

Floods Follow Fires Those at Risk of Mudflows Encouraged to Buy Flood Insurance

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SACRAMENTO, Calif. – Having survived a tough season of wildfires, many California property owners must now contend with the risk of flooding and mudflow as a consequence of the compromised landscapes in the burn scars. Wildfires destroy vegetation that supports and strengthens hillsides. Without plants to hold the earth in place, even a small amount of rain can start a mudflow. This can happen quickly and with little warning.

Property owners don't have to bear all the risk themselves, because mudflow coverage is part of a standard policy from FEMA's National Flood Insurance Program (NFIP).

Mudflow is covered subject to the definition of flooding in the NFIP Standard Flood Insurance Policy (SFIP). The SFIP defines mudflow as "a river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water." A complete copy of the NFIP policy, including the definition of flooding and mudflow, is available [here](#).

Mudflows are sudden, costly and destructive. Unfortunately, the recent wildfires have increased the risk of mudflow for anyone whose home is downhill from a fire-scorched area. That increased risk lasts for several years until enough new vegetation takes root.

Take action now and protect yourself with an NFIP policy, which offers flood insurance coverage to property owners, renters and business owners. The maximum coverage available for a residential building is \$250,000 and \$100,000 for contents. Non-residential (commercial) structures are eligible for maximum coverage of \$500,000 on the building and \$500,000 on contents. For additional information and to purchase an NFIP policy, contact your insurance agent today.



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Generally, there is a 30-day waiting period before an NFIP policy becomes effective. Those at risk of flooding or mudflows are encouraged to buy flood insurance now as winter rains will soon be here.

For more information on the NFIP or to locate an insurance agent, you may contact the Help Center at: 877-336-2627 or visit: [FloodSmart.gov](https://www.floodsmart.gov).

Dec. 16 is the aid registration deadline for survivors of wildfires in 10 counties included in the Disaster 4569 declaration for September fires. The counties are Fresno, Los Angeles, Madera, Mendocino, Napa, San Bernardino, San Diego, Shasta, Siskiyou and Sonoma. Even if you have insurance, please consider registering with FEMA before the deadline. Federal assistance may be available to meet outstanding needs not met by insurance.

For the latest information on wildfire recovery, visit www.fema.gov/disaster/4569 and follow the FEMA Region 9 Twitter account at twitter.com/femaregion9.

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