



FEMA

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News Release

Santa Barbara Burn Areas Face Greater Flood Risk

Oakland, CA – As Santa Barbara County recovers from recent wildfires, the Federal Emergency Management Agency (FEMA) – administrator of the National Flood Insurance Program – cautions residents living in and around the wildfire burn area about the increased risk of flash flooding and mudflows and urges them to purchase flood insurance now.

Wildfires and the related loss of vegetation leave the ground charred and unable to absorb water, creating ideal conditions for flooding and flash flooding. Even areas that are far from water sources or not traditionally flood-prone are at risk of flooding for several years after a wildfire.

Floods are the most common and expensive natural disaster in the U.S. Even a small amount of rain can cause major damage to homes and businesses. Just one inch of water in an average-sized home can cause more than \$25,000 in damage.

Homeowner and renter policies do not normally cover flooding. Flood insurance is a separate policy that protects homes and contents from floodwater damage so residents can recover faster after a flood. Flood insurance policies typically take 30 days to go into effect, so it is important that homeowners and renters plan to protect their most valuable assets by calling their insurance agent today.

With the rainy season here early, Santa Barbara County residents should be aware of the increased flood risk. Areas burned by the Cave Fire in November 2019 and Thomas Fire in December 2017 are still at risk of flash floods and mudflows.

For more information, visit [FloodSmart.gov/wildfire](https://www.floodsmart.gov/wildfire) or call 1-800-427-4661.

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