



NATIONAL FLOOD INSURANCE PROGRAM

Bureau and Statistical Agent

FEMA

W-03064

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators and
NFIP Servicing Agent

FROM: WYO Clearinghouse

DATE: December 3, 2003

SUBJECT: California Wildfires Flood Awareness Activities

FEMA Region IX, in conjunction with the California Department of Insurance and the Governor's Office of Emergency Services, is planning a number of activities to alert Southern California property owners that recent wildfires have greatly increased the risk of flooding, mudflows, and landslides.

On December 2, 2003, FEMA Region IX released Post-Fire Advisory Flood Hazard Maps intended to provide a general understanding of the approximate increased flood risk for the five counties studied. They do not replace the current Flood Insurance Rate Maps (FIRMs) used in determining the flood insurance premium corresponding to a particular location. These advisory maps can be accessed online at <http://www.capostfirefloods.net>.

In addition, the State of California will sponsor several public forums, and the State Insurance Commissioner will conduct workshops focusing on the issue of properties that are underinsured for fire. FEMA representatives at these workshops will address the urgent need for flood insurance.

Attached is a copy of a brochure, created by FEMA Region IX and the Governor's Office of Emergency Services, to be distributed as appropriate to support flood insurance marketing and public education efforts. These brochures also will be distributed at the public forums and at the FEMA Disaster Field Office in Pasadena, California.

We will advise you of dates and locations for the public forums as they become available. If you have any questions, please contact your Program Coordinator.

Attachment

cc: Vendors, IBHS, WYO Standards, FIPNC, WYO Marketing Committee,
Government Technical Representative

Suggested Routing: Claims, Marketing, and Underwriting

From Fires To Floods

Wildfires have denuded thousands of acres, exposing the earth to the damaging effects of rain, wind, and other elements of nature.

As the rains pummel the unprotected earth, soils on steep slopes can become unstable. The result is often devastating mudflows, landslides and floods.

Loosened by the rains, the heavily saturated earth can liquefy and flow down a hillside into a home. Houses are often destroyed when this dangerous cycle begins.

Fire debris, mud, and silt wash into streambeds; choking them and greatly magnifying flood damage.

You can't stop the rain, but you can prepare for the worst.

How? The answer is purchasing...

Flood Insurance

Provides increased coverage for your most significant investments, your homes and businesses.

NATIONAL FLOOD INSURANCE PROGRAM

**Your financial protection
from floods, mudslides and
mudflows**

**For more information about
the NFIP call:**

1-800-427-4661

Or call your insurance agent for more information on how you can protect your homes and businesses.

Wildfire and Flood Risks

The recent wildfires have greatly increased the risk of flooding, mudflows, and landslides that threaten Southern California every year.

Properties most at risk are those that were directly affected by the fire and those located below or downstream of the fire areas.

Here are some important things to consider as the rainy season begins.



FEMA



Homeowners' insurance policies don't offer protection against flood related losses.

Only National Flood Insurance does!

If your building is located in a community that is participating in the National Flood Insurance Program (NFIP), you may purchase flood insurance no matter what type of flood zone your building is in.

Flood insurance is available on almost any enclosed building and its contents. This includes homes, condominiums, manufactured (mobile) homes on fixed or permanent foundations, businesses and farms. The contents of a rental unit are also insurable. Coverage is also available for buildings under construction.

Flood insurance policies can be purchased through your own insurance agent or company. There is a standard 30-day waiting period before new flood insurance policies become effective.

If your building is located in an area that has been identified as having an increased flood or mudslide risk due to the wildfires, you should seriously consider purchasing flood insurance coverage until those burn areas have recovered.

Flooding

A temporary condition of inundation of normally dry land areas from the overflow of inland or tidal waters, or the unusual and rapid accumulation of runoff of surface waters from any surface.

Flooding is greatly increased when debris from hillsides washes into ravines or streambeds that normally carry away rain water. Debris quickly builds up in these naturally flowing channels, forcing floodwaters to overflow to nearby dry areas.

Flooding is covered by an NFIP policy.

Mudflow

A flooding condition where 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.

This condition usually happens when heavy rains fall on land without adequate surface vegetation. The areas affected by the recent fires, or downhill of the burn areas, are at especially high risk now that the rains are beginning.

Mudflow is covered by an NFIP policy.

Landslide

A condition in which a dry or wet mass of earth or rock moves downhill. Though a flood may trigger a landslide, damage is caused by the falling mass of rock or earth, not the water.

Landslides, slope failure, a saturated soil mass moving by liquidity down a slope, and other types of earth movement are not mudflows are not covered by NFIP policy.

Find out if your home or business is now at risk

Your local government officials have a set of the Flood Insurance Rate Maps issued by the NFIP to show where the high-risk flood zones are in your community under normal conditions. A major wildfire will greatly increase the risk of flooding in the affected area for several years after normal vegetation has recovered. In areas where soil conditions are subject to mudflow or landslides, those risks will also increase following a major wildfire. Your local officials can assist you in determining if your building is located in an existing high-risk flood zone shown on the Flood Insurance Rate Maps, or if you may now be subject to temporarily increased flood, mudflow, or landslide risk as the result of a wildfire.

Discuss the potential for damages from these hazards with your community's Flood-plain Administrator. Local administrators may include: building officials, planners, engineers, city managers, code enforcement officers, and zoning administrators.

These qualified local officials can assist you in determining the increased risks to your home or business as a result of the wildfire and assist you in making decisions related to building, rebuilding, or protecting existing properties in these areas.