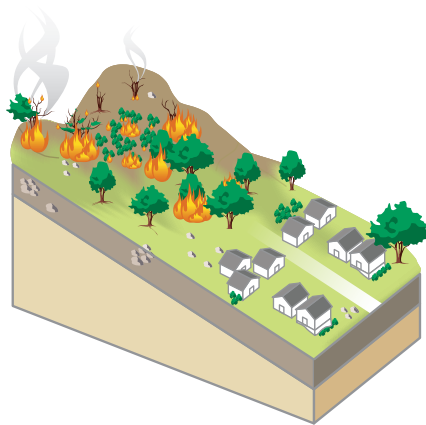
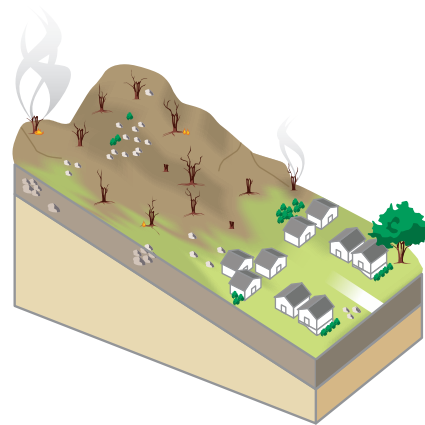


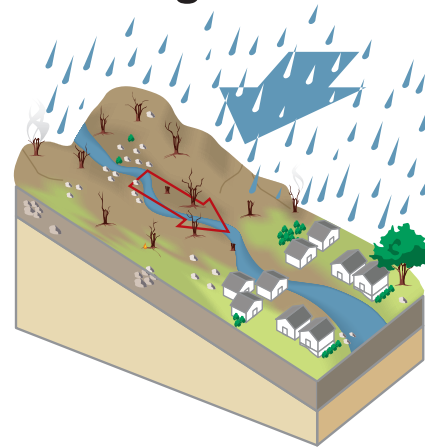
## Wildfires and Rainy Season — A Recipe for Flooding



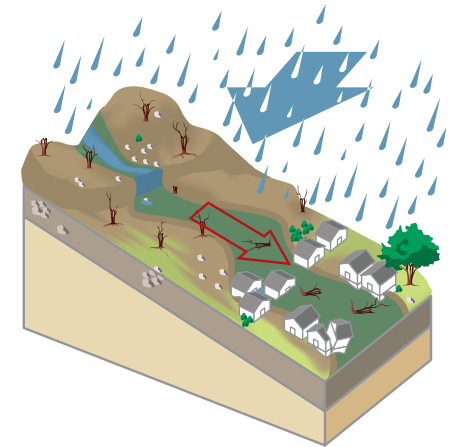
- 1** Normally, vegetation absorbs rainfall and reduces runoff that can result in neighborhood flooding



- 2** Wildfires destroy the vegetation and harden the landscape, leaving communities exposed



- 3** Heavy rains and melting snow create runoff that isn't easily absorbed. This can result in floods and mudflows.



- 4** Risks remain higher until vegetation is restored — up to 5 years