



The Montana Department of
**Natural Resources
& Conservation**

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Wildfires Increase Flooding Risks

HELENA, Mont. – Recent hot temperatures and dry conditions have triggered wildfires throughout the state. While some wildfire effects are predictable, a lesser-known effect can be an increased risk of flooding due to wildfire burns.

“It is difficult to think about flooding in the middle of or after a wildfire event. We urge residents to be observant of rapidly changing conditions, especially on uphill slopes, and be prepared for the possibility of flooding,” said Traci Sears, the Montana National Flood Insurance Program Coordinator at the Department of Natural Resources and Conservation.

While most flood events in Montana occur as a result of rain on snow events during springtime, flash floods do happen throughout the year and are particularly common after wildfires.

Wildfires remove vegetation and leave the ground charred and unable to absorb water. This creates ideal conditions for flash flooding and debris flows when there is rainfall or snowmelt, even in areas that are not considered high-risk flood zones. Properties directly affected by fires and those located below or downstream of burn areas are most at risk.

The increased risk of high-velocity, debris-laden flooding can persist for several years. Flooding after a fire is often severe as ash and debris can form mudflows that can cause significant damage to homes, properties, communities and recreational areas impacted by fire.

TOWN OF DRUMMOND

To learn more about areas impacted by wildfire on the Department of Natural Resources website, visit mtfireinfo.org.

Most homeowner insurance policies do not cover flood damage, so flood insurance is a risk option to protect property owners from flood-after-fire events. New flood insurance policies typically take 30-days to go into effect, so homeowners are encouraged to seek coverage if they are not insured for flooding. An exception to the 30-day rule is when flooding occurs directly related to fires on Federal lands. Contact an insurance agent for more information and rates.

For more flood-after-fire or flood insurance information, visit the Montana Floodplain website, mtfloodplain.mt.gov, or the [Office of the Montana State Auditor](#).

About DNRC:

The DNRC's mission is to help ensure that Montana's land and water resources provide benefits for present and future generations. For more information visit dnrc.mt.gov.



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