

# Flooding After Wildfires – Reduce Your Risk

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SACRAMENTO, Calif. – Wildfires carry a one-two punch. After the damage caused by the wildfire, flooding is the most common and costly natural hazard in the nation. And, after the record-breaking wildfires in California, the risk of flash flooding and mud flows increase significantly. Even light rain can lead to devastating flash flooding and mudflows.

Residents of California’s Butte, Ventura and Los Angeles counties and surrounding areas are urged to protect themselves by planning evacuation routes, collecting supplies and purchasing flood insurance today. Even if your home was not directly impacted by the wildfires, you are at increased risk of flooding. All surrounding areas are at risk of flooding for up to several years. To learn more visit [fema.gov/flood-after-fire](http://fema.gov/flood-after-fire).

Large-scale wildfires like Camp, Hill and Woolsey will dramatically alter the terrain and ground conditions. Normally, vegetation absorbs rainfall, reducing runoff. Wildfires, however, 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. Flooding after a 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, which can cause more significant damage.

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 20 percent of flood insurance claims occur in moderate-to-low risk areas. Property owners should remember to:

**Buy Flood Insurance.** Most standard homeowner’s policies do not cover flood damage. Flood insurance is affordable and important to protecting your investment. By law, there is a 30-day waiting period from the date of purchase



until the flood insurance coverage takes effect.

Just an inch of water in an average-sized home can cause more than \$25,000 in damage. An average flood policy costs around \$890 a year, and rates start at less than \$516 a year for homes in moderate- to low-risk areas.

Prepare Now. Gather supplies in case of a storm, strengthen your home against damage, and review your insurance coverages.

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.

For more information about flood insurance, please call your insurance agent or contact the National Flood Insurance Program Call Center (NFIP) at 1-800-621-3362 for information about the NFIP or questions about an existing policy.

Visit the National Flood Insurance Program at [www.fema.gov/national-flood-insurance-program](http://www.fema.gov/national-flood-insurance-program) to learn more about flood risk and flood insurance.

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All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 or 800-462-7585(TTY/TDD).

FEMA's mission: Helping people before, during, and after disasters.

The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact



SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting SBA's website at [SBA.gov/disaster](https://www.sba.gov/disaster) Deaf and hard-of-hearing individuals may call 800-877-8339.



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