

# West Coast Rainy Season



*Heavy rains from late October through March mark 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 is not just seasonal rains that bring flooding to the West Coast. Many areas of the West are at an increased flood risk due to previous wildfires. The charred and denuded ground in burn areas cannot absorb water easily, making residents especially vulnerable to flooding and to mudflows. Properties directly affected by a fire as well as those located below or downstream of impacted areas are most at risk, including many properties not previously considered as having a moderate- or high-flood risk. Experts state that after a wildfire, it can sometimes take three to five years for the vegetation to return to its previous state. Without this vegetation and ground cover, rainfall can cause soil on steep slopes to become saturated, liquefy and then flow down hills as a 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
- Review their current insurance policy to ensure the limits adequately protect their building and personal belongings and become familiar with what is and is not covered
- Make a flood plan, plan evacuation routes and keep important papers in a safe, waterproof place
- Itemize and take pictures of possessions

## LEVEES AND FLOODING: PROTECTION WITH RISK

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 the winter months can affect the ability of a levee to effectively contain rising waters. Levee failures or breaches can result in catastrophic flooding.

If your community contains a levee, there are things you can do to protect yourself and reduce the impact of flood events. First, be sure you understand your risk for flooding. Second, obtain flood insurance—it is critically important to financially protect your investment. Finally, please be aware of and always adhere to local evacuation procedures. Consumers can visit [FloodSmart.gov](http://FloodSmart.gov) or call **1-800-427-2419** to learn how to prepare for floods, how to purchase a flood insurance policy and what the benefits are of protecting your home and property against flooding.

## MUDFLOWS (MUDSLIDES) VS. LANDSLIDES

**Mudflows (or mudslides)** 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 viscous 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 (mudslides) is covered by flood insurance; damage from landslides and other earth movements is not.**

