

## El Niño: Increasing the Flood Risk



Floods are the most expensive and frequently occurring natural disaster in the United States. Flooding causes damage and destruction to homes and businesses every year. Even a few inches of floodwater in a home or business can cause thousands of dollars in damage.

You can take steps to reduce the financial impact of flood before a disaster strikes. Start by understanding your flood risk, and make sure you have the flood insurance coverage you need.

### El Niño: Rainstorms and Flood Risk

According to the National Weather Service (NWS), **El Niño** is a disruption of the usual ocean-atmosphere system in the Tropical Pacific. Changes there have important consequences for weather and climate around the globe. In the United States, El Niño often changes typical weather patterns and could bring drier conditions to some areas and intense rainfall amounts to others.

The NWS **forecasts** that El Niño will bring heavy rainfall this winter, especially to the southern tier of the United States. The intensity of rainfall in the coming months could lead to devastating floods, especially in areas affected by prolonged drought or areas scarred by past wildfires.

### Risks from Drought and Fire

Normal vegetation absorbs rainfall, reducing runoff on sloping ground. However, drought hardens the earth, slowing absorption. Wildfires leave the ground charred, barren, and unable to absorb water, creating conditions ripe for flash flooding and mudflow. Flood risk remains significantly higher until vegetation is restored—up to 5 years after a wildfire.

### Preparing for a Flood

Now is the time to prepare for potential flood conditions during the coming months. Here are things to do before the threat of flood increases:

- Flooding can happen anywhere, but certain areas are especially prone to serious flooding. Understand your **personal risk**.
- Review your current insurance policy, become familiar with what is covered, and ensure that limits are adequate for your building and personal belongings. Homeowners insurance does not cover flood damage.
- Purchase a **flood insurance policy** if you don't already have one. There typically is a 30-day waiting period before your policy takes effect. Don't wait until it's too late.
- Make an **emergency kit**, plan **evacuation routes**, and keep important papers in a safe, waterproof place.
- Itemize and take pictures of possessions.

Visit [ElNiño.NOAA.gov](http://ElNiño.NOAA.gov) to learn more about El Niño. To learn more about your personal flood risk and how to prepare for floods, visit [FloodSmart.gov](http://FloodSmart.gov). For more information regarding a policy, please call your insurance agent. You also can visit [FloodSmart.gov](http://FloodSmart.gov) or call **1-800-427-2419** to find a local agent.