



FEMA



## WEST COAST RAINY SEASON

Heavy rains from late October through March marks the rainy season in the western United States, bringing the majority of yearly rainfall to the region. Each year during the winter rainy season, residents on the west coast of the country face the risk of flooding and mudflows that can damage homes and businesses.

Many people may not think of flood insurance during the winter months, however, it is important to protect your property from flood damage all year round. Only flood insurance offers financial protection from flooding.

### Wildfires increase flood risk

It's not just seasonal rains that bring flooding to the West Coast. Californians are at increased flood risk due to wildfires. The charred and denuded ground in burned areas cannot absorb water easily, making residents especially vulnerable to flooding and to mudflows, mudslides and landslides that occur when fire-scorched earth saturates, liquefies and gushes down hills. Properties that were directly affected by the fire as well as those located below or downstream of the fire areas are most at risk. Experts state that it may take three to five years for the vegetation to return to its pre-wildfire state. Without this vegetation and ground cover, rainfall can cause the soil on the steep slopes to become saturated, liquefy and then flow down the hills as a powerful and devastating mudflow.

### Prepare

Residents in areas susceptible to winter flooding need to prepare in advance for flood conditions. Before the threat of flooding becomes imminent, residents should:

- Purchase a flood insurance policy if they do not already have one. Remind them that it takes 30 days for the flood insurance policy to become effective.
- Review their current insurance policy and become familiar with what is and is not covered.
- Make a flood plan. Plan evacuation routes. Keep important papers in a safe, waterproof place.
- Itemize and take pictures of possessions.

For an interview, or more information about FEMA's National Flood Insurance Program contact Butch Kinerney in the public affairs office at 202-646-4600.

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### Mudflows v. Mudslides

*A mudflow is a flooding condition where a river of liquid and flowing mud moves on the surface of normally dry land areas. Mudflows are different from mudslides, in which a dry or wet mass of earth or rock moves downhill. Though a flood may trigger a landslide, damage is caused by the falling mass of rock or earth, not the water. Mudflows are covered by flood insurance — landslides and mudslides are not.*