



Flood After Fire Risks



Floods are the number one natural disaster in the United States. Flooding causes damage and destruction across all regions wiping out homes and businesses. However, many residents and businesses are unaware that they qualify for flood insurance or that policies are more affordable than they may think. People need to know they can take steps to reduce the financial impact of flooding before disaster strikes.

One important step is to understand your risk. Wildfires dramatically change landscape and ground conditions, which can lead to increased risk of flooding due to heavy rains, flash flooding and mudflows.

Residents and business owners are urged to purchase flood insurance now to guarantee financial protection from flooding. There typically is a 30-day waiting period before flood insurance takes effect. But the Biggert-Waters Flood Insurance Reform Act of 2012 allows for an exception to the waiting period in certain cases where property is affected by flooding on burned Federal land that is a result of, or is exacerbated by, post-wildfire conditions. For more information, please contact your insurance agent.

Flood after Fire: The Risks

You may be at an even greater risk of flooding due to recent wildfires that have burned in your area. Wildfires can happen almost anywhere, but the most commonly affected states are Arizona, California, Idaho, Nevada, Oregon, and Washington.

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 risk remains significantly higher until vegetation is restored—up to five years after a wildfire.

Heavy Rains

Excessive amounts of rainfall can happen throughout the year, putting your property at risk. Properties directly affected by fires and those located below or downstream of burn areas are most at risk for flooding.

Flash Floods

A flash flood is a rapid flooding of low-lying areas in less than six hours, which is caused by intense rainfall. Flash floods are the number one weather-related killer in the U.S. since they are known to roll boulders, tear out trees, and destroy buildings and bridges.

Mudflows

Mudflows are rivers of liquid and flowing mud on the surface of normally dry land, often caused by a combination of brush loss and subsequent heavy rains. Mudflows can develop when water saturates the ground, such as from rapid snowmelt or heavy or long periods of rainfall, causing a thick, liquid, downhill flow of earth. Mudflows are covered by flood insurance but are different from other non-covered earth movements where there is not a flowing characteristic—such as landslides or slope failures.

To learn more about your risk for flooding and how to prepare for floods, visit [FloodSmart.gov/wildfire](https://www.floodsmart.gov/wildfire)





Preparing for a Flood

Residents and business owners need to prepare in advance for flood conditions. Before the threat of flooding becomes imminent, residents and business owners should:

- Purchase a flood insurance policy if they do not already have one.
- Review their current insurance policy and become familiar with what is covered and ensure the limits adequately protect their building and personal belongings.
- Make an emergency kit, plan evacuation routes, and keep important papers in a safe, waterproof place.
- Itemize and take pictures of possessions.

For more information regarding a policy, please call your insurance agent. You also can visit [FloodSmart.gov](https://www.floodsmart.gov), or call **1-800-427-2419** to find a local agent.

Wildfire 30 day waiting period exception:

The flood damage must have resulted from a flood on federal land that is a result of, or is exacerbated by, post wildfire conditions. The determination is made by the Administrator based on consultation with an authorized employee of the Federal agency that has jurisdiction of the land on which the wildfire that caused the post wildfire conditions occurred.

The policy must be purchased no later than 60 days after the fire containment date and the flood loss must occur during the 30 day waiting period.

The determination of applicability of this waiver of waiting period would be made by the insurance carrier at the time of a flood loss. If applicable, the policy would be re-written without the 30 day waiting period.

This is “clear as mud” but basically it only effects policies during, at most, a 90 day window after a federal wildfire containment date.