

Floods follow fires. Wildfires raise your flood risk for years.

Wildfires leave the ground charred, barren, and unable to absorb water. That means even light rain can potentially turn into a financially devastating flash flood or mudflow. Just one inch of floodwater in your home can cause \$25,000 of damage.

But with flood insurance, you have peace of mind knowing that you can recover more quickly. It helps cover the cost of repairing your home and replacing your belongings.

Most homeowners and renters insurance policies do not cover flood damage, and flood insurance policies don't automatically renew. **Call your insurance agent today or learn more at [FloodSmart.gov/wildfire](https://www.floodsmart.gov/wildfire).**



FEMA



Flood After Fire



FEMA



Did you know wildfires dramatically alter the terrain and increase the risk of floods? Excessive amounts of rainfall can happen throughout the year. And properties directly affected by fires and those located below or downstream of burn areas are most at risk for flooding.

1 During normal conditions, vegetation helps absorb rainwater.

2 But after an intense wildfire, burned vegetation and charred soil form a water repellent layer, blocking water absorption.

3 During the next rainfall, water bounces off of the soil.

4 As a result, properties located below or downstream of the burn areas are at an increased risk for flooding.

Degree of Land Slope

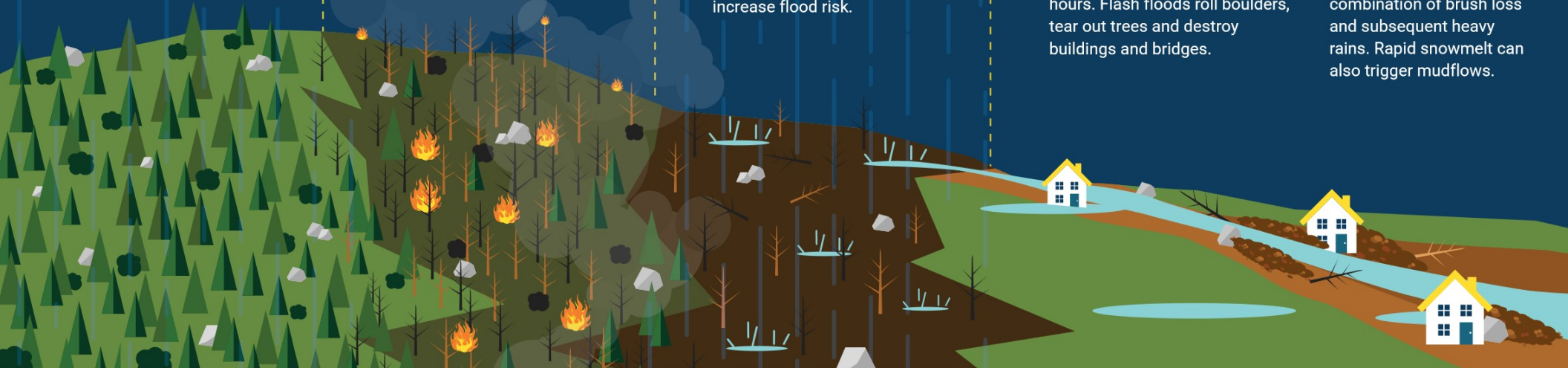
Higher degrees of land slope speed up water flow and increase flood risk.

Flash Floods

Intense rainfall can flood low-lying areas in less than six hours. Flash floods roll boulders, tear out trees and destroy buildings and bridges.

Mudflows

Rivers of liquid and flowing mud are caused by a combination of brush loss and subsequent heavy rains. Rapid snowmelt can also trigger mudflows.



Reduce your risk. The time to buy flood insurance is now. Contact your local insurance agent for more information or visit the National Flood Insurance Program at [FloodSmart.gov/wildfire](https://www.floodsmart.gov/wildfire).