



FEMA

Mitigation measures

Protect Your World From Natural Disasters

Wildfires Cause Flooding, Mudflows and Erosion

2014 and 2015 devastating wildfires



North Central Washington State - The record-breaking Washington state wildfires of 2014 and 2015 burned away much of the natural vegetation that is essential for absorbing rainwater. As a result, downstream communities and property have a heightened risk for severe flash flooding, mudslides, debris flows, and other erosion.

To reduce the danger, federal, state and local government agencies, along with non-profit groups and private land owners, have worked cooperatively to plan and implement hazard mitigation projects. These have included seeding and other ground treatments, installation of debris racks, temporary berms, sediment retention basins and other measures. Flood warning systems have been improved, and many more projects are being planned and funded. Despite the various protective measures and the natural regeneration that will occur, even light rainfall events can bring catastrophic flooding for the next several years. Full recovery from such intense and widespread wildfire is a very slow process.

An important way to reduce financial loss due to flooding and mudflow is through purchase and retention of flood insurance. Floods are the most common natural disaster in the United



Wildfire sets the stage for flooding and property damage

States, yet most homeowners insurance does not cover flood damage.

Flood insurance from the National Flood Insurance Program is available not only in areas at high risk of flooding, but in moderate- to low-risk areas as well. To protect your investment, you can purchase coverage for your home's structure for up to \$250,000 and its contents for up to \$100,000. For businesses, structural and contents coverage is available up to \$500,000.

Sample annual premiums for a home in a moderate or minimal flood zone:

Building coverage	Contents coverage	Annual premium
\$ 20,000	\$ 8,000	\$ 167
\$ 50,000	\$ 20,000	\$ 262
\$ 250,000	\$ 100,000	\$ 452

These are rates as of Nov. 1, 2015. Building characteristics may affect policy pricing.

For more information regarding a flood insurance policy, please contact your insurance agent. To assess your flood risk, find an agent or get more information, please visit **FloodSmart.gov** or call **1-800-427-2419**.

Maps and information:

www.centralwashingtonfirerecovery.info/

www.okanogancd.org

http://landslides.usgs.gov/hazards/postfire_debrisflow/

<http://mil.wa.gov/emergency-management-division>

www.ready.gov