



# Yavapai County Emergency Management

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928-771-3321

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**For Immediate Release**

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**For Immediate Release 7/1/2017 12:54 PM UPDATE**

## After the fire comes the rain

### A message from the Yavapai County Flood District:

**The Flood Control District.** There is a reasonable potential that the watersheds within the burn area, including Big Bug Creek and its tributaries, and Turkey Creek and its tributaries, will see increased flows and mudflows as the debris and ash from the fire are washed downstream. Any residential structure in Yavapai County is eligible for flood insurance under the National Flood Insurance Program (NFIP). This includes structures in a Special Flood Hazard Area as mapped by the Federal Emergency Management Agency (FEMA). There is a waiver to the 30-day waiting period for flood insurance if any claims are for a flood resulting from a fire on Federal property and the policy was purchased prior to the flooding event. Any residents downstream of the burn area are encouraged to talk to your insurance agent about obtaining flood insurance. More information on flood insurance can be found at [www.floodsmart.gov](http://www.floodsmart.gov). See the **Flood After Fire Fact Sheet**. Contact Emergency Management for information on sandbags. Specific questions about the flood hazard area on your property can be directed to the Flood Control District at (928) 771-3197.

“As we enter monsoon season and especially after a fire, it is important to look at your property from the perspective of water flow and make sure all drains and water shed areas are clear of obstructions. This includes downed trees or general debris from the fire and it is a good idea to make sure your culverts are clear” said Denny Faulk, Yavapai County Emergency Operation Manager.

**The National Flood Insurance Program** aims to reduce the impact of flooding on private and public structures. It does so by providing affordable insurance to property owners and by encouraging communities to adopt and enforce floodplain management regulations. These efforts help mitigate the effects of flooding on new and improved structures. Overall, the program reduces the socio-economic impact of disasters by promoting the purchase and retention of general risk insurance, but also of flood insurance, specifically.

### Why do you need flood insurance?

**FACT:** Floods are the nation’s most common and costly natural disaster and cause millions of dollars in damage every year.

**FACT:** Homeowners and renters insurance does not typically cover flood damage.

**FACT:** Floods can happen anywhere--More than 20 percent of flood claims come from properties outside the high risk flood zone.

**FACT:** Flood insurance can pay regardless of whether or not there is a Presidential Disaster Declaration.

**FACT:** Most federal disaster assistance comes in the form of low-interest disaster loans from U.S. Small Business Administration (SBA) and you have to pay them back. FEMA offers disaster grants that don't need to be paid back, but this amount is often much less than what is needed to recover. A claim against your flood insurance policy could and often does, provide more funds for recovery than those you could qualify for from FEMA or the SBA--and you don't have to pay it back.

**FACT:** You may be required to have flood insurance. Congress has mandated federally regulated or insured lenders to require flood insurance on mortgaged properties that are located in areas at high risk of flooding. But even if your property is not in a high risk flood area, your mortgage lender may still require you to have flood insurance.

Flood insurance helps more: Check out your state's flood history (<https://www.fema.gov/data-visualization-floods-data-visualization>) with FEMA's interactive data visualization tool. Roll your cursor over each county to see how many flooding events have happened. The tool allows you to compare how much FEMA and the U.S. Small Business Administration have provided in terms of federal disaster aid after Presidential Disaster Declarations to the amount the National Flood Insurance program has paid to its policyholders. It's easy to see that having flood insurance provides a lot more help for recovery.

### **Who can buy flood insurance?**

If you are a renter or homeowner (residential policy); or business owner (non-residential policy) and your property is located in a NFIP-participating community, you can purchase a policy. Contact your insurance agent to find out if your community participates in the National Flood Insurance Program.

Flood insurance from the NFIP is only available in participating communities. Ask your agent if your state and community participate, or look it up online in the Community Status Book here <https://www.fema.gov/cis/AZ.html>

### **How can I buy Insurance?**

Find an insurance agent near you. The agent who helps you with your homeowners or renters insurance may be able to help you with purchasing flood insurance too.

You can only purchase flood insurance through an insurance agent; you cannot buy it directly from the National Flood Insurance Program (NFIP). If your insurance agent does not sell flood insurance, you can:

Contact the NFIP Referral Call Center at (888) 379-9531 to request an agent referral.

**For more information visit the Fema website here <https://www.fema.gov/national-flood-insurance-program>**

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For additional information please watch the Yavapai County Emergency Management Facebook page at [www.facebook.com/ycoem](http://www.facebook.com/ycoem)

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