

[El Niño El Uh Oh](#)

East Coasters and Mexican citizens breathed sighs of relief at Joaquin and Patricia's relatively moderate impact, but West Coast residents continue to brace for predicted heavy [El Niño rains](#) this winter. Recent [mudflows](#) stranded hundreds of cars in the Los Angeles area.

- Buy [sandbags](#) and consider installing a [flood vent](#) if you have a basement.
- Remember that [flood damage](#) is excluded from most home and business property insurance policies.
- For info on buying flood insurance, [visit our website](#) and [Facebook page](#).
- Keep in mind NFIP policies have a 30 day waiting period between when you purchase coverage and when it kicks in.
- Make sure your home policy covers drain and sewer backup damage.



Executive Director Amy Bach presenting at a Roadmap to Recovery flood workshop in Colorado

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To read past Tips of the Month, click [here](#). To suggest a future Tip of the Month, click [here](#) to submit your idea. Executive Director Amy Bach presenting at a Roadmap to Recovery flood workshop in Colorado

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