

# HINTS FOR HOMEOWNERS

## Wildfire And The Threat Of Flood Are Often Linked

(NAPSA)—The rainy season can fuel the fears of West Coast residents living in areas ravaged by wildfires.

Burned regions may remain vulnerable to flooding and mudflows for as many as three to five years after the fire. Without vegetation and ground cover to prevent erosion, fire-scorched earth can saturate, liquefy and gush down hills in a powerful flood or mudflow.

“West Coast winter rains can be sudden and surprisingly intense,” said Under Secretary of Homeland Security for Emergency Preparedness and Response Michael D. Brown. “Residents of Washington State, Oregon and California should know how to prepare for these storms, and should be aware that their homeowners’ insurance does not cover flood and mudflow damage.”

Flood insurance policies offered through the National Flood Insurance Program do cover damage from both flooding and mudflows. However, it is important to act now since there is a 30-day waiting period with new flood insurance policies.

To help teach consumers how to protect their homes and property against flooding, the Department of Homeland Security’s Federal Emergency Management Agency (FEMA) is sponsoring the Flood Smart campaign. The campaign offers these tips:

- Learn your risk. Consumers can determine their home’s risk profile, access flood maps and get information about community activities to prevent flood damage.



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- Protect your property. Consumers can learn from the experts how to protect their families, homes and possessions before the floodwaters start to rise.

- Get flood insurance. Flood Smart’s toll-free number (1-800-427-2419) and Web site ([www.floodsmart.gov](http://www.floodsmart.gov)) provide consumers with flood insurance resources and information, including tools to find an agent and estimate the cost of insurance premiums.

In the past 10 years alone, there have been three large-scale, widespread, federally declared flood disasters in California. And the risk could be higher than usual this year for the southern part of the state. The National Oceanic and Atmospheric Administration warns that an El Nino may bring heavy rains to Southern California this winter.

The National Flood Insurance Program is self-supporting; claims and operating expenses are paid from policyholder premiums, not taxpayer dollars. Currently, more than 4.4 million flood insurance policies are held in approximately 20,000 communities nationwide.