



[Home](#) | [Contact Us](#) | [NFIP Home](#) | [Related Links](#) | [Press Room](#) | [Glossary](#) | [Site Map](#)

Know the Facts

NFIP Resources

Insurance Center

Weather Events

In This Section

Flood Basics

[What is a Flood?](#)

[What Are Your Flood Options?](#)

[What is Flood Insurance?](#)

[What are the Benefits of Flood Insurance?](#)

[What to Ask Your Real Estate Agent](#)

[What to Ask Your Flood Insurance Agent](#)

What's Your Flood Risk?

[Floods Happen](#)

[Facts & Statistics](#)

[Frequently Asked Questions](#)

[Article Library](#)



[Home](#) > [Know the Facts](#) > [Flood Basics](#) > [What is a Flood?](#)

What is a Flood?

Here's how "flood" is defined by the National Flood Insurance Program:

"A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is the policyholder's property) from:

- Overflow of inland or tidal waters; or
- Unusual and rapid accumulation or runoff of surface waters from any source; or
- Mudflow; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above."

So, in plain English, a flood is an excess of water (or mud) on land that's normally dry.

Floods often happen when bodies of water overflow or tides rise due to heavy rainfall or thawing snow. But you don't have to live near water to be at risk of flooding. A flash flood, which can strike anywhere without warning, occurs when a large volume of rain falls within a short time.

More and more buildings, roads and parking lots are being built where forests and meadows used to be, which decreases the land's natural ability to absorb water. Coupled with changing weather patterns, this construction has made recent floods more severe and increased everyone's chance of being flooded.

Dangerous or damaging floods don't always mean dramatic, rushing waters through the streets of your hometown. Just a single inch of water can cause costly damage to your home! Keep this in mind when you're considering flood insurance.

1 Learn the Basics

2 What's Your Flood Risk?

3 NFIP In Your Community

4 Estimate Your Premium

5 Find an Agent

Next Steps...

[What Are Your Flood Options?](#)

Did You Know?

Roughly 25% of all claims paid by the NFIP are for policies in low- to moderate-risk communities.

[See more Flood Statistics](#)

Downloaded on 8/23/2007