

# Flood Risks Increase After Fires

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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.



**FEMA**

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](https://www.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 Exception<sup>1</sup>, 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.**