



Mudflows

DEFINITION

Mudflows are rivers of liquid and flowing mud on the surface of normally dry land, often caused by a combination of brush loss and subsequent heavy rains. Mudflows can develop when water saturates the ground, such as from rapid snowmelt or heavy or long periods of rainfall, causing a thick liquid downhill flow of earth.

Mudflows are different from other earth movements, such as landslides, slope failures, and even moving saturated soil masses in which masses of earth, rock, or debris move down a slope where there is not a flowing characteristic.

Damage from mudflows is covered by flood insurance; damage from landslides and other earth movements is not. Mudslides can also be covered, if defined exactly as the Standard Flood Insurance Policy defines Mudflow.

RESOURCES: Flood Facts

- In the past 5 years, all 50 states have experienced floods or flash floods.
- Everyone lives in a flood zone.
- Homeowners' insurance does not cover flood damage.
- If you live in a Special Flood Hazard Area (SFHA) or high-risk area and have a Federally backed mortgage, your mortgage lender requires you to have flood insurance.
- Just a few inches of water from a flood can cause tens of thousands of dollars in damage.
- Flash floods often bring walls of water 10 to 15 feet high.
- A car can easily be carried away by just two feet of rushing water.
- Hurricanes, winter storms and snowmelt are common (but often overlooked) causes of flooding.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.
- Federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4% interest, your monthly payment would be around \$240 a month (\$2,880 a year) for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$400 a year (\$33 a month).
- A Preferred Risk Policy provides both building and contents coverage for properties in moderate- to low-risk areas for one low-price.
- You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program.
- **It takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the storm approaches and the floodwaters start to rise.**
- In a high-risk area, your home is more likely to be damaged by flood than by fire.
- Even though flood insurance isn't federally required, anyone can be financially vulnerable to floods. In fact, people outside of mapped high-risk flood areas file over 20-percent of all National Flood Insurance Program flood insurance claims and receive one-third of Federal Disaster Assistance for flooding.
- From 2005 to 2014, total flood insurance claims averaged more than \$3.5 billion per year.
- When your community participates in the Community Rating System (CRS), you can qualify for an insurance premium reduction discount of up to 45% if you live in a high-risk area and up to 10% in moderate- to low-risk areas.
- Since 1978, The NFIP has paid nearly \$50 billion for flood insurance claims and related costs (as of 2/17/15).
- There are currently more than 5.3 million flood policies in force across more than 22,000 communities in the U.S.
- The two most common reimbursement methods for flood claims are: Replacement Cost Value (RCV) and Actual Cash Value (ACV). The RCV is the cost to replace damaged property. It is reimbursable to owners of single-family, primary residences insured to at least 80% of the building's replacement cost.