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Wildfires Increase Flooding Risks

HELENA, Mont. – An unusually dry winter may lead to hotter, drier conditions across the state this summer. While some wildfire effects are well known, a lesser-known impact is an increased risk of flooding in areas affected by wildfire.

“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, Montana National Flood Insurance Program coordinator at The Montana Department of Natural Resources and Conservation (DNRC).

Most flood events in Montana occur when rain falls on snow in the spring, but flash floods can happen throughout the year and are particularly common after wildfires.

Wildfires remove vegetation and leave the ground charred and unable to absorb water, creating ideal conditions for flash flooding and debris flows when rainfall or snowmelt occurs, even in areas that are not considered high-risk flood zones. Properties directly affected by fire, as well as 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 after a fire. Flooding in burned areas is often severe because ash and debris can form mudflows that cause significant damage to homes, properties, communities and recreational areas.

To learn more about areas affected by wildfire, visit DNRC’s wildfire information at: mtfireinfo.org.

Most homeowner insurance policies do not cover flood damage. 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: mtfloodplain.mt.gov, or the [Office of the Montana State Auditor](#).

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