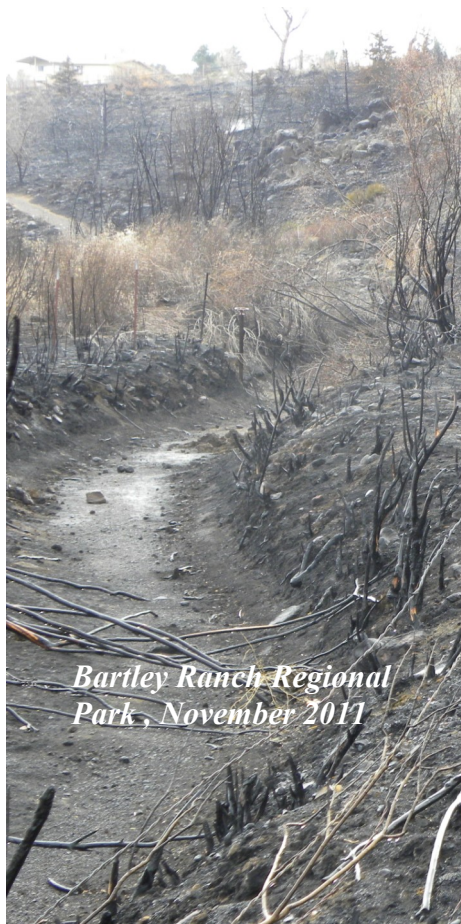


Flood After Fire



Caughlin Fire burned area, November 2011

Wildfire alters the landscape in ways that may increase the velocity and runoff in burned areas as well as the potential for soil erosion. After a wildfire, the charred ground where vegetation has burned away cannot easily absorb rainwater, increasing the risk of flooding and mudflows. Properties directly affected by fires and those located below or downstream of burn areas are most at risk.



Bartley Ranch Regional Park, November 2011

Consider Flood Insurance

It's important to realize that for several years after a major fire the increased risk of flooding and debris flows can put a larger than normal area at high risk from flood damages. Also, many people do not realize that their homeowners insurance policy alone does not cover them from flood losses; only a flood insurance policy does.

Some important things to know about flood insurance through the National Flood Insurance Program:

- Flooding is covered
- Mud flow is covered
- Landslides and slope failures are NOT covered
- Policies go into effect 30 days after purchase
- Your losses are covered even if a disaster is not declared—Federal disaster assistance is only available with a disaster declaration

Be prepared! Consider purchasing flood insurance for your home (and business) and its contents, take an inventory of your belongings and make an emergency plan for you and your family. For more information, go to the **FloodSmart.gov** website or call the NFIP referral center at **1-888-379-9531**.



FloodSmart.gov
Know Your Risk.