



Flooding After Wildfires: What Agents Need to Know



Because wildfires can make the ground more vulnerable to flooding, FEMA encourages those who live near land that has suffered from a wildfire or who are in an area of wildfire risk to protect their homes with flood insurance, even if their home hasn't flooded before. Residents who live near wildfires on federal lands, such as the Thomas Fire in Ventura and Santa Barbara Counties, California in late 2017, may be eligible to receive coverage immediately for a future flood without the typical 30-day wait.

In general, newly purchased flood insurance policies become effective following a 30-day waiting period. However, the Biggert-Waters Flood Insurance Reform Act of 2012 provided an additional exception to this requirement related to flooding caused by post-wildfire conditions, referred to as the "Post-Wildfire Exception."

Under the Post-Wildfire Exception, those purchasing a flood insurance policy may not be required to meet the 30-day waiting period for their new flood insurance policy, if

- a flood that originates on federal land damages the policyholder's property;
- post-wildfire conditions on federal lands caused or worsened the flooding; and the policyholder purchased the policy either:
 - before the fire containment date or
 - during the 60-calendar day period following the fire containment date.

Read FEMA's [full release on this topic here](#).

You can also download the [infographic pictured above to share with clients here](#), a Flood After Fire fact sheet in [English](#) or [Spanish](#), and review [FEMA's full toolkit on this topic](#).

Are you also aware of Big "I" Flood? Together, Big "I" Flood and Selective's relationship helps deliver Big "I" members an unparalleled flood program. Together, we offer agents several layers of support to meet any and all flood insurance needs. Get to know the Big "I" and Selective staff and get your flood questions answered. With personalized support, competitive commissions, and an easy-to-use quoting platform, it is an easy decision to start writing your flood business through the Big "I" Flood-Selective partnership today.

Learn more at selectiveflood.com and www.iiaba.net/Flood.