

Flood Risks Increase After Fires

Large-scale wildfires dramatically alter the terrain and ground conditions. Normally, vegetation absorbs rainfall, reducing runoff. However, wildfires leave the ground charred, barren, and unable to absorb water, creating conditions ripe for flash flooding and mudflow.

Flood After Fire: The Increased Risk

Floods are the most common and costly natural hazard in the nation. Whether caused by heavy rain, thunderstorms, or winter storms, the results of [flooding](#) can be devastating. While some floods develop over time, flash floods—particularly common after wildfires—can occur within minutes after the onset of a rainstorm. Even areas that are not traditionally flood-prone are at risk, due to changes to the landscape caused by fire. Residents need to protect their homes and personal property with flood insurance **now**—before a weather event occurs and it's too late.

Flood risk remains significantly higher until vegetation is restored – up to 5 years after a wildfire. Flooding and flood damage after fire is often more severe, as debris and ash left from the fire can form mudflows. As rainwater moves across charred and barren ground, it can also pick up soil and sediment and carry it in a stream of floodwaters. This can cause more significant damage. Residents and business owners are urged to purchase flood insurance **now** to assure financial protection from flooding.

Reduce Your Risk

A flood does not have to be a catastrophic event to bring high out-of-pocket costs, and you do not have to live in a high-risk flood area to suffer flood damage. In fact, from 2014 to 2018, policyholders outside of high-risk flood areas filed over 40% of all NFIP flood insurance claims and required one-third of federal disaster assistance for flooding. Property owners should remember to:

- **Buy Flood Insurance.** Most standard homeowner policies do not cover flood damage. Flood insurance protects your investment and provides peace of mind. Talk to your insurance agent about the National Flood Insurance Program's low-cost options.
- **Prepare Now.** Gather supplies in case of a storm, strengthen your home against damage, and review your insurance coverages. No flood insurance? Remember: it typically takes 30 days for a new flood insurance policy to go into effect, so get your policy now.
- **Plan Ahead.** Plan evacuation routes. Keep important papers in a safe, waterproof place. Conduct a home inventory; itemize and take pictures of possessions and the inside and outside of your home.



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For more information about flood insurance, please call your insurance agent or contact the **National Flood Insurance Program Call Center** (NFIP) at 877-336-2627.

Visit the National Flood Insurance Program at floodsmart.gov to learn more about flood risk and flood insurance.

Quick NFIP Facts

By law, there is generally a 30-day waiting period from the date of purchase until flood insurance coverage takes effect with very few exceptions.

Referred to as the Post-Wildfire Exception¹, the standard 30-day waiting period does not apply to new policies if, at the time of your flood loss, all of the following criteria are met:

1. The covered property experiences damage caused by flood that originated on federal land; and
2. Post-wildfire conditions on federal land caused or worsened the flooding; and
3. The policyholder purchased the policy either:
 - (a) Before the fire containment date; or
 - (b) During the 60-calendar-day period following the fire containment date.

For purposes of the Post-Wildfire Exception, the federal agency responsible for the land on which the post-wildfire conditions existed determines the fire containment date.

The Post-Wildfire Exception of the 30-day waiting period is determined on a case-by-case basis at the time of loss using the above criteria.

Flood After Fire



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Did you know wildfires dramatically alter the terrain and increase the risk of floods? Excessive amounts of rainfall can happen throughout the year. And properties directly affected by fires and those located below or downstream of burn areas are most at risk for flooding.

- 1 During normal conditions, vegetation helps absorb rainwater.
- 2 But after an intense wildfire, burned vegetation and charred soil form a water repellent layer, blocking water absorption.
- 3 During the next rainfall, water bounces off of the soil.
- 4 As a result, properties located below or downstream of the burn areas are at an increased risk for flooding.

Degree of Land Slope

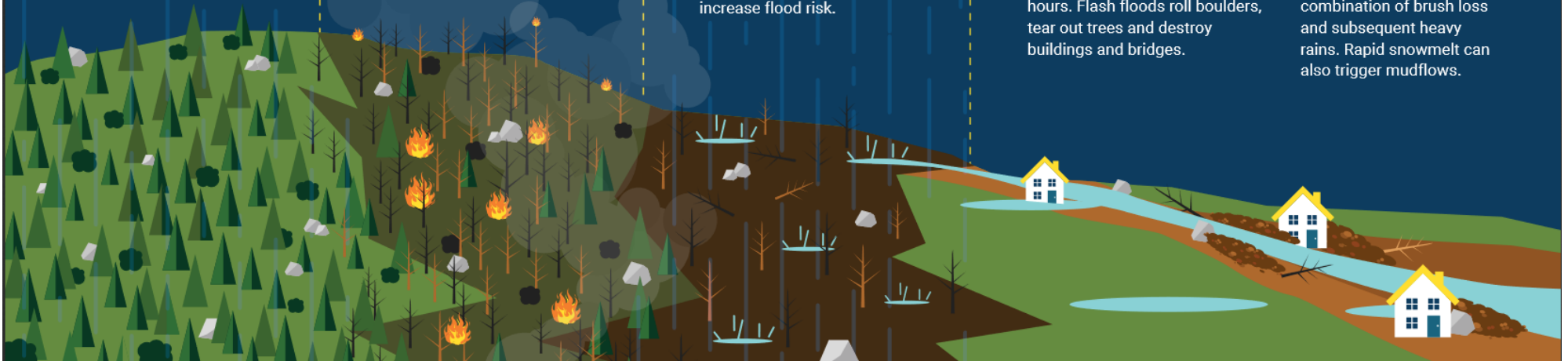
Higher degrees of land slope speed up water flow and increase flood risk.

Flash Floods

Intense rainfall can flood low-lying areas in less than six hours. Flash floods roll boulders, tear out trees and destroy buildings and bridges.

Mudflows

Rivers of liquid and flowing mud are caused by a combination of brush loss and subsequent heavy rains. Rapid snowmelt can also trigger mudflows.



Reduce your risk. The time to buy flood insurance is now. Contact your local insurance agent for more information or visit the National Flood Insurance Program at [FloodSmart.gov/wildfire](https://www.floodsmart.gov/wildfire).

Floods follow fires. Wildfires raise your flood risk for years.

Wildfires leave the ground charred, barren, and unable to absorb water. That means even light rain can potentially turn into a financially devastating flash flood or mudflow. Just one inch of floodwater in your home can cause \$25,000 of damage.

But with flood insurance, you have peace of mind knowing that you can recover more quickly. It helps cover the cost of repairing your home and replacing your belongings.

Most homeowners and renters insurance policies do not cover flood damage, and flood insurance policies don't automatically renew. **Call your insurance agent today or learn more at FloodSmart.gov/wildfire.**



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Understanding Mudflow Risk



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Did you know you are at increased risk of floods after a wildfire? Wildfires dramatically alter the terrain, and properties directly affected by fires and those located below or downstream of burn areas are most at risk for flooding and mudflows.

1 What They Are

A mudflow is a river of liquid, flowing mud on land that is normally dry. The earth is carried by a current of water.

2 Why Wildfires Increase Risk

Wildfires destroy plants and trees that strengthen hills—and char the soil so it can't absorb rainfall. This increases risks for flash floods and mudflows.

3 How They Happen

Rainfall across burned areas washes soil downslope. These mudflows can flood houses and structures quickly, with little warning.

4 What You Can Do

Be aware that flood risks are higher for up to five or more years after a wildfire—until vegetation regrows. Protect the life you've built with flood insurance.

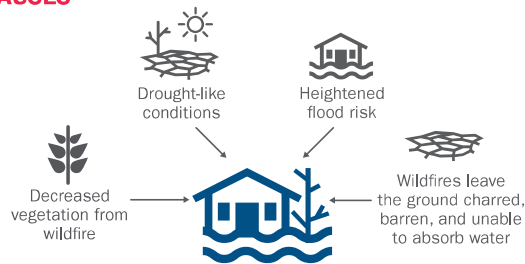
Learn more at
[FloodSmart.gov/wildfires](https://www.floodsmart.gov/wildfires)



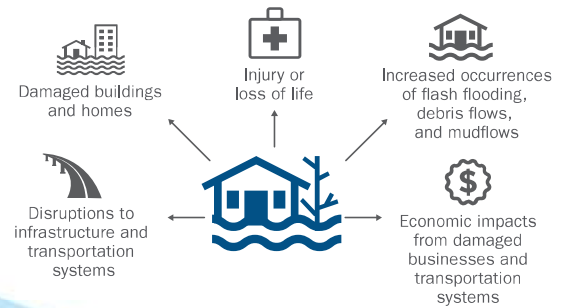
POST-WILDFIRE FLOODING

Wildfires leave the ground unable to absorb water, creating conditions ripe for flash flooding and mudflow.

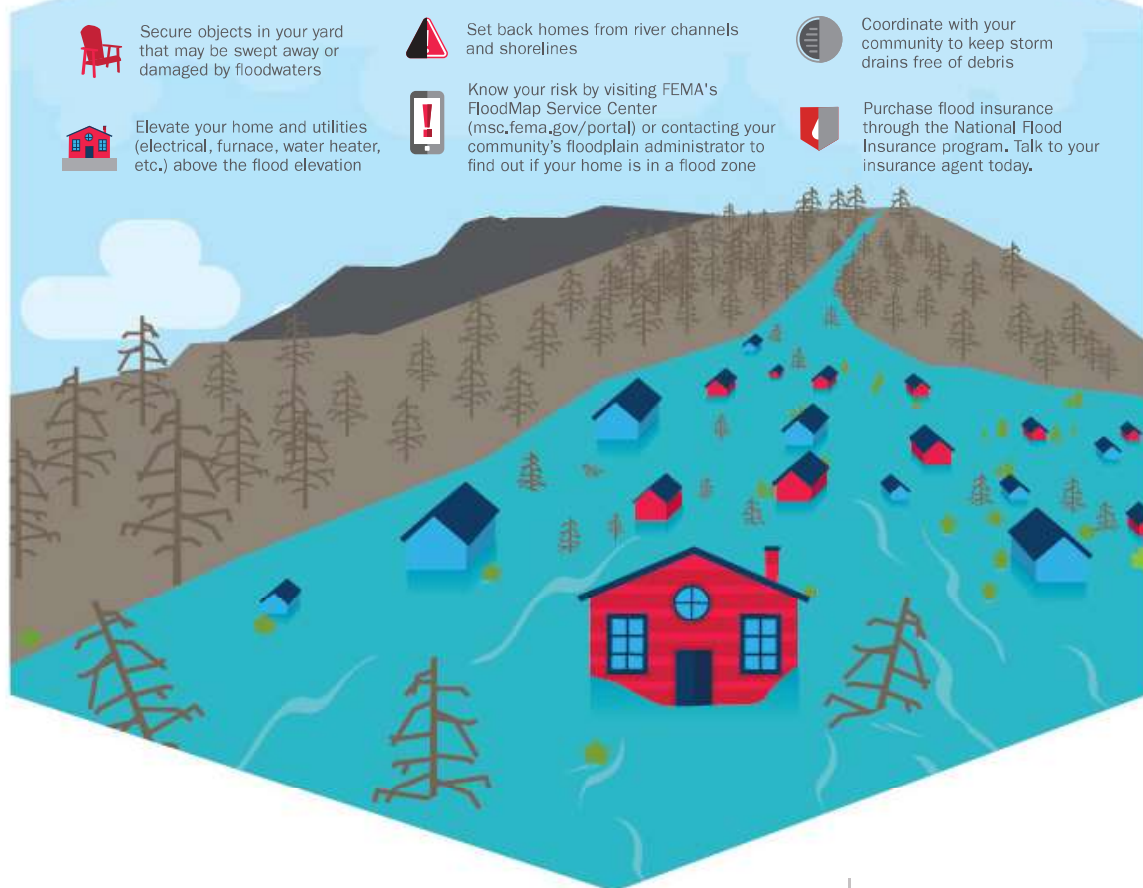
CAUSES



IMPACTS



How Can I Reduce My Risk?



Secure objects in your yard that may be swept away or damaged by floodwaters



Elevate your home and utilities (electrical, furnace, water heater, etc.) above the flood elevation



Set back homes from river channels and shorelines



Know your risk by visiting FEMA's FloodMap Service Center (msc.fema.gov/portal) or contacting your community's floodplain administrator to find out if your home is in a flood zone



Coordinate with your community to keep storm drains free of debris



Purchase flood insurance through the National Flood Insurance program. Talk to your insurance agent today.

How Can My Local Government Reduce My Risk?



Join the National Flood Insurance Program and consider adopting regulations above the minimum requirements of the program



Regulate development, including updating and enforcing building codes, in flood zones and wildfire hazard areas



Incorporate flood mitigation into community plans



Improve stormwater management planning



Consider future conditions in floodplain management activities

Definitions



National Flood Insurance Program (NFIP): provides flood insurance to homeowners, renters, and business owners in communities that participate in the NFIP. Participating communities adopt and enforce ordinances that reduce the risk of flooding.

Additional Resources

Ready.gov
ready.gov/floods
ready.gov/wildfires

National Flood Insurance Program
fema.gov/national-flood-insurance-program

Flood Economics
<http://floodeconomics.com/>



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fema.gov/

