

## Winter Floods

Floods and flood insurance are not usually top of mind during the winter months, especially on the East Coast. However, it is important to remind residents in the state to protect property from flood damage this winter.

Additionally, in order to ensure that residents are prepared for what this winter may bring, the National Flood Insurance Program encourages people to visit [FloodSmart.gov](http://FloodSmart.gov) to assess winter flood risk and to remember the following facts:

- Winter flooding risks are real.
- A heavy snow and rapid thaw, ice jams or Nor'easters can bring floods to all regions.
- If you already have flood insurance, review the policy to make sure it covers both the structure and its contents.
- Most homeowners insurance does not cover flood damage. If you do not have a flood insurance policy, now is the time to purchase one. It typically takes 30 days for a new policy to take effect.

### Prepare

- Make a flood plan. Plan evacuation routes. Itemize and take pictures of possessions.
- Keep important papers, including your flood insurance policy information, in a safe, waterproof place.

Visit [FloodSmart.gov/winter](http://FloodSmart.gov/winter) or call 1-800-427-2419 to learn how to prepare for floods, how to purchase a National Flood Insurance policy and the benefits of protecting your home and property against flooding.

### Nor'easters History

Nor'easters are powerful winter storms that typically form between October and April and travel slowing up the Atlantic seaboard. These storms are known for producing heavy rain and snow, along with wind-driven waves that batter the coast from Virginia to Maine, causing severe flooding and beach erosion.

Many people may not think of flood insurance during the winter months. However, it is important for residents across the Mid-Atlantic and Northeast to protect their property from flood damage year-round. Only flood insurance offers financial protection from flooding.

**February 1998:** With nearly \$25 million in flood-insured losses, the Nor'easter that hit in early 1998 with a stalled front of high winds and flooding tides made this storm one of the most damaging since the record breaking Nor'easter of March 1962 that left 1,000 mile-wide swath of damage in its wake.

**January 1996:** A Nor'easter pounded the Eastern seaboard with torrential rainfall and up to four feet of snow on several inland states. This storm was followed by another Nor'easter that hit the East Coast from Georgia to New Jersey with severe snowmelt causing widespread flood damage.

**December 1992:** A powerful Nor'easter hit the East Coast with intense coastal rainfall, river and tidal flooding from Massachusetts to Delaware. Nearly \$350 million was paid on more than 25,000 flood-insured losses resulting from this storm.