



POST FIRE FLOODING

As a result of the recent fires the impacts from our upcoming rains are expected to be much more severe. One inch of rainfall is likely to

result in tremendous debris flows and river flows. These flows could result in loss of life and are expected to be severely

damaging to infrastructure including private homes, businesses and personal property. Debris flows will include trees, rocks, boulders and sludge. The areas of concern include properties in the floodplain along the rivers and the inlets to the rivers.



If you are experiencing an emergency, call 911

For information call or visit the following entities:

Evacuation or questions: City of Las Vegas @ 505-454-1401

Evacuation or questions: San Miguel County @ 505-425-6190

Post flooding assistance: American Red Cross @ 800-733-2767

Floodplain maps: <https://www.fema.gov/flood-maps>

Weather information @ weather.gov/abq/

For emergency notification Opt in to RAVE, San Miguel County's Emergency Alert System. Text SMCNOTIFY to 67283

Updates will be provided via city website, newspaper and radio.



Burn Scars Are a Flood Risk

Rapid rainfall runoff over burned areas can cause flash flooding

Stay weather-ready if you are in or near an area affected by a wildfire



If you are along the river, near or downstream from the burned areas remain alert and stay updated on weather conditions that may result in heavy rains and increased water runoff.

Flash flooding may occur quickly during heavy rain events.

Be prepared to act quickly

There is a possibility that residents will be asked to evacuate. To avoid personal injury, please evacuate when requested. If an evacuation is called for and a resident does not evacuate it is recommended they have plenty of food and supplies on hand as it could be weeks before access is restored.

First responders will not be placed in life threatening position.

EVERYONE'S SAFETY IS CRITICAL!



RAVE

**SAN MIGUEL COUNTY
EMERGENCY ALERT SYSTEM**

Get instant alerts via text,
email and/or voice
message

To receive emergency alerts for San Miguel County, text **SMCNOTIFY** to **67283**.

San Miguel County uses this Emergency Alert System to deliver information during emergency events such as flooding.

If flooding occurs and an emergency is declared the emergency evacuation center will be located at the **City of Las Vegas Recreation Center located at 1701 North Grand**. This facility will be the location that those directly impacted can receive temporary emergency assistance including but not limited to food and a place to sleep. Emergency evacuation centers are a place to receive quick assistance and to transition from this emergency to finding more permanent lodging and help. Additional sites may be selected and announced as needed

Protect your property using berms for larger areas, sand bags for doorways and windows and smaller areas. Off the shelf flood protection devices are also available for more targeted protection.

Flood Rules

1. Avoid areas subject to sudden flooding.
2. Do not attempt to cross rivers or flowing streams where water is above the knee. 6 inches of fast moving water can knock a person down
3. Floods are the most common natural hazards in the United States.
4. Beware of water-covered roads and bridges. 66% of flood-related deaths are due to drivers attempting to drive through water that is too deep
5. Do not go swimming or boating in swollen rivers.



LEARN MORE ABOUT YOUR NFIP POLICY COVERAGE BELOW

The NFIP offers

building coverage.

The following items are a sample of those covered under building coverage:

- The building and its foundation
- Electrical and plumbing systems
- Central air-conditioning, equipment, furnaces, and water heaters
- Refrigerators, stoves, and dishwashers
- Permanently installed carpeting
- Window blinds

The NFIP offers coverage for your belongings.

Whether you rent or own, make sure to ask your insurance agent about contents coverage. For most standard policies, contents coverage is not automatically included with the building coverage. Contents coverage usually covers items like:

- Personal belongings such as clothing, furniture, and electronic equipment
- Carpets
- Washers and dryers
- Food freezers and the food in them
- Portable microwave ovens and dishwashers

The NFIP offers some basement coverage.

While flood insurance does not cover basement improvements (such as finished walls, floors, or ceilings), or personal belongings kept in a basement (such as furniture and other contents), it does cover structural elements and essential equipment kept in a basement, such as hot water heaters and furnaces.



Christian White, home insurance adjuster, inspects flood damage inside of a home in East Baton Rouge Parish, Louisiana.



FEMA



For more information about the NFIP and flood insurance, contact your insurer or agent, or call **1-800-427-4661**.

If you are deaf, hard of hearing, or have a speech disability and use relay services, call **711** from your TTY.

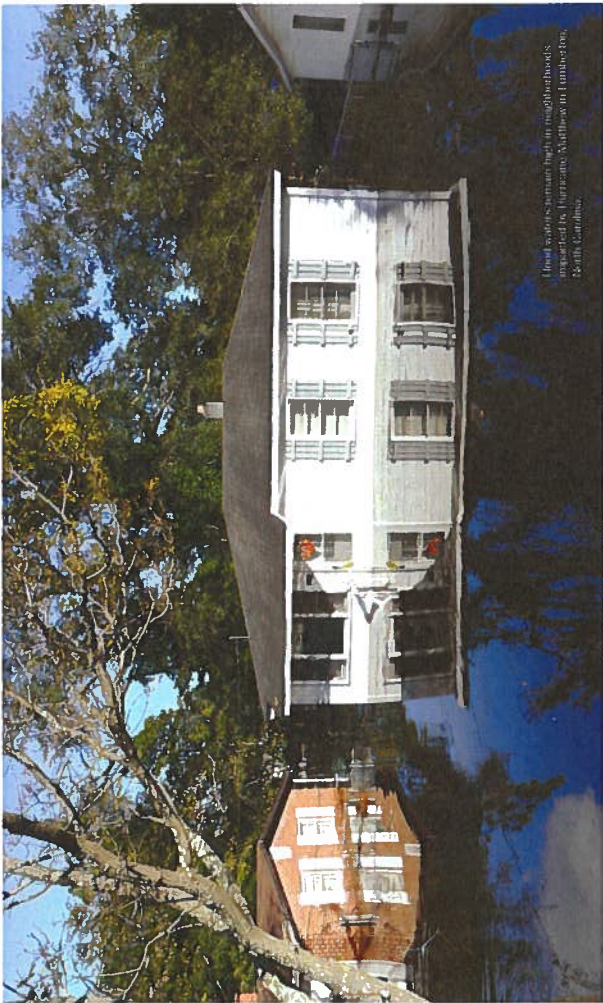
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**For direct assistance with NFIP & Flood Insurance
Contact Flood Insurance Specialist
Hazel Gales at (202)957-5284
Ms Gales and other specialists are
located here in Las Vegas**

NATIONAL FLOOD INSURANCE PROGRAM

WHY DO I NEED FLOOD INSURANCE?





Home Excludes coverage for high-risk areas, such as coastal areas, flood-prone areas, and areas with a high risk of fire.

Every property is vulnerable to flooding.

Flooding can happen anywhere, at any time. In fact, more than 20 percent of the NFIP's claims come from outside high-risk flood areas. That's why it's important to protect the life you've built with flood insurance, even if you live in an area with low-to-moderate flooding risk.

Property owners located in low-to-moderate risk areas should ask their agents if they are eligible for the Preferred Risk Policy,

which provides flood insurance protection at a lower cost than a standard policy in a high-risk area.

The low-cost Preferred Risk Policy is ideal for homes and other properties currently mapped in low-to-moderate risk areas—and it costs homeowners an average of \$4.39 a year.

Learn more about Preferred Risk Policies here: fema.gov/media-library/assets/documents/17576

You can purchase flood insurance at any time.

There is usually a 30-day waiting period before the policy goes into effect. There are some exceptions:

- If you initially purchased flood insurance while securing, adjusting, or renewing a loan for your property, there is no waiting period. Coverage goes into effect when the loan is closed.
- If you live in an area newly affected by a flood risk map change, review your options with your insurance agent.

Additionally, the 30-day waiting period may not apply if your property experiences flood damage caused by wildfire in your community. Learn more about the Post-Wildfire Exception at fema.gov/wildfire-you-need-flood-insurance.

Keeping these exceptions in mind, plan ahead so you are not caught without insurance. The policy does not cover losses caused by a flood that occurred prior to the policy becoming effective. In addition, you cannot increase your insurance coverage once a flood has begun.

DID YOU KNOW?

The government requires that homes in high-risk flood areas are protected by flood insurance if they are backed by a federally regulated lender. Lenders must notify borrowers of their flooding risk, prior to closing, if their property is in a high-risk flood area.

And remember, most homeowners insurance does NOT cover flood damage.

Unfortunately, many property owners do not find out until it's too late that their policies do not cover flooding. The NFIP offers a separate policy that protects your single most important financial asset—your home or business.

You can insure your condominium unit or home with flood insurance for up to \$250,000 for the building and up to \$100,000 for the contents. Property owners can insure their commercial properties for up to \$500,000 for the building and \$500,000 for the contents.

In the event of a flood, federal disaster assistance may be limited or unavailable.

Federal disaster assistance is available only if the president declares a disaster. Your home is covered by flood insurance even if a disaster is not declared.

Disaster assistance comes in two forms: A U.S. Small Business Administration loan, which must be paid back with interest, or a FEMA disaster grant, which is about \$5,000 on average per household.

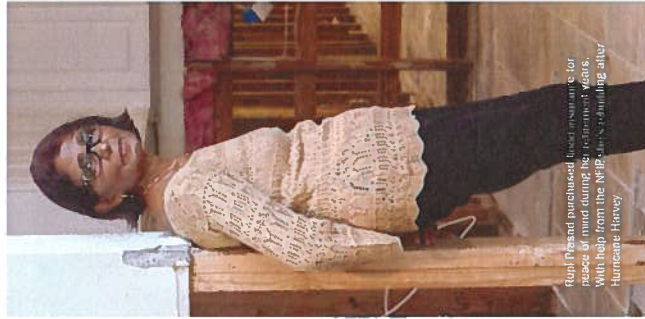
Both programs have strict eligibility requirements based on individual need and many disaster survivors may not qualify. By comparison, the average flood insurance claim is nearly \$30,000 and does not have to be repaid.

Flood insurance is available for individuals in participating communities.

Today, more than 22,000 communities participate in the NFIP and most people who live in participating communities, including renters and condo unit owners, can purchase NFIP flood insurance.

Flood insurance coverage is not limited to properties in a high-risk flood area. That's why it's important to secure flood insurance, because everywhere it can rain in these communities, it can flood.

Those living in Coastal Barrier Resources Systems (CBRS) or other protected areas are not eligible for NFIP coverage.



Roni Prasad purchased flood insurance for peace of mind during her retirement years. With help from the NFIP, Roni's home survived Hurricane Harvey.

Flood Risks Increase After Fires

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.

Flood After Fire: The Increased Risk

Floods are the most common and costly natural hazard in the nation. Whether caused by heavy rain, thunderstorms, or winter storms, the results of [flooding](#) can be devastating. 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. Residents need to protect their homes and personal property with flood insurance **now**—before a weather event occurs and it's too late.

Flood risk remains significantly higher until vegetation is restored – up to 5 years after a wildfire. Flooding and flood damage after fire is often more severe, as debris and ash left from the fire can form mudflows. As rainwater moves across charred and barren ground, it can also pick up soil and sediment and carry it in a stream of floodwaters. This can cause more significant damage. Residents and business owners are urged to purchase flood insurance **now** to assure financial protection from flooding.

Reduce Your Risk

A flood does not have to be a catastrophic event to bring high out-of-pocket costs, and you do not have to live in a high-risk flood area to suffer flood damage. In fact, from 2014 to 2018, policyholders outside of high-risk flood areas filed over 40% of all NFIP flood insurance claims and required one-third of federal disaster assistance for flooding. Property owners should remember to:

- **Buy Flood Insurance.** Most standard homeowner policies do not cover flood damage. Flood insurance protects your investment and provides peace of mind. Talk to your insurance agent about the National Flood Insurance Program's low-cost options.
- **Prepare Now.** Gather supplies in case of a storm, strengthen your home against damage, and review your insurance coverages. No flood insurance? Remember: it typically takes 30 days for a new flood insurance policy to go into effect, so get your policy now.
- **Plan Ahead.** Plan evacuation routes. Keep important papers in a safe, waterproof place. Conduct a home inventory; itemize and take pictures of possessions and the inside and outside of your home.



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For more information about flood insurance, please call your insurance agent or contact the **National Flood Insurance Program Call Center** (NFIP) at 877-336-2627.

Visit the National Flood Insurance Program at [floodsmart.gov](https://www.floodsmart.gov) to learn more about flood risk and flood insurance.

Quick NFIP Facts

By law, there is generally a 30-day waiting period from the date of purchase until flood insurance coverage takes effect with very few exceptions.

Referred to as the Post-Wildfire Exception¹, the standard 30-day waiting period does not apply to new policies if, at the time of your flood loss, all of the following criteria are met:

1. The covered property experiences damage caused by flood that originated on federal land; and
2. Post-wildfire conditions on federal land caused or worsened the flooding; and
3. The policyholder purchased the policy either:
 - (a) Before the fire containment date; or
 - (b) During the 60-calendar-day period following the fire containment date.

For purposes of the Post-Wildfire Exception, the federal agency responsible for the land on which the post-wildfire conditions existed determines the fire containment date.

The Post-Wildfire Exception of the 30-day waiting period is determined on a case-by-case basis at the time of loss using the above criteria.

Just 1 inch of water can cause \$25,000 of damage to your home.

As floodwaters rise, so do the costs of repairing your home and replacing the things inside of it. This summer, when heavy rains lead to flash flooding, make sure you're covered—invest in a flood insurance policy.

Call your insurance agent today, or learn more at FloodSmart.gov.



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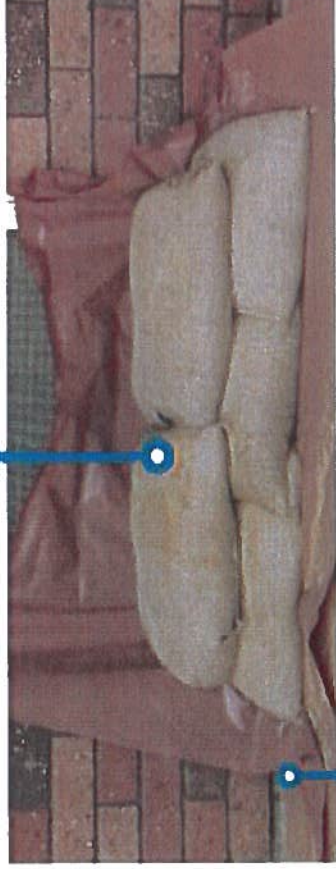


SANDBAG INSTALLATION

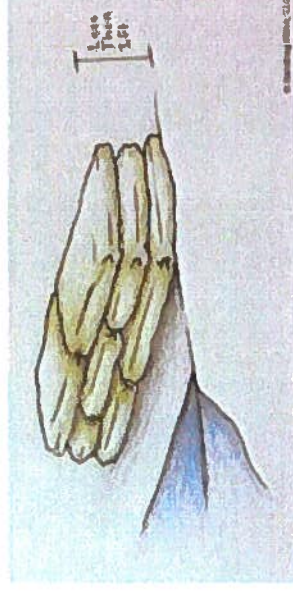
Stacking Sandbags **1 foot High or Lower**

- For areas **not** in danger of fast moving water.
- Usually **3 bags** stacked vertically will be **1 foot high**.
- **Stagger** bags like brickwork. Center each bag over the gaps in the previous layer.

Stagger bags, fold flaps under.



Some water will come through the sandbag. If available, place plastic sheeting behind sandbag wall.



Do NOT stack bags higher than **1 foot** unless there is other structural support behind the sandbags.

PREPARE FOR FLASH FLOODING NOW

Burned out areas are at high risk for flash flooding; even a distant rainstorm can quickly flood your location

STAY AHEAD OF DISASTER and MAKE A PLAN

Closely monitor a weather radio for real time weather conditions

- Monitor the weather through TV, radio, reliable social media channels and phones. Use a weather radio for real-time weather conditions
- Plan evacuation routes
- Identify higher ground
- Know where to shelter



BUILD AN EMERGENCY KIT

Have a basic supply kit ready to go with enough supplies to last each family member at least 3 days, including:

- Food and water
- Change of clothes
- Important documents
- Medicine
- Pets and pet supply needs



MAKE SURE EVERYONE IN YOUR HOME KNOWS WHAT TO DO DURING A FLASH FLOOD EMERGENCY

- Identify who will round up the pets, grab the emergency kit, etc.
- Make sure everyone knows where to meet
- Create a phone/call tree if necessary



FOLLOW EVACUATION INSTRUCTIONS FROM LOCAL OFFICIALS AND NEWS OUTLETS

- Take warnings seriously. Follow instructions and evacuate immediately if told to do so. Don't Wait!
- DO NOT attempt to cross flooded roadways on foot or in a vehicle. If you come across a flooded roadway, turn around and search for higher ground
- Local officials will communicate with you about where to find shelters



For more information, call the state's Fire Resources Hotline at 800-432-2080 or visit [NM Department of Homeland Security & Emergency | \(nmdhsem.org\)](http://nmdhsem.org)

