

Washington Flood Fact Sheet

Winter Rainy Season

Each winter and early spring, intense storms over the Pacific Ocean bring heavy rains to Washington. 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, winter 2006 brought nearly a month of rainy days to Washington, causing millions of dollars in flood damage and mudflows. And just last December, a series of Pacific storms - "The Great Coastal Gale" - flooded inland Washington and its coast. Despite the risks:

- **Less than 20 percent of residents in high-risk areas of Washington are protected with flood insurance policies; and**

With 5 million flood insurance policies in place nationwide, Washington residents remain some of the least financially protected – with only 38,037 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

Washington 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 90,000 acres across the state this year alone; and**
- **Since 1996, there have been 5 federally declared disasters due to wildfires.**

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.

