## FLOOD AFTER FIRE

Did you know that wildfires dramatically alter the terrain and increase the risk of floods?

Reduce your risk.
The time to buy flood insurance is now.

Contact your local insurance agent for more information or visit the National Flood Insurance Program at www.fema.gov/national-flood-insurance-program

NATIONAL FLOOD INSURANCE PROGRAM During normal conditions, vegetation helps absorb rainwater.

But after an intense wildfire, burned vegetation and charred soil form a water repellent layer, blocking water absorption.

During the next rainfall, water bounces off of the soil.

And as a result, properties located below or downstream of the burn areas are at an increased risk for flooding.



**Heavy Rains** 

Excessive amounts of rainfall can happen throughout the year. Properties directly affected by fires and those located below or downstream of burn areas are most at risk for flooding.

## **Degree of Land Slope**

Higher degrees of land slope speed up water flow and increase flood risk.

## Flash Floods

Intense rainfall can flood low lying areas in less than six hours. Flash floods roll boulders, tear out trees and destroy buildings and bridges.

## **Mudflows**

Rivers of liquid and flowing mud are caused by a combination of brush loss and subsequent heavy rains. Rapid snowmelt can also trigger mudflows.





