Flood After Fire: The Increased Risk

Release Date: November 14, 2017

SACRAMENTO – After some of the costliest fires in California's history, you might not be thinking about buying flood insurance. But, the time to buy flood insurance is **now**.

Areas that traditionally are not flood prone are at risk due to changes to the landscape caused by fire. Large scale fires like the ones that raged in October leave the land stripped of vegetation, charred and unable to absorb rainfall. This creates the perfect conditions for flooding because of run-off.

What starts as normal rainfall can turn quickly into costly and potentially deadly floods. Residents need to protect their assets with flood insurance **now**—before a weather event occurs and it is too late!

Floods are the most common and costly natural disaster. While floods cause millions of dollars in damage every year, not all of them are on the scale of a national disaster. It takes very little water to cause extensive damage. In fact, the National Flood Insurance Program (NFIP) estimates that a mere inch of water in your home can cause up to $25,000 in damage!

Normally you would look to your insurance to cover these costs, but most homeowner's policies do not cover damage caused by flooding. Residents and business owners are encouraged to buy flood insurance **now**. In most cases, it takes **30 days** for the policy to go into effect.

Flood insurance is affordable and is the most powerful tool to financially protect your home, business, or personal property from flood damage. Flood insurance offers protection even if there is no major disaster declaration.

For further information on the NFIP go online to www.fema.gov/national-flood-insurance-program and then talk with your insurance agent.

For more information on California’s recovery, visit the disaster web page at www.fema.gov/disaster/4344, Twitter at https://www.twitter.com/femaregion9 and WildfireRecovery.org.

###

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 is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.