

FEMA: Here Comes The Rain

Local News

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OLYMPIA, Wash. - The rainy season has arrived in the Pacific Northwest and that means residents should prepare for the possibility of flooding. In addition, residents living near areas impacted by summer wildfires may face an increased risk of flooding and mudslides because charred ground is unable to absorb excess water generated by rain and snow. There are simple steps that residents can take to be more prepared for potential flooding. Stock an emergency supply kit with items such as non-perishable food, water, and a flashlight with batteries. Ensure you have an emergency plan that considers insurance coverage, especially flood insurance. When it comes to reducing the vulnerability to flooding, the whole community has a role to play, and that includes individual citizens. One of the best ways residents can protect their homes and businesses is with flood insurance. If you have a policy, take a moment to review it and ensure that your coverage is appropriate. Look around your home and identify things that are irreplaceable. If you cannot live without it, what are you doing to ensure it is safe? - Mark Carey, FEMA Region X Mitigation Division Director

Many people mistakenly believe that their homeowners insurance covers flood damage. Only flood insurance financially protects buildings and contents in the event of a flood, which is the nation's most common and costly natural disaster. However, it typically takes 30 days for a new flood insurance policy to take effect, so residents and renters should not wait for a storm to strike before purchasing coverage. It only takes a few inches of water in a home or business to cause thousands of dollars of damage. The time to get protected is now. With federally backed flood insurance, citizens have an important financial safety net to help cover costs to repair or rebuild if a flood should strike. Individuals can learn more about flood risk and their options for insurance coverage by visiting FloodSmart.gov or by calling 1-800-427-2419. *FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*