

# Fact Sheet: Flood Risk Increases After Fires Are Out - Buy Flood Insurance Now

*Oregon wildfires that are leaving millions of square miles covered in ash are nearing their end, but they're leaving another threat behind them – floods.*

Oregonians who live in and around areas impacted by wildfires face an increased risk of flooding for up to several years after a wildfire. So it's important to consider purchasing flood insurance now. **It takes 30 days after applying for a new National Flood Insurance Program (NFIP) insurance policy to go into effect.**

## Flooding, Mudflows and Erosion Risk Following Wildfires

- Intense wildfires dramatically alter the terrain when they burn away vegetation and scorch the earth
- Charred land and burned vegetation forms a water-repellant layer that cannot absorb rain, so rainwater bounces off
- Areas that lie below or downstream of the burn scars face an increased threat of flooding
- Intense rainfall can flood a low-lying area in less than six hours.
- Flash floods can dislodge boulders, uproot trees and destroy buildings and bridges.
- Rivers of flowing mud are caused by brush loss plus heavy rains. Rapid snowmelt can also trigger mudflows
- Burned land poses a threat of flooding until vegetation grows back, a process that can take five years

## Knowing You Can Recover Brings Peace of Mind

No home is completely safe from potential flooding. When just one inch of water in a home can cost more than \$25,000 in damage, flood insurance can be the difference between recovery and financial devastation.

To be eligible to purchase a flood insurance policy, a property owner's town or county must participate in the NFIP and adopt certain ordinances. Consult your local official to see if your jurisdiction participates.



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## Why Should I Buy NFIP Flood Insurance?

- The NFIP is an affordable, federally-backed program that provides most of the nation's flood insurance
- NFIP insurance claims are paid promptly whether or not there is a federal disaster declaration
- NFIP insurance must be in effect 30 days before you make a claim
- NFIP insurance reimburses policyholders for covered losses. Homeowners can buy up to \$250,000 in coverage; business owners, \$500,000; and renters \$100,000 for their personal property

For more about information on NFIP Flood Insurance, visit [www.floodsmart.gov](http://www.floodsmart.gov). If you are ready to buy flood insurance, visit [www.floodsmart.gov/flood-insurance/buy](http://www.floodsmart.gov/flood-insurance/buy). To find a flood insurance provider near you, visit [www.floodsmart.gov/flood-insurance/providers](http://www.floodsmart.gov/flood-insurance/providers).

All Oregonians – including those affected by the recent wildfires and straight-line winds – who want to learn more about flood risks, how to build safer and stronger, or to inquire as to your flood risk following a fire near you, can contact FEMA Mitigation Specialists via email at [FEMA-R10-MIT@FEMA.DHS.GOV](mailto:FEMA-R10-MIT@FEMA.DHS.GOV).

This is a free service and a FEMA Hazard Mitigation specialist will respond to your inquiries.