



California Flood Fact Sheet

Winter Rainy Season

Heavy rains through the winter and early spring are responsible for most of California's yearly rainfall, causing cresting rivers, backed-up storm drains or saturated ground, which all can lead to devastating floods. Each year during winter rainy season, California residents face an increased flood risk. Residents should remember that the only protection against flood damage to their homes, businesses and assets is a flood insurance policy.

Despite California's increased flood risk, only 2.5 percent* of the state's homeowners have flood insurance. Homeowners insurance does not cover flood damage - only flood insurance provides financial protection from flooding. Also, flood insurance policies typically take 30 days to become effective, so the time to get protected is now.

WILDFIRES INCREASE FLOOD RISKS

Many California residents may be at an even greater risk of flooding this year due to the recent wildfires that have burned across the state. Strings of large-scale wildfires have dramatically altered the landscape and ground conditions in the state. Hundreds of thousands of acres have been severely damaged in California this year alone (source: National Interagency Fire Center).

The charred ground that these fires produce lacks vegetation that typically helps to absorb and slow excess water, increasing the likelihood of flooding and mudflows. As rainwater moves across charred and denuded ground, it picks up soil and sediment and carries it in a stream of floodwaters – causing significant damage to nearby properties. The US Geological Survey (USGS) has issued a warning for “significant debris flow hazards” in the watersheds of areas affected by this summer's “Station” fire. You can find more information about the risk and maps of the at-risk areas [here](#).

MUDFLOWS VS. MUDSLIDES

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 different from other earth movements, such as landslides and slope failures, in which masses of earth, rock, or debris move down a slope where there is not a flowing characteristic.

Damage from mudflows is covered by flood insurance; damage from landslides and other earth movements is not. Mudslides can also be covered, if defined exactly as the Standard Flood Insurance Policy defines mudflow.

FLOOD PREPARATION TIPS

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

*The penetration data below was created for marketing purposes only and should be used accordingly. The numbers provided are calculated using available structure and policy data and should not be considered 100% accurate. Counts do not take into consideration NFIP community participation.

