

Oregonians Affected by Wildfires: Flood Risk and Insurance; Fraud Awareness

FLOODING AFTER WILDFIRES: KNOW YOUR RISK

Wildfires leave the ground charred and unable to absorb water. This may create a flash flooding risk for years to come – even in areas that rarely experienced flooding in the past. Sometimes these flash floods can pick up ash and large debris, turning into mudflows that are highly destructive.

- Flood risks are much higher until vegetation regrows in a burned area—this could take up to five years after a wildfire.
- Flooding after a fire is often more severe as it takes very little rain to cause a flood or mudflows.
- Flooding can happen anywhere at any time. Poor drainage systems, summer storms, melting snow, neighborhood construction and broken water mains can all result in flooding.
- In high-risk areas, there is at least a one-in-four chance of flooding during a 30-year mortgage.
- If flooding occurs and you are in an evacuation zone, heed warnings and follow official recommendations without delay.
- Contact a Floodplain Management & Insurance specialist directly at FEMA-R10-MIT@fema.dhs.gov to have your questions answered.

THE TIME TO BUY FLOOD INSURANCE IS NOW!

Because Oregonians affected by wildfires face an increased risk of flooding for up to several years after a wildfire, the time to purchase flood insurance is now.

- It takes 30 days for a new National Flood Insurance Program (NFIP) insurance policy to go into effect.
 - The only allowable exceptions to the 30-day waiting period are listed below. In accordance with the National Flood Insurance Reform Act of 1994 and the Biggert-Waters Flood Insurance Reform Act of 2012, the 30-day waiting period shall not apply to:
 - A. **The initial purchase** of flood insurance coverage in connection with the making, increasing, extension, or renewal of a loan; or
 - B. **The initial purchase** of flood insurance coverage during the 13-month period beginning on the effective date of a flood map revision; or
 - C. **The initial purchase** of flood insurance coverage for **private property** if:
 - I. the FEMA Administrator determines that the property is affected by flooding on Federal land that is a result of, or is made worse by, post-wildfire conditions; and



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II. the flood insurance coverage was purchased no later than 60 days after the date the fire was contained, as determined by the **appropriate Federal agency**, relating to the wildfire that caused the post-wildfire conditions described in paragraph I above

- Most homeowners insurance [does not cover flood damage](#). Only flood insurance covers the cost of rebuilding after a flood.
- Flood insurance may reimburse you for covered losses resulting from flash flooding. Just one inch of water in a home can cause more than \$25,000 in damage, so flood insurance can be the difference between recovery and financial devastation.
 - Renters may be eligible for affordable contents-only flood insurance that will help pay for damage to items inside of your unit in the event of a flood.
- Payouts do not require a presidential disaster declaration and can cover damage far in excess of what FEMA disaster assistance provides.
- To purchase a flood insurance policy contact your insurance agent. If you need help finding an insurance company near you visit floodsmart.gov/flood-insurance/providers
- For more information about the benefits of NFIP insurance, visit FloodSmart.gov or contact your insurance agent.

BEWARE OF DISASTER RELATED FRAUD AND SCAMS

When natural disasters occur, it is common for some people to try to take advantage of survivors by posing as official disaster aid workers, charities or government officials. Be aware of fraud and scams and report any suspicious activity or potential fraud from scam artists, identity thieves and other criminals.

- Scam attempts can be made over the phone, by mail or email, text or in person.
- Federal and state workers never ask for or accept money and always carry identification badges. There is no fee required to apply for or to get federal disaster assistance.
- It's important to stay tuned to local media and trusted local and federal social media for current updates about ongoing disasters with tips on disaster fraud.
- If something makes you feel uncomfortable, check with FEMA or local law enforcement to ensure your identity is protected.
- Those who question the validity of a contact or suspect fraud are encouraged to call the FEMA Disaster Fraud Hotline at **866-720-5721**. Complaints also may be made by contacting local law enforcement.
- FEMA also recommends you monitor your credit report for any accounts or changes you do not recognize. If you discover someone is using your information, you will need to take additional steps, including filing a complaint with the Federal Trade Commission through its website IdentityTheft.gov.
- For the deaf and hard of hearing information regarding scams and fraud is available in both Closed Caption and American Sign Language, visit www.youtube.com/watch?v=EVqS709Gj_U