



**FEMA**

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## News Release

### Floods Follow Fires: Those at Risk for Flashfloods, Mudflows Encouraged to Buy Flood Insurance

**Salem, Ore.** – After a devastating season of wildfires, many Oregon property owners are now at risk for flash floods and mudflows resulting from scorched landscapes and 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 take on all the risk themselves, because mudflow coverage is part of a standard policy from FEMA's National Flood Insurance Program (NFIP).

"A flood-insurance policy with NFIP is an affordable way for residents of Oregon to protect investments in their homes, personal property and businesses," said FEMA Federal Coordinating Officer Dolph Diemont, in charge of federal efforts for the Oregon wildfire recovery. "Just an inch of water in the average home can cause \$25,000 in damage, so having flood insurance can mean the difference between financial recovery and financial devastation."

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 mudflows for anyone whose home is downhill from a fire-scorched area. That increased risk lasts for several years until enough new vegetation takes root.

Homeowners may think their property is safe because it has never flooded before, but after a wildfire, flash floods and mudslides aren't limited to high-risk areas.

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.

Please be advised, when rebuilding or building please check with local building officials and your local floodplain administrator.

For more information on NFIP insurance, call FEMA's Helpline at **800-621-3362** (TTY 800-462-7585), or visit [www.floodsmart.gov](http://www.floodsmart.gov). Those who have already made a decision to buy flood insurance now, can visit [www.floodsmart.gov/flood-insurance/buy](http://www.floodsmart.gov/flood-insurance/buy).

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Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362 (TTY 800-462-7585). Those who use a Relay service such as a videophone, InnoCaption or CapTel should update FEMA with their assigned number for that service. They should be aware phone calls from FEMA may come from an unidentified number. Multilingual operators are available. (Press 2 for Spanish)

Disaster survivors affected by the Oregon wildfires and straight-line winds can also get personalized mitigation advice to repair and rebuild safer and stronger from a FEMA Mitigation Specialist. For information on how to rebuild safer and stronger or to inquire as to your new flood risk following a fire near you, email [FEMA-R10-MIT@fema.dhs.gov](mailto:FEMA-R10-MIT@fema.dhs.gov), a FEMA Hazard Mitigation specialist will respond survivor inquiries.

Follow FEMA Region 10 on [Twitter](https://twitter.com/FEMA10) and [LinkedIn](https://www.linkedin.com/company/fema10) for the latest updates and visit [fema.gov](http://fema.gov) for more information.

*FEMA's mission is helping people before, during, and after disasters.*