



FEMA

W-04096

November 29, 2004

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

FROM: WYO Clearinghouse

SUBJECT: Wildfires Heighten Flood Risk in California – Materials for Agents and  
Consumers

California's rainy season came early this year, bringing severe storms and causing increased risk of flood and mudflows that can damage homes and businesses, especially in and near California's wildfire burn areas. The risk will continue to be dramatically higher in these areas for the next several years.

It is an important time for agents to work with customers to reassess their flood risks and flood insurance policy options. The rainy season typically extends from November through early April each year. Agents should act quickly to alert Southern California property owners of their winter flood risk. Typically, there is a 30-day waiting period before a flood insurance policy becomes effective.

FEMA urges you to share this valuable information with your agents and encourage them to talk with customers about the increased value of acquiring and retaining flood insurance. Following are resources developed to help your agents reach consumers during the California rainy season.

- Both the **Agent Information Sheet and Customer Talking Points** and the **Consumer Flood Information Sheet** (attached) contain critical information about the increased flood risk in Southern California and allow your company and agents to personalize them.
- **New Co-Op ads** have been developed specifically for agents advertising in California during the rainy season with a special promotion for advertising in December and January.
- **Print and Radio ads** are being developed by contractor J. Walter Thompson to support agent outreach during the California rainy season.

If you have any questions, please contact [floodsmart@ogilvypr.com](mailto:floodsmart@ogilvypr.com).

Attachments

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

Suggested Routing: Claims, Marketing, Underwriting



## Are you FloodSmart?

## California Rainy Season Marketing Tips for Agents

### The rainy season came early this year, putting property owners at risk for floods

In California, heavy October rains brought an early start to the winter rainy season – resulting in flooding in many parts of the state. Winter rains increase homeowners' and business owners' risk for flooding. In fact, in the past 10 years alone, there have been three widespread, Federally declared flood disasters in California. This year, NOAA also predicts that an El Niño may produce heavier than normal rainfall across Southern California.

### Wildfires increase flood risk for several years

This season, residents continue to face a greater flood risk due to wildfires that swept through Southern California in the past few years. Areas at higher risk include those below and downstream from the wildfire areas. Experts state that it may take 3 to 5 years for the vegetation to return to its pre-wildfire state. Without this vegetation and ground cover, rainfall can cause the soils on the steep slopes to become saturated, liquefy and then flow down the hills as a powerful and devastating mudflow. ***(Remember, mudflows are covered by the NFIP, but not mudslides. Refer to your manual for details.)***

### Contact your Customers Now!

- **You need to act soon.** There typically is a 30-day waiting period before a flood insurance policy becomes effective. Remember to contact all homeowners and commercial accounts, not just those in the wildfire area, which don't have flood insurance. Also, make sure existing policyholders have enough coverage on their buildings and/or contents.
- **Help your customers learn their risk.** You and your customers can see the areas that have been put at higher risk by the wildfire. California's Post-Fire Advisory Flood Hazard Maps can be found on the web at [www.capostfirefloods.net](http://www.capostfirefloods.net).

### Advertise this December and January and Save 75% Special NFIP Co-Op Incentive for the California Rainy Season

The NFIP has launched its first special incentive program to provide additional reimbursements for advertising during the California rainy season. Targeted ads have been created especially for local advertising. Visit [www.FloodSmart.gov/agents](http://www.FloodSmart.gov/agents) For additional information.



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- **Preferred Risk Policies are also available.** Your clients in low-to-moderate risk areas (B, C, X zones) may be eligible for a lower cost Preferred Risk Policy (PRP). PRPs are inexpensive policies that cover both property and contents. The application is easy to complete. Remind your customers that 20-25 percent of all flood insurance claims come from these low-moderate risk zones. And with the heightened risk due to the wildfires, there may be a greater chance for flooding to occur in those areas!

## WHAT TO TELL YOUR CUSTOMERS...

- Winter storms are common and cause flooding through California every year.
- In the past 10 years alone, there have been three widespread, Federally declared flood disasters in California, and many more localized floods that have caused damage to homes and businesses. In fact, all 58 counties in California have experienced at least three flood disasters since 1950.
- This year's rainy season began early with heavy rains and flooding in October and November. In addition, NOAA has predicted an El Niño may continue to bring heavier than normal rainfalls to Southern California
- Recent wildfires have increased your risk for flooding -- that could remain higher for several more years.
- In the post-fire environment, the flood risk has expanded to new areas.
- Learn your risk in the wildfire-affected areas on the Advisory Flood Hazard Maps at [www.capostfirefloods.net](http://www.capostfirefloods.net).
- Flood Protection is affordable. Rates have not changed because of the increased threat and, for just over \$100 to 300 dollars, you may even be eligible for an inexpensive Preferred Risk Policy that protects your biggest asset - your home.
- Don't delay in making your decision to buy. It typically takes 30 days for a policy to become effective.
- Make sure to insure the building to value and cover your contents, too.

## LOCATIONS ALREADY AFFECTED THIS FLOOD SEASON

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| <ul style="list-style-type: none"> <li>• <b>Riverside County</b> <ul style="list-style-type: none"> <li>– Norco</li> <li>– Lake Perris</li> <li>– Lake Elsinore</li> <li>– Sun City</li> <li>– Eastvale</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>• <b>San Bernardino County</b> <ul style="list-style-type: none"> <li>– Devore</li> <li>– Lytle Creek</li> <li>– Forest Hills</li> </ul> </li> <li>• <b>Tulare County</b> <ul style="list-style-type: none"> <li>– Visalia</li> </ul> </li> <li>• <b>San Diego County</b> <ul style="list-style-type: none"> <li>– Vista</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>• Placer County</li> <li>• Napa County</li> <li>• Shasta County</li> </ul> |
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# WARNING: Rainy Season Brings Winter Flooding to California

## Winter rains bring California floods

Each year during the winter rainy season, Californians face the risk of flooding and mudflows that can damage homes and businesses. Everyone is at risk for flooding. In the past 10 years alone, there have been three widespread, Federally declared flood disasters in California. In fact, all 58 counties in California have experienced at least three flood disasters since 1950.

## Recent fires and El Niño increase flood risk

This season, residents continue to face a greater flood risk due to wildfires that swept through Southern California in the past few years. The charred and denuded ground in burn areas cannot absorb water easily, making residents especially vulnerable to flooding and to mudflows that occur when fire-scorched earth saturates, liquefies, and gushes down hills. Properties that were directly affected by the fire as well as those located below or downstream of the fire areas are most at risk, *including many properties not previously considered at moderate or high flood risk.*

This year, NOAA also predicts that an El Niño may persist into 2005, producing heavier than normal rainfall in Southern California.

## Flood insurance covers what homeowner's insurance does not

Homeowner's insurance does not cover floods, but flood insurance is available through the National Flood Insurance Program.

- You can obtain flood insurance on almost any enclosed building and its contents, including homes, condominiums, mobile homes on fixed or permanent foundations, businesses, and farms. The contents of buildings under construction and rental units are also insurable.
- The cost of flood insurance will not be changed because of the temporary increase in the flood hazard in or near the burn areas.
- You may be eligible for a low-cost Preferred Risk Policy; contact your agent to see if you qualify.

## Why Wildfires Lead to Floods

*A major wildfire will greatly increase the risk of flooding in the affected area for several years. In areas where soil conditions are subject to mudflow, those risks will also increase following a major wildfire.*

- Mountains normally absorb most rainfall, but the effects of wildfires on vegetation and soils can cause substantial increases in runoff, significantly increasing flood hazards in fire-affected watersheds.
- Wildfires expose the earth to the damaging effects of rain, wind, and other elements of nature. As rains pummel the unprotected earth, soils on steep slopes can become unstable. Loosened by the rains, the heavily saturated earth can liquefy and flow down a hillside into a home or business.
- Fire debris, mud, and silt wash into streambeds, choking them and magnifying the flood damage further.
- Houses and business are often destroyed when this dangerous cycle begins.

## Mudflows v. Mudslides

*A mudflow is a flooding condition where a river of liquid and flowing mud moves on the surface of normally dry land areas. Mudflows are different from mudslides, 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. Mudflows are covered by flood insurance — mudslides are not.*



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## What Flood Insurance Covers

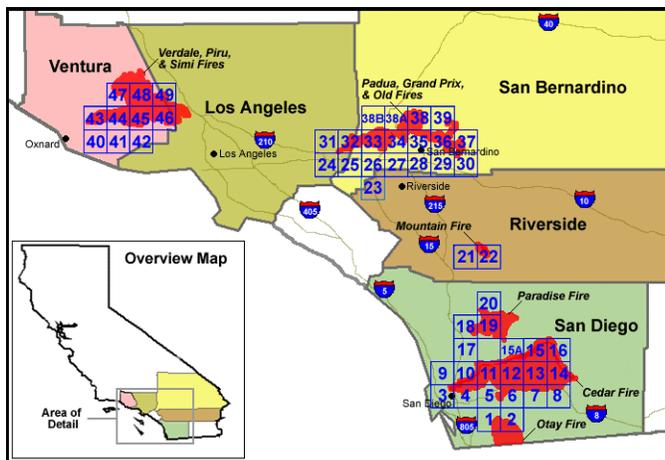
Flood insurance covers damage caused by both rising floodwaters and mudflows. Coverage is available for residential and commercial buildings and contents, and can also be purchased by renters. You can obtain coverage for up to \$250,000 for residential buildings and \$100,000 for contents, up to \$500,000 for non-residential buildings, including small businesses, and up to \$500,000 for non-residential contents. Make sure to insure your building to value and cover your contents too.

### Get covered now – 30-day waiting period for flood insurance

There is typically a 30-day waiting period before new flood insurance policies become effective, so to be protected you should act right away.

## Online maps can help you determine your increased flood risk

FEMA, in cooperation with the California Office of Emergency Services, issued Post-Fire Advisory Flood Hazard Maps that show how the wildfires have increased the risk of flooding in Southern California. Available at [www.caostfirefloods.net](http://www.caostfirefloods.net), the maps are intended to illustrate approximate pre-burn and post-burn flood hazard areas – highlighting where the flood risk has increased significantly as a result of the fires.



- The maps are intended to provide a general understanding of the approximate, increased flood risk for the five counties affected by wildfires.
- Some canyons have not been mapped, but are also at increased risk.
- The maps **do not** replace the current Flood Insurance Rate Maps (FIRMs) that determine flood insurance premiums.

## About the National Flood Insurance Program

The National Flood Insurance Program (NFIP), administered by FEMA, offers flood insurance policies in participating communities affected or damaged by the past southern California wildfires. Homeowners, renters, and business owners can purchase flood policies through local insurance agents. For additional information on flood insurance, call your agent, visit [www.FloodSmart.gov](http://www.FloodSmart.gov), or call the **NFIP at 1-800-427-2419**.



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