



Get FloodSmart

FloodSmart.gov

## West Coast Rainy Season Flood Risk



Floods are the number one natural disaster in the United States. Flooding causes damage and destruction across regions nationwide wiping out homes and businesses. However, many residents and business owners are unaware that they qualify for flood insurance or that affordable policies are available. People need to know they can take steps to reduce the financial impact of flooding by purchasing flood insurance before a disaster strikes.

One important step is to understand your risk. The West Coast Rainy Season can wreak havoc and result in dangerous flooding conditions, such as flash floods, mudflows, and breached levees. Flood risk also increases if an area has been affected by wildfires, a common occurrence on the West Coast.

### West Coast Rainy Season: The Risks

The West Coast Rainy Season usually lasts from November to April, bringing the majority of yearly rainfall to states such as California, Oregon, and Washington. Although flooding can happen at any time, rainfall during these months brings heavy flooding along with additional flood risks.

#### Flash Floods

A flash flood is a rapid flooding of low-lying areas in less than six hours, which is caused by intense rainfall. Flash floods are the number one weather-related killer in the U.S. since they are known to roll boulders, tear out trees, and destroy buildings and bridges.

#### Mudflows

Mudflows are rivers of liquid and flowing mud on the surface of normally dry land, often caused by a combination of brush loss and subsequent heavy rains. Mudflows can develop when water saturates the ground, such as from rapid snowmelt or heavy or long periods of rainfall, causing a thick, liquid, downhill flow of earth. Mudflows are covered by flood insurance but are different from other earth movements where there is not a flowing characteristic—such as landslides or slope failures—that are not covered by flood insurance.

#### Flood after Fire

Many areas in the western states are at an increased flood risk due to recent wildfires. After a wildfire, the charred ground where vegetation has burned away cannot easily absorb rainwater, increasing the risk of flooding and mudflows for a number of years.

Wildfire-affected areas include states such as Arizona, California, Idaho, Nevada, Oregon, and Washington. Properties directly affected by fires and those located below

or downstream of burn areas are most at risk for flooding.

**To learn more about your risk for flooding and how to prepare for floods, visit [FloodSmart.gov/westcoastfloordrisk](https://www.floodsmart.gov/westcoastfloordrisk)**



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## Levees

The West Coast has thousands of miles of levees—embankments along waterways, usually made of earth, designed to protect the lives and properties behind them from floods. However, no levee provides full protection from flooding, and increased rains during these months can affect the ability of a levee to effectively contain rising waters. Levee breaches can result in catastrophic flooding.

## Preparing for a Flood

Residents and business owners need to prepare in advance for flood conditions. Before the threat of flooding becomes imminent, residents and business owners should:

- Purchase a flood insurance policy if they do not already have one.
- Review their current insurance policy and become familiar with what is covered and ensure the limits adequately protect their building and personal belongings.
- Make an emergency kit, plan evacuation routes, and keep important papers in a safe, waterproof place.
- Itemize and take pictures of possessions.

For more information regarding a policy, please call your insurance agent. You also can visit [FloodSmart.gov](https://www.floodsmart.gov), or call **1-800-427-2419** to find a local agent.