

Flood Risks Increase After Fires

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Wildfires can dramatically alter 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.

Increased Risk of Flood After Fire

Flooding is significantly more likely until vegetation is restored and can persist for five years or more after a wildfire. Flash floods—particularly common after wildfires—can occur within minutes after the onset of a rainstorm. It only takes half an inch of rainfall per hour on a recently burned slope to trigger a debris flow. Even areas that are not traditionally flood-prone are at risk due to changes to the landscape caused by fire.

Flooding after fire is also often more severe because rainwater picks up debris and ash left from the fire, along with loose soil and sediment. Whether caused by heavy rain, storms or rapid snowmelt, flooding can result in significant, devastating damage. Don't wait for sudden weather changes to occur—protect your home, business and personal property today.

Protect Your Investments

Even local, small-scale flooding can lead to high out-of-pocket costs, and you don't have to live in a high-risk flood area to suffer flood damage after a fire. From 2013 to 2023, one-third of National Flood Insurance Program (NFIP) flood insurance claims came from areas located outside of current high-risk flood areas.

Prepare for the unexpected by:

- **Buying flood insurance.** Most standard property insurance policies do not cover flood damage, but with flood insurance through the NFIP, you can protect your investment and gain peace of mind. Get a quote to explore your options by contacting your insurer or visiting floodsmart.gov/find to find an agent.



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- **Organizing lists and documentation.** Keep important papers in a safe, waterproof place. Conduct an inventory by itemizing and photographing your possessions as well as the inside and outside of your home or business.
- **Taking proactive safety measures.** Sign up for your community's emergency alert systems, build your emergency kit and create a family emergency plan. Discuss important questions and ensure everyone knows what to do. For help getting prepared, visit ready.gov/plan.

NFIP Post-Wildfire Exception

There is typically a 30-day waiting period from the date of purchase for flood insurance coverage through the NFIP to take effect. However, the Post-Wildfire Exception bypasses the standard 30-day waiting period if all the following criteria are met at the time of your flood loss:

1. The insured property is privately-owned (i.e., not owned by a federal, state, local, territorial or tribal government);
2. Post-wildfire conditions on federal land caused or worsened the flooding; and
3. The policyholder purchased the new, additional or increased coverage either:
 1. Before the fire containment date; or
 2. No later than 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.

If a policyholder meets the requirements of the Post-Wildfire Exception, the insurer must make the policy effective at 12:01 a.m. on the first calendar day after the application date and payment of premium. Once the policy is effective, the insurer must adjust and pay claims in accordance with the Standard Flood Insurance Policy (SFIP), including provisions governing a flood in progress and requiring that a flood occurs after the purchase of the policy. The insurer cannot endorse the policy to change its effective date, so the insurer must cancel and rewrite the policy.



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.

Next Steps

Visit floodsmart.gov to learn more about flood risk after fire, flood insurance and the NFIP. You can also contact the **FEMA Mapping and Insurance eXchange (FMIX)** by chatting live with a specialist from 9 a.m. to 5 p.m. ET Monday-Friday, emailing FEMA-FMIX@fema.dhs.gov or calling **877-336-2627**.

Related Resources

- Flood After Fire Risks Infographic
 - This infographic explains how wildfires alter terrain and increase flood risk. Learn more at agents.floodsmart.gov/flood-after-fire-risks-infographic.
- FEMA Understanding Mudflow and the NFIP Fact Sheet
 - This fact sheet defines mudflows and explains common conditions. Visit agents.floodsmart.gov/understanding-mudflow-fact-sheet for more information.

This NFIP publication was created with information from state and federal sources, including the National Weather Service.

