From Fires to Floods

Many Arizona residents may be at an increased risk of flooding due to the recent wildfires that have burned across the state. In 2009 and 2010 alone, 339,615 acres in Arizona burned (source: National Interagency Fire Center).

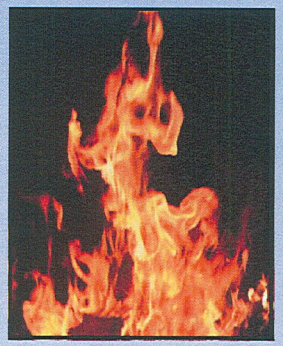
Large-scale wildfires can dramatically alter the landscape and ground conditions, which increases the risk of flooding within the burn and downstream areas.

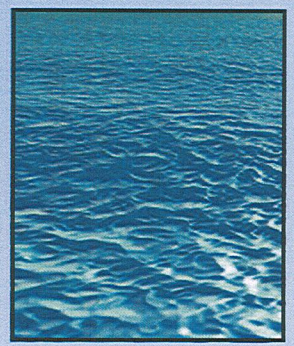
Fire debris, mud, and silt washed into stream-beds reduce flow conveyance, thereby increasing the potential for flood damage.

When rain falls on unprotected earth, as in a burn area, soils on moderate to steep slopes can become unstable. The heavily saturated earth can liquefy and flow down a hillside into populated areas and can cause devastating floods and mudflows.

Recent Arizona fires that created a significant increase in flooding include the Schultz, Rodeo-Chediski, Willow, Aspen, Brins and Nuttall.

Flood insurance can help protect you.





NATIONAL FLOOD INSURANCE PROGRAM

Your financial protection from floods and mudflows.

For more information about the NFIP and Flood Insurance call:

1-800-427-4661

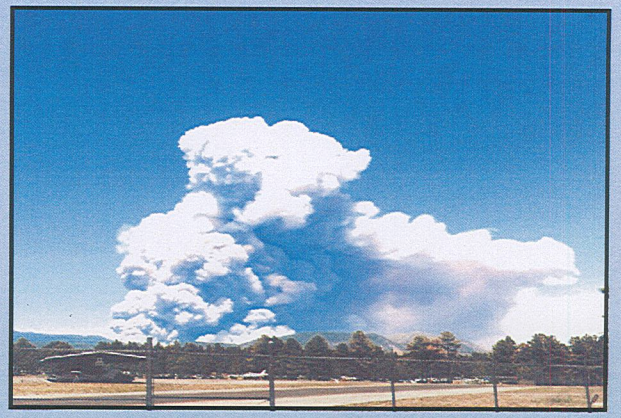
or visit

www.floodsmart.gov

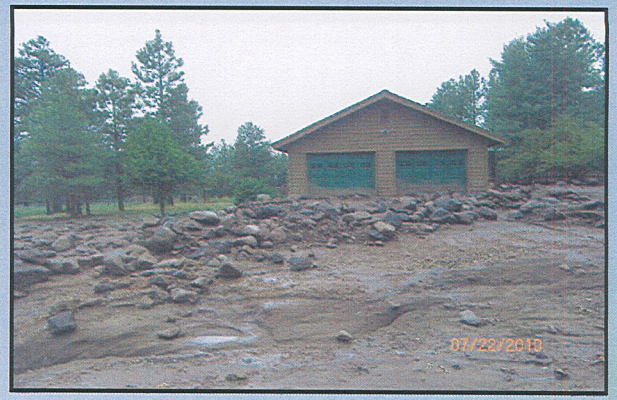
Call your County Flood Control District for more information on flood risk and how to protect your property.

January 2011

Wildfire and Flood Risks



Wildfires greatly increase the risk of flooding, mudflows and landslides.



ARIZONA EMERGENCY MANAGEMENT

ARIZONA DEPARTMENT OF WATER RESOURCES

FEMA

Be FLOODSMART!

Homeowner's insurance policies do not offer protection against flood related losses.

Only Flood Insurance does!

Flood Insurance

If your home or business is located in a community that participates 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. Buildings under construction can also be covered.

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

If your building is located in an area that has been identified as having an increased flood or mudflow risk due to the wildfires, you should seriously consider purchasing flood insurance as soon as possible.

Flooding

A temporary condition of inundation of normally dry land areas from rapid accumulation of surface water runoff from any surface.

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

Flooding IS covered by a Flood Insurance Policy.

Mudflow

A flooding condition where a river of liquid and flowing mud is on the surface of normally dry land areas.

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

Mudflow IS covered by a Flood Insurance 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 failures, saturated soil masses moving by liquidity down a slope, and other types of earth movement are not mudflows.

Landslides are NOT covered by a Flood Insurance Policy.

Is Your Home or Business at Risk?

Your local government officials have flood hazard maps (Flood Insurance Rate Maps, FIRMs) issued by FEMA which show where the high-risk flood zones are in your community. A wildfire may greatly increase the risk of flooding both within the burn area and downstream of the burn area for several years after the fire, until normal vegetation has recovered. Your local officials can assist you to determine if your property is located in an existing high-risk flood zone on a FIRM, or if you may now be in an expanded flood or mudflow high risk area as a result of a wildfire.

Discuss the potential for damages from these hazards with your community's Floodplain Administrator or Emergency Management Officials.

These knowledgeable local officials can assist you in determining the increased risks to your home or business as a result of the wildfire and/or flooding and help you make decisions related to building, repairing, or protecting your property in these areas.

Rain on Snow

Snowmelt increases the potential for flooding. Rain and snowmelt together have produced some exceptionally large runoff events in Arizona, such as widespread flooding in the winter of 1993. Areas that are susceptible to rain on snow flooding include the Tonto Basin, Verde Valley, Upper Salt, Oak Creek, Little Colorado, Tucson Basin Mountains, Virgin River watershed, other higher elevation areas and burn areas.