

Flood After Fire

What You Need to Know

The Risk:

Floods are the most common and costly natural hazard in the nation. Whether caused by heavy rain, thunderstorms, or 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 beginning of a rainstorm. Even areas that are not traditionally flood-prone are at risk because of changes to the landscape caused by wildfires. Residents need to protect their homes and assets with flood insurance now—before a weather event occurs and it's too late.

You may be at an even greater risk of flooding due to recent wildfires. 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 ideal for flash flooding and mudflows. Flood risk remains significantly higher until vegetation is restored—up to five years after a wildfire. Flooding after fire is often more severe than other flood events because 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.

Flash Floods

A flash flood is a rapid flooding of a low-lying area in less than six hours, which can be caused by intense rainfall. Flash floods 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.

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 homeowner's 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.

Resources

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

Montana DNRC: <https://dnrc.mt.gov/Water-Resources/Floodplains/Disaster-and-Recovery>

Montana Insurance Commission:

<https://csimt.gov/your-insurance/flood/>

(or call 800-332-6148)



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