

California Flood Fact Sheet

Winter Rainy Season

Each winter and early spring, intense storms over the Pacific Ocean bring heavy rains to California. Rainy season accounts for the majority of the state's yearly rainfall as well as cresting rivers, backed-up storm drains and saturated ground that can lead to devastating floods.

Winter floods have historically impacted residents throughout the state, in and outside of high-risk areas. In fact, New Year's Day 1997 brought a series of storms to Northern California that caused historic flooding to 23,000 homes and businesses; the winter storm caused \$2 billion in flood damage. In the last year alone, more than \$2.6 million in claims payments were made to flood victims in California. Despite the risks:

- **Only 20 percent of residents in high-risk areas of California are protected with flood insurance policies; and**

With 5 million flood insurance policies in place nationwide, a majority of California residents remain financially unprotected – with only 131,047 policies in force.

Only flood insurance offers financial protection from flood damage. Flood insurance policies typically take 30 days to become effective, so the time to get protected is now.

WILDFIRES INCREASE FLOOD RISKS

California residents may face an even greater risk of flooding this year due to wildfires. According to the National Interagency Fire Center:

- **Wildfires have destroyed more than 1.3 million acres across the state this year alone.**

The charred ground where vegetation has burned away cannot easily absorb rainwater, substantially increasing the risk of flooding and mudflows for years to come. As rainwater moves across the denuded ground, it picks up soil and sediment causing significant damage to nearby properties. Homes and businesses that were directly

affected by the fires, and those located below burned areas, are at a greater risk of flooding.

WILDFIRES AND MUDFLOW

Wildfires also bring an increased risk for mudflows. A mudflow is a flooding condition where a river of liquid and flowing mud moves on the surface of normally dry land. **Mudflows are covered by flood insurance; damage from landslides and other earth movements is not.**

TIPS TO 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.
- 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.

Consumers can visit **FloodSmart.gov** or call **1-800-427-2419** to learn how to prepare for floods, what to do if your area has been flooded, how to purchase a National Flood Insurance policy and the benefits of protecting your home and property against flooding.

