



Protection from Flood Risk after a Wildfire

For several years after a wildfire, residents living in fire-affected areas and nearby communities face an increased risk of flooding and mudflows.

Vegetation normally absorbs rainfall, reducing runoff; however wildfires leave the ground charred, barren, and unable to absorb water, creating conditions vulnerable to flash flooding and mudflow. Flood risk remains significantly higher until vegetation is restored, which could take up to 5 years after a wildfire.

Flooding after fire is often more severe, as debris and ash left from the fire can form mudflows. As rainwater moves across charred and uncovered ground, it can also pick up soil and sediment and carry it in a stream of floodwaters. These mudflows can cause significant damage.

Flood insurance is sold through private insurance companies and is backed by the federal government. It can be the difference between recovery and financial devastation. Contact your insurance agent about all options:

- For homeowners, flood insurance covers damage up to \$250,000 and, if you purchase content coverage, up to \$100,000 for building contents.
- For business owners, flood insurance covers damage up to \$500,000 for the building and, if you buy content coverage, up to \$500,000 for contents.

National Flood Insurance Program

Clackamas County is in the National Flood Insurance Program making it possible for ALL residents and business owners in unincorporated areas to buy flood insurance.

Most homeowners and business insurance does NOT cover flood damage. Only separately purchased flood insurance covers the cost of rebuilding after a flood.

Now is the time to protect property with flood insurance—before a weather event occurs. Keep in mind that there is a 30-day waiting period for new coverage to become effective.

For more information, go to www.clackamas.us/dm/floodinsurance.html

To learn more about your flood risk, insurance options and to find an agent near you, go to <https://www.floodsmart.gov/wildfire> or call 1-800-427-2419.

