

# National Flood Insurance Post-Wildfire 30-Day Exception

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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.

## Quick National Flood Insurance Program Facts

- By law, there is generally a 30-day waiting period from the date of purchase until flood insurance coverage takes effect with very few exceptions.
- Referred to as the Post-Wildfire Exception, the standard 30-day waiting period does not apply to new policies if, at the time of your flood loss, all of the following criteria are met:
  - The covered property experiences damage caused by flood that originated on federal land; and
  - Post-wildfire conditions on federal land caused or worsened the flooding; and
  - The policyholder purchased the policy either:
    - Before the fire containment date; or
    - During the 60-calendar-day period following the fire containment date.

For purposes of the Post-Wildfire Exception, the federal agency responsible for the land on which the post-wildfire conditions existed determines the fire containment date.

**The Post-Wildfire Exception of the 30-day waiting period is determined on a case-by-case basis at the time of loss using the above criteria.**

For more information about flood insurance, please call your insurance agent or contact the National Flood Insurance Program Call Center (NFIP) at 877-336-



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Visit the National Flood Insurance Program at [floodsmart.gov](https://floodsmart.gov) to learn more about flood risk and flood insurance.

For the latest information on New Mexico's recovery visit [fema.gov/disaster/4795](https://fema.gov/disaster/4795). Follow the FEMA Region 6 X account at [X.com/FEMARegion6](https://x.com/FEMARegion6) or on Facebook at [facebook.com/FEMARegion6](https://facebook.com/FEMARegion6).



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