



## Wildfires Are Devastating....Rain After a Wildfire Can Be Catastrophic

The 2020 wildfire season was incredibly devastating to the Colorado landscape, homes, infrastructure, and the economy. Whether your home or business was undamaged, partially damaged, or destroyed by fire, spring rains and snow runoff on a wildfire burn scar can produce flash flooding both downslope and downstream, particularly in areas that are not traditionally prone to flooding causing further catastrophic damages.

Large-scale wildfires dramatically alter the terrain and ground conditions. Normally, vegetation absorbs rainfall, reducing runoff. However, wildfires leave the ground charred, barren and unable to absorb water, creating conditions ripe for flash flooding and mudflow, a condition that may exist for several years. If you're concerned about the safety of your family and property with the upcoming spring rains and wildfire season, take action **now** to protect your home against future wildfire and buy flood insurance to reduce your financial risk should a flood occur.

**Flood After Fire** - Floods are the most common and costly natural hazard in the nation. While some floods develop over time, flash floods particularly common after wildfires can occur within minutes after the onset of a rainstorm. Even areas that are not traditionally flood-prone are at risk, due to changes to the landscape caused by fire. In fact, from 2014 to 2018, policyholders outside of high-risk flood areas filed over 40% of all NFIP flood insurance claims. Residents need to protect their homes and property with flood insurance **now**, before a weather event occurs. Flood risk remains significantly higher until vegetation is restored – up to 5 years after a wildfire.

**Protect Your Family** – Most standard homeowner policies do not cover flood damage. Flood insurance protects your investment and provides peace of mind. Remember: it typically takes 30 days for a new flood insurance policy to go into effect, so contact your insurance agent now. Some communities in the declared areas may not be able to purchase flood insurance through the National Flood Insurance Program (NFIP) but other sources of flood insurance may be available.

Make a “To Go Kit” and have an emergency plan to include evacuation routes. Conduct a home inventory and take pictures of your possessions; keep important papers in a waterproof place within your emergency kit. Sign up for community emergency alerts in your area to include air quality, flash flooding, and weather. Gather supplies in case of a catastrophic event and buy flood insurance. See the attached resource list for information about building a “To Go Kit”, flood insurance, and mitigation measures you can take to be prepared for any disaster. Download the free [FEMA app](#) for your phone to receive emergency alerts, share real time notifications with loved ones and get emergency safety tips. Early notification saves lives. Sign up for your county's emergency notification system at [Local Emergency Managers | Division of Homeland Security and Emergency Management \(colorado.gov\)](#)

***Protect Your Property*** – Consider establishing a defensible space perimeter around your home of at least 30 feet but possibly up to 200 feet depending on the terrain. Establish a well-irrigated area around your home, remove dead trees and dense vegetation within 30 feet of the structure. Remaining live trees should be 10 feet apart with tree limbs 10 feet or more from the structure. A few other considerations are using fire-resistant materials for roofing, siding, and windows. Prevent sparks from entering your home through vents by covering exterior attic and underfloor vents with wire mesh no larger than 1/8 of an inch. Keep your gutters, eaves, and roof clear of leaves and other debris. Move firewood away from your home, fences, or decks.

To speak with a Mitigation Specialist about how to purchase flood insurance or protecting your home, email your questions and contact information to [FEMA-R8-HMhelp@fema.dhs.gov](mailto:FEMA-R8-HMhelp@fema.dhs.gov).

In response to the wildfires that affected northern Colorado last year, The U.S. Small Business Administration (SBA) is offering low-interest disaster loans to non-farm businesses of all sizes, private nonprofits, homeowners and renters in the Colorado counties of *Grand, Boulder, Clear Creek, Eagle, Gilpin, Jackson, Larimer, Routt and Summit*. For additional assistance, SBA has established a Virtual Disaster Loan Outreach Center that is open Mondays through Fridays, 8 am to 8 pm EST. You can contact an SBA customer service representative via email at [FOCWAassistance@sba.gov](mailto:FOCWAassistance@sba.gov) or by phone at 800-659-2955. You can apply online at <https://disasterloanassistance.sba.gov>

If you require a reasonable accommodation or an alternative format of available information such as American Sign Language format, or audio format, please submit your request to: [Region8AccommodationRequest@fema.dhs.gov](mailto:Region8AccommodationRequest@fema.dhs.gov).

If you need assistance to access a program or service funded by FEMA, please contact FEMA at (833) 285-7448 [ Press 1 for English, 2 for Spanish, 3 for the Language Line] or [FEMA-CivilRightsOffice@fema.dhs.gov](mailto:FEMACivilRightsOffice@fema.dhs.gov).

The attached document contains a list of State of Colorado and FEMA resources to aid in the recovery of the 2020 wildfire season and preparation for the 2021 wildfire season.

For more information on Colorado's recovery from the 2020 Wildfires, visit, [Colorado Wildfires \(DR-4581-CO\) | FEMA.gov](#), or <https://mars.colorado.gov/>

**Please forward this email and list of publications to any contacts, customers, co-worker or membership you may have to help in the recovery from the 2020 Colorado Wildfires.**

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*Colorado's Vision: A prepared, safe and resilient Colorado*  
*FEMA's mission is helping people before, during, and after disasters*