



Land Movements & SLOPE FAILURES

Navigating disaster recovery assistance can be difficult, especially for land movements. This guide provides information on specialty homeowners insurance & available programs for individuals as well as state, tribal, & local governments.

Funding OPPORTUNITIES

US Department of Agriculture

Emergency
Watershed
Protection (EWP)
Program

Damages from natural disasters can interfere with a watershed's ability to drain properly, which may lead to further flooding & erosion. The EWP Program provides technical & financial assistance to help local communities protect against imminent threats to life & property caused by floods, fires, earthquakes, & other natural disasters. Private landowners seeking EWP assistance must work through a qualified sponsor (e.g., City or County) that has a legal interest in or responsibility for the areas threatened by a watershed emergency. Assistance must be requested by a sponsor within 60 days of the disaster date or safe entry.

FEMA

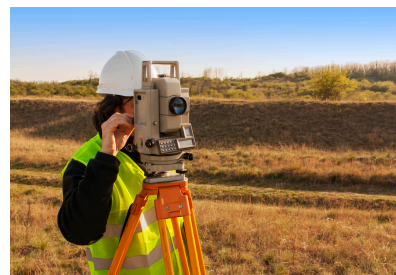
National
Earthquake
Hazards Reduction
Program (NEHRP)

The NEHRP's Earthquake State Assistance Grant Program was created to increase & enhance the effective implementation of earthquake risk reduction at the local level & has two separate funding opportunities: Individual State Earthquake Assistance (ISEA) & Multi-State & National Earthquake Assistance (MSNEA).

US Geological Survey

Landslide
External Grants

Provides grants for risk communication, planning & coordination, mapping & assessments, and data collection of landslide hazards to develop information, knowledge, and methods that leads to the reduction of losses from landslides & increases public safety.



CA Residential Mitigation Program (CRMP)

Seismic
Retrofitting Grants

Earthquakes in California are inevitable, but the damage they cause is preventable. Seismic retrofitting a house can help improve its performance in an earthquake by making it stronger & more resilient. CRMP provides a variety of informational & financial resources to help homeowners cover the costs of seismic retrofitting. More information can be found [here](#).

INSURANCE

Standard homeowner's insurance does not cover damage resulting from land movement or landslides.



Despite experiencing 90% of the country's earthquakes, **only 10% of California's residents have earthquake insurance.***

Tip of the Day!

My home suffered a mudflow/mudslide/landslide loss in the areas near the recent wildfires. Is this covered under my insurance?

Efficient proximate cause: If it is proven that the wildfire (a covered peril) was the efficient proximate cause of the subsequent land movement, there **may** be coverage under the insurance policy. Scan the QR code for more information.



FLOOD



Almost one-third of NFIP flood insurance claims come from **outside** high flood-risk areas.*

Most insurance policies do not cover flood damages, yet floods can happen anywhere - just one inch of floodwater can cause up to thousands of dollars' worth of damage. Delivered to the public by a network of over 47 insurance companies, the National Flood Insurance Program (NFIP) is a FEMA-managed flood insurance program that can cover direct physical flood damage to buildings & belongings.

For more information, see [FEMA's Flood Insurance website](#) & [CA Department of Insurance's Flood Insurance Resources](#).

EARTHQUAKE



The [California Earthquake Authority \(CEA\)](#) provides earthquake insurance for homeowners, mobile homeowners, condo unit owners, & renters. Customers can buy insurance through [insurance companies](#) who are members of the CEA.

The CEA also provides insurance [tips & best practices](#) to help lower resident's premium or deductible, such as retrofitting.

FIRE



Wildfires may increase the frequency & intensity of post-fire geological hazards by altering the soil structure. While homeowners insurance generally covers fire damage, coverage can vary based on the provider. Further, as wildfires are becoming more frequent in California, insurance companies are removing this coverage from policies for high-risk fire areas.

- [Safer from Wildfires](#): A ground-up approach to wildfire resilience with three layers of protection - for the structure, the immediate surroundings, & the community. Following these achievable steps can help policy holders save money on insurance.
- [The FAIR Plan](#) provides basic fire insurance coverage for properties traditional companies will not cover.

SPECIAL DISTRICTS: Residents who experience land movement may be eligible for FEMA's Public Assistance if they reside within a special district under their city or county. Special district must be formed prior to a disaster. See the [California Special District Association's guide](#) for more information.



Technical ASSISTANCE

EMERGENCY WATERSHED PROTECTION PROGRAM

US Department of Agriculture (USDA)

- Technical & financial assistance to help local communities protect from imminent threats to life & property caused by natural disasters that impair a watershed. Assistance must be requested by a sponsor within 60 days of the disaster date or safe entry.



HAZARD MITIGATION PLANNING DIVISION

FEMA & CA Governor's Office of Emergency Services (Cal OES)

- The Planning Division oversees California's hazard mitigation planning & is comprised of the **State Mitigation Planning Unit** & **Local Mitigation Planning Unit**. Both units maintain, update, and collaborate on outreach & technical assistance across state & local planning programs. They also socialize their respective hazard mitigation plans to raise awareness about how it can be used for local planning efforts, such as slope stabilization.
- **The Technical Assistance Division** is responsible for outreach, technical assistance, application development, & preliminary environmental review for all current federal mitigation programs & any other future state & federal resiliency programs.

SAFETY ASSESSMENT PROGRAM (SAP)

CA Governor's Office of Emergency Services (Cal OES)

- SAP utilizes volunteers & mutual aid resources to provide professional engineers, architects, & certified building inspectors to assist local governments in safety evaluation of their built environment in the aftermath of a disaster. SAP is managed by Cal OES, in cooperation with professional organizations.

LINKS TO ARTICLES & OTHER RESOURCES



- [10 Tips for People Affected by Winter Storms](#)
- [What Does Flood Insurance Cover?](#)
- [FEMA: Before, During & After Podcast](#)
- [Myths & Facts About Flood Insurance](#)



- [Earthquakes Can Drain Your Bank Account](#)
- [Earthquake Insurance Information Guides](#)



- [Postfire Debris Flow Hazards: Tips To Keep You Safe](#)
- [Post Fire Resources](#)
- [Wildfire Resources](#)
- [Top 10 Tips for Wildfire Claimants](#)
- [Coverage for Flood, Mudflow, Mudslide, Debris Flow, or Landslide After a Wildfire](#)



- [CA Landslides Database](#)
- [National Strategy for Landslide Loss Reduction](#)

Did you know?

Cal OES' Infrastructure Recovery Support Function Team provides funding research to support local infrastructure recovery. If you have experienced a natural disaster, have unmet infrastructure recovery needs, & would like to be connected to assistance programs, please fill out our [intake form](#).

Scan me!

