



Cal OES
GOVERNOR'S OFFICE
OF EMERGENCY SERVICES



FEMA

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News Release

Floods Follow Fires. Are You Ready?

SACRAMENTO, Calif. – Having survived a tough season of wildfires, many California property owners must now contend with the risk of flooding and mudflow as a consequence of the compromised landscapes in the burn scars. Wildfires destroy vegetation that supports and strengthens hillsides. Without plants to hold the earth in place, even a small amount of rain can start a mudflow. This can happen quickly and with little warning.

Property owners don't have to bear all the risk themselves, because mudflow coverage is part of a standard policy from FEMA's National Flood Insurance Program (NFIP).

Mudflow is covered subject to the definition of flooding in the NFIP Standard Flood Insurance Policy (SFIP). The SFIP defines mudflow as "a river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water." A complete copy of the NFIP policy, including the definition of flooding and mudflow, is available [here](#).

Mudflows are sudden, costly and destructive. Unfortunately, the recent wildfires have increased the risk of mudflow for anyone whose home is downhill from a fire-scorched area. That increased risk lasts for several years until enough new vegetation takes root.

Take action now and protect yourself with an NFIP policy, which offers flood insurance coverage to property owners, renters and business owners. The maximum coverage available for a residential building is \$250,000 and \$100,000 for contents. Non-residential (commercial) structures are eligible for maximum coverage of \$500,000 on the building and \$500,000 on contents. For additional information and to purchase an NFIP policy, contact your insurance agent today.

Generally, there is a 30-day waiting period before an NFIP policy becomes effective. Those at risk of flooding or mudflows are encouraged to buy flood insurance now as winter rains will soon be here.

For more information on the NFIP or to locate an insurance agent, you may contact the Help Center at: 1-877-336-2627 or visit: [FloodSmart.gov](https://www.floodsmart.gov).

Nov. 21 is the aid registration deadline for survivors of wildfires in 13 counties included in an Aug. 22 federal disaster declaration or subsequent additions to it. The counties are Butte, Lake, Lassen, Monterey, Napa, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Trinity, Tulare and Yolo. Even if you have insurance, please consider registering with FEMA before the deadline. Federal assistance may be available to meet outstanding needs not met by insurance.

For the latest information on wildfire recovery, visit <https://www.fema.gov/disaster/4558> and follow the FEMA Region 9 Twitter account at <https://twitter.com/femaregion9>.

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All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 or 800-462-7585(TTY/TDD).

FEMA's mission: Helping people before, during, and after disasters.

The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private nonprofit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property.

For more information, applicants may contact SBA's Disaster Assistance Customer Service Center at 800-659-2955. TTY users may also call 800-877-8339. Applicants may also email disastercustomerservice@sba.gov or visit SBA at SBA.gov/disaster.