feet in most places before cresting. This caused over \$9 million in damages throughout 42 counties and on two Indian reservations, despite preemptive measures, such as sandbagging, taken by several communities.

In 2010, most of the country experienced a wetter-than-normal winter followed by heavy spring rains that caused flooding. The Red River in the Midwest rose to almost 40 feet before cresting.

When the storms hit Massachusetts and Rhode Island, the frozen ground made absorption difficult. Heavy rains began on March 12, drenching most of the eastern portion of Massachusetts. The rain was relentless for days, shattering previous rainfall records and resulting in a federally declared disaster.

Recovering from such devastation is lengthy and difficult, particularly for those without flood insurance. According to FEMA records, nearly 7,000 Massachusetts residences were impacted by the 2010 floods and 422 experienced major damage. In addition, over \$27 million in total individual assistance was provided, most of it in the form of loans that have to be repaid along with any existing mortgages. Sadly, even after these floods and subsequent flooding from other storms such as Hurricane Irene, out of nearly three million households only about 55,800 policies are in force (November 30, 2011).

This release highlights flooding risks during the winter months and includes videos of customer testimonials and dramatic footage of recent floods.

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http://www.floodsmart.gov/floodsmart/pages/videos/video_index.jsp