Summer Rains Threaten Burn Scar Areas and Pose Flash Flood Threat, Be Prepared and Consider Buying Flood Insurance

Release Date: ?? 30, 2021

DENVER – Recent years have brought many wildfires to the West. Beyond the damage caused and the challenges in battling them, fires often leave a hidden legacy – flash floods and mudflows. Wildfires leave the ground charred and unable to absorb water. As demonstrated this year, this creates a flash flooding potential for years to come, even in areas that rarely experienced flooding in the past. Sometimes these flash floods can pick up ash and large debris, turning into mudflows that are highly destructive.

It's important to be aware of your situation and to know if you live near a burn scar area. Make sure you have a solid evacuation plan and monitor changing weather conditions via the National Weather Service or local media outlets. You also should have important documents in a safe and easy to access place should you be forced to evacuate.

Unlike many causes of damage, flooding and mudflows are generally not covered by a homeowners' policy. Floods are the most common and expensive natural disaster in the U.S. Just an inch of water in an average-sized home can cause $25,000 in damage. A National Flood Insurance Program (NFIP) policy protects against such losses and can ensure that a flood doesn't bring financial ruin.

Buyers should be aware of the 30-day waiting period for an NFIP policy to go into effect. It is important to purchase a policy now to protect your property against the continuing threat of flooding. You can usually purchase flood insurance from your current agent. If that isn't possible, NFIP representatives can help you find one.

As with any insurance, be sure to talk with your agent about the specifics of your policy. Find out more about your risk and flood insurance at www.floodsmart.gov. To purchase flood insurance or to find an agent, call 1-800-427-4661.