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A FloodSmart site for NFIP agents



## Spring Could Bring Severe Floods, Are Your Clients Ready?

With the catastrophic flooding across the state of Colorado in 2013 and wild fires increasing the risk of flooding in areas below the burn scars across the state, now is the time to talk to your policyholders about their increased risk of flooding.

In 2013, it was estimated that over 20,000 structures were damaged across the state in the September flood event. Of those damaged structures, only approximately 2,100 building owners had a flood policy with the National Flood Insurance Program to assist them in rebuilding after a catastrophic flood. Over half of the 2013 NFIP claims were for properties in a low to moderate risk flood zone. Now is the time to speak with your clients about the risk of flooding because the NFIP policy has a 30 day waiting period. Towering snowpack and frozen rivers are more than just a reminder of the bitter-cold winter—they're a flood waiting to happen. Prepare residents and infrastructure now for the possibility of flooding as the mercury rises.

During the spring, frozen land prevents melting snow and rainfall from seeping into the ground. A quick spring thaw can produce large amounts of runoff in a short period of time.

Each cubic foot of compacted snow contains gallons of water. With nowhere else to go, the melted snow runs off the surface and flows into lakes, streams and rivers, causing excess water to spill over their banks. Excess mud and debris from Colorado's wildfires across the state increase the risk that those stream channels won't be able to handle the normal spring flow as in past years.

Add rain storms to that mix, and the result can be serious, spring flooding.

Many rivers also froze this winter. When a rise in the water level or a thaw breaks the ice into large chunks, these chunks can become jammed at man-made and natural obstructions, resulting in severe flooding.

The FloodSmart Flood Outreach Toolkit has materials and resources to help inform agents about flood risk and the importance of flood insurance.

Also, consider using the before, during, and after a flood infographics on websites. To learn more about agent training please register as an agent at [www.agent.floodsmart.gov](http://www.agent.floodsmart.gov) and see upcoming online agent training opportunities. Now is the time to talk flood to your policyholders and take advantage of the Floodsmart agent referral system.