



Flood After Fire Fact Sheet

Risks and Protection

Floods are the most common and costly natural hazard in the nation. Whether caused by heavy rain, thunderstorms, or the tropical 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 assets with flood insurance **now**—before a weather event occurs and it's too late.*

WILDFIRES INCREASE THE RISK

You may be at an even greater risk of flooding due to recent wildfires that have burned across the region. 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 risk remains significantly higher until vegetation is restored—up to 5 years after a wildfire.

Flooding after fire is often more severe, as debris and ash left from the fire can form mudflows. As rainwater moves across charred and denuded ground, it can also pick up soil and sediment and carry it in a stream of floodwaters. These mudflows can cause significant damage.

For example, in June 2011, the Las Conchas Wildfire charred more than 150,000 acres in New Mexico. One month later, heavy rains flooded the burn area, prompting a Presidential Disaster Declaration.

BE FLOODSMART – 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. Around twenty percent of flood insurance claims occur in moderate-to-low risk areas. Property owners should remember:

- **The Time to Prepare is 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.
- **Only Flood Insurance Covers Flood Damage.** Most standard homeowners policies do not cover flood damage. Flood insurance is affordable. An average flood policy costs around \$600 a year, rates start at just \$129 a year for homes in moderate- to low-risk areas.
- **Plan Ahead.** Plan evacuation routes. Keep important papers in a safe, waterproof place. Conduct a home inventory; itemize and take pictures of possessions.

Everyone is at risk for spring flooding, yet many remain unprotected. Just a few inches of water can cause tens of thousands of dollars in damage. The average flood claim in 2010 was approximately \$28,000, and without flood insurance, many must cover the costs to repair or rebuild on their own. Residents should consider their risk and the consequences of a flood event, and make the choice to protect themselves.

Visit FloodSmart.gov (or call **1-800-427-2419**) to learn more about individual flood risk, explore coverage options and to find an agent in your area.

