**Resource Type:** Email Outreach Template

**Audience: C**lients or potential clients

**Directions**: Copy and paste the template below into your preferred email platform. HTML email formatting is preferred.

**Subject: Do you know about your ‘flood after fire’ risk?**

**Subject: [state/area] residents – learn about your ‘flood after fire’ risk today**

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| Dear [insert name of city/community] [resident / business owner],  Flooding can happen at any time, and as your local [insert company name] agent, I want to make sure [you are / your family is / your business is] aware of the increased flood risk in your area. Because you live in an area prone to wildfires, you have an increased risk of flooding in the years following a wildfire. See below for ‘flood after fire facts’, you may not be aware of:   * **Fires alter an area’s environment.** After a wildfire comes through, it leaves soil charred and unable to absorb water, drastically altering the ground conditions. This leads to increased risk of flooding following heavy rains and flash flooding. * **Flood risk is increased.** The damage from wildfires doesn’t stop when the fire burns out. The increased risk of flooding is increased until vegetation is restored, which can take up to 5 years after a wildfire. * **Flooding after a fire is often more severe.** It takes very little rain to cause a flood or mudflows because of the area’s altered environment. Just once inch of flood water can cause $25,000 in damage. * **Flood insurance is the best way to ensure coverage**. A typical renters or homeowners insurance policy does not cover flood damage. Flood insurance is the best way to ensure coverage in the event of a flood.   After a wildfire, it’s hard to imagine another risk ahead. But it’s important to remember that communities in an around impacted areas are at a higher risk for flooding and mudflows in the years following a wildfire.  FEMA and the National Flood Insurance Program (NFIP) are encouraging all [insert area] residents and business owners to **purchase flood insurance to protect their homes, families, and businesses.** |
| Reach out to me with any questions you have or to learn more about the right level of coverage for your [home / business]. You can also learn more about your 'flood after fire’ risk by visiting <https://www.floodsmart.gov/wildfires>. |
| [insert email signature with contact information] |