

# YAVAPAI COUNTY FLOOD CONTROL DISTRICT

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PRESCOTT, AZ 86305  
928.771.3197 PHONE  
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10 S. 6<sup>TH</sup> STREET  
COTTONWOOD, AZ 86326  
928.639.8151 PHONE  
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www.ycflood.com

June 16, 2016

Re: Tenderfoot Fire, Yarnell, Arizona

Dear Parcel Owner:

The Tenderfoot Fire recently burned an area near Yarnell, AZ. Fire damage to the upper watershed areas will most likely result in increased runoff from the affected watersheds during rainstorms and will be most pronounced during the upcoming monsoon season. There is a reasonable risk that areas in and surrounding Yarnell will see increased flows and mudflows as the debris and ash from the fire is washed downstream. Soils in recently burned areas tend to accept less rainfall, thereby increasing the amount of runoff and shorten warning time for runoff events.

The County is performing drainage work to increase drainage capacity and help alleviate potential flooding in and around Yarnell, AZ. To increase stormwater capacity and to help reduce flooding risks, property owners are encouraged to proactively be cleaning out the ditches, washes, and/or water courses on their own private property. For those that would like to secure sandbags to help protect their property from flooding, sandbags and sand can be obtained and filled for private use at the Yarnell Community Presbyterian Church at 16455 Table Top Way.

Yavapai County participates in the National Flood Insurance Program (NFIP). Any residential structure in Yavapai County is insurable under the NFIP regardless of flood risk zone. This includes structures included in the Special Flood Hazard Area as mapped by FEMA. The 30-day waiting period for flood insurance may be waived for properties affected by flooding caused or exacerbated by wildfire that started on adjacent Federal Lands. The monsoon season starts around July 1, so it is critical if you intend to purchase flood insurance.

Handouts relating to flooding, flood insurance and methods to protect ones property are included with this letter. Please take some time to review the enclosed information.

You can find out more about flood insurance from your insurance agent or the website [www.floodsmart.gov](http://www.floodsmart.gov). For flood risk or insurance information specific to your property, please feel free to contact the Flood Control District at (928) 771-3197.

Sincerely,

A handwritten signature in blue ink that reads "Daniel A. Cherry".

Dan Cherry, P.E., CFM, Director  
Yavapai County Flood Control District

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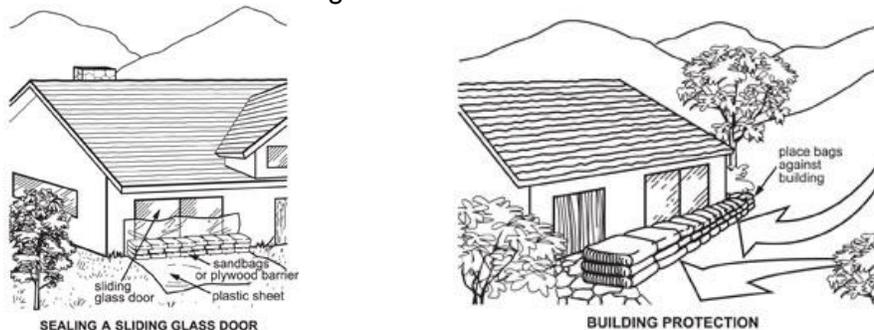
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## YARNELL RESIDENTS Important Information: Sandbag Placement

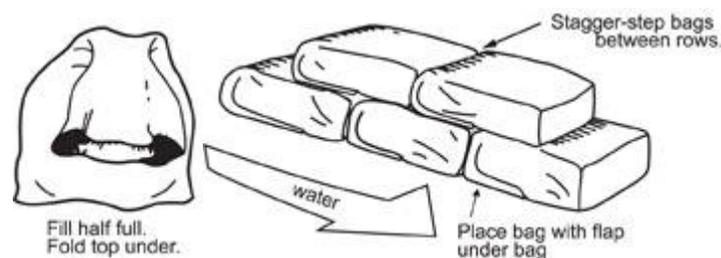
### Where Should Sandbags Be Installed on My Property?

Given the characteristics of potential flash flooding in Yarnell this summer, Yavapai County is strongly recommending that Yarnell property owners consider **only** installing sandbags against buildings except in areas where specific flood assessments for a property recommends otherwise. Sandbags are most effective at keeping floodwater out of houses when placed next to sliding glass doors, exterior doors, ground-level windows and along the external side of buildings as shown below:



### How Should Sandbags Be Installed?

Sandbags filled as follows and installed in a "Stair Step" configuration will help to optimize their effectiveness:



### Where Should Sandbags Not Be Installed on My Property?

In the Tenderfoot burn area, Yavapai County **strongly discourages the placement of sandbags anywhere near washes, public drainage structures, or other water courses**. Given the expected speed of floodwater during a flash flood event, sandbags placed near washes, public drainage structures or other water courses may be ineffective at diverting floodwater away from your home and pose a significant risk of becoming flood debris that could cause downstream damage to other private properties.



## Flood after Fire Risks



Floods are the number 1 natural disaster in the United States. Flooding causes damage and destruction across all regions, wiping out homes and businesses. However, many residents and business owners are unaware that they qualify for flood insurance. You can take steps to reduce the financial impact of flooding before disaster strikes.

One important step is understanding your risk. Wildfires dramatically change landscape and ground conditions, which can lead to increased risk of flooding due to heavy rains, flash flooding, and mudflows.

Residents and business owners are urged to purchase flood insurance now to guarantee financial protection from flooding. There typically is a 30-day waiting period before flood insurance takes effect. But the Biggert-Waters Flood Insurance Reform Act of 2012 allows for an exception to the waiting period in certain cases where property is affected by flooding on burned Federal land that is a result of, or is exacerbated by, post-wildfire conditions. For more information, please contact your insurance agent.

### Flood after Fire: The Risks

You may be at an even greater risk of flooding after a wildfire. Normally, vegetation absorbs rainfall, reducing runoff. However, wildfires leave the ground charred, barren, and unable to absorb water, creating conditions ripe for flash flooding and mudflow. Flood risk remains significantly higher until vegetation is restored—up to 5 years after a wildfire.

Wildfires can happen almost anywhere, but the most commonly affected states are Arizona, California, Idaho, Nevada, Oregon, and Washington.

#### Heavy Rains

Excessive amounts of rainfall can happen throughout the year, putting your property at risk. Properties directly affected by fires and those located below or downstream of burn areas are most at risk for flooding.

#### Flash Floods

A flash flood is a rapid flooding of low-lying areas in less than 6 hours, which can be caused by intense rainfall. Flash floods are known to roll boulders, tear out trees, and destroy buildings and bridges.

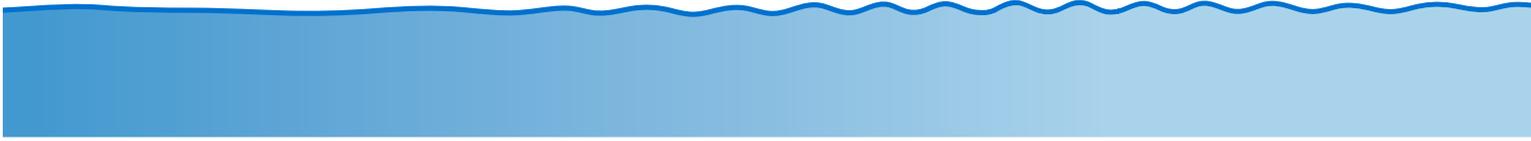
#### Mudflows

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 covered by flood insurance but are different from other non-covered earth movements where there is not a flowing characteristic—such as landslides or slope failures.

To learn more about your risk for flooding and how to prepare for floods, visit [FloodSmart.gov/wildfire](https://www.floodsmart.gov/wildfire).





## Preparing for a Flood

Residents and business owners need to prepare for flood conditions. Before the threat of flooding becomes imminent, residents and business owners should:

- Purchase a flood insurance policy if they do not already have one.
- Review their current insurance policy, become familiar with what is covered, and ensure the limits are adequate for their building and personal belongings.
- Make an emergency kit, plan evacuation routes, and keep important papers in a safe, waterproof place.
- Itemize and take pictures of possessions.

For more information regarding a policy, please call your insurance agent. You also can visit [FloodSmart.gov](https://www.floodsmart.gov) or call **1-800-427-2419** to find a local agent.

**MYTH:** The NFIP encourages coastal development.

**FACT:** One of the NFIP's primary objectives is to guide development away from high-flood risk areas. NFIP regulations minimize the impact of structures that are built in SFHAs by requiring them not to cause obstructions to the natural flow of floodwaters. Also, as a condition of community participation in the NFIP, those structures built within SFHAs must adhere to strict floodplain management regulations enforced by the community.

In addition, the Coastal Barrier Resources Act (CBRA) of 1982 relies on the NFIP to discourage building in fragile coastal areas by prohibiting the sale of flood insurance in designated CBRA areas. While the NFIP does not prohibit property owners from building in these areas, any Federal financial assistance, including federally backed flood insurance, is prohibited. However, the CBRA does not prohibit privately financed development or insurance.

**MYTH:** Federal disaster assistance will pay for flood damage.

**FACT:** Before a community is eligible for disaster assistance, it must be declared a federal disaster area. Federal disaster assistance

declarations are issued in less than 50 percent of flooding events. The premium for an NFIP policy, averaging a little over \$500 a year, can be less expensive than the monthly payments on a federal disaster loan.

Furthermore, if you are uninsured and receive federal disaster assistance after a flood, you must purchase flood insurance to remain eligible for future disaster relief.

**MYTH:** The NFIP does not cover flooding resulting from hurricanes or the overflow of rivers or tidal waters.

**FACT:** The NFIP defines covered flooding as a general and temporary condition during which the surface of normally dry land is partially or completely inundated. Two properties in the area or two or more acres must be affected. Flooding can be caused by:

- Overflow of inland or tidal waters, or
- Unusual and rapid accumulation or runoff of surface waters from any source, such as heavy rainfall, or
- Mudflow, i.e., a river of liquid and flowing mud on the surfaces of normally dry land areas, or
- Collapse or subsidence of land along the shore of a lake or other body of water, resulting from erosion or the effect of waves, or water currents exceeding normal, cyclical levels.



National Flood Insurance Program

# Myths and Facts about the National Flood Insurance Program



FEMA

For more information about the NFIP and flood insurance, call  
**1-800-427-4661**

or contact your insurance company or agent.

For an agent referral, call 1-888-435-6637  
TDD 1-800-427-5593

<http://www.fema.gov/business/nfip>  
<http://www.floodsmart.gov>

# Who needs flood insurance? Everyone!

And almost everyone in a participating community of the National Flood Insurance Program (NFIP) can buy flood insurance. Nationwide, more than 20,000 communities have joined the Program. In some instances, people have been told that they cannot buy flood insurance because of where they live. To clear up this and other misconceptions about National Flood Insurance, the NFIP has compiled a list of common myths about the Program, and the real facts behind them, to give you the full story about this valuable protection.

**MYTH: You can't buy flood insurance if you are located in a high-flood risk area.**

**FACT:** You can buy National Flood Insurance no matter where you live if your community participates in the NFIP, except in Coastal Barrier Resources System (CBRS) or other protected areas. The Program was created in 1968 to make federally backed flood insurance available to property owners who live in eligible communities. Flood insurance was then virtually unavailable from the private insurance industry. The Flood Disaster Protection Act of 1973, as amended, requires federally regulated lending institutions to make sure that mortgage loans secured by buildings in high-flood risk areas are protected by flood insurance.

Lenders should notify borrowers, prior to closing, that their property is located in a high-flood risk area and that National Flood Insurance is required.

**MYTH: You can't buy flood insurance immediately before or during a flood.**

**FACT:** You can purchase National Flood Insurance at any time. There is usually a 30-day waiting period after premium payment before the policy is effective, with the following exceptions:

1. If the initial purchase of flood insurance is in connection with the making, increasing, extending, or renewing of a loan, there is no waiting period. Coverage becomes effective at

the time of the loan, provided application and payment of premium is made at or prior to loan closing.

2. If the initial purchase of flood insurance is made during the 13-month period following the effective date of a revised flood map for a community, there is a 1-day waiting period. This applies only where the Flood Insurance Rate Map (FIRM) is revised to show the building to be in a Special Flood Hazard Area (SFHA) when it had not been in an SFHA.

The policy does not cover a "loss in progress," defined by the NFIP as a loss occurring as of 12:01 a.m. on the first day of the policy term. In addition, you cannot increase the amount of insurance coverage you have during a loss in progress.

**MYTH: Homeowners insurance policies cover flooding.**

**FACT:** Unfortunately, many home and business owners do not find out until it is too late that their homeowners and business multiperil policies do not cover flooding. The NFIP offers a separate policy that protects the single most important financial asset, which for most people is their home or business.

Homeowners can include contents coverage in their NFIP policy. Residential and commercial renters can purchase contents coverage. Business

owners can purchase flood insurance coverage for their buildings and contents/inventory and, by doing so, protect their livelihood.

**MYTH: Flood insurance is only available for homeowners.**

**FACT:** Most people who live in NFIP participating communities, including renters and condo unit owners, are eligible to purchase federally backed flood insurance. A maximum of \$250,000 of building coverage is available for single-family residential buildings; \$250,000 per unit for residential condominiums. The limit for contents coverage on all residential buildings is \$100,000, which is also available to renters.

Commercial structures can be insured to a limit of \$500,000 for the building and \$500,000 for the contents. The maximum insurance limit may not exceed the insurable value of the property.

**MYTH: You can't buy flood insurance if your property has been flooded.**

**FACT:** You are still eligible to purchase flood insurance after your home, apartment, or business has been flooded, provided that your community is participating in the NFIP.

**MYTH: Only residents of high-flood risk areas need to insure their property.**

**FACT:** All areas are susceptible to flooding, although to varying degrees. If you live in a low-to-moderate flood risk area, it is advisable to have flood insurance. Nearly 25 percent of the NFIP's claims come from outside high-flood risk areas. Residential and commercial property owners located in low-to-moderate risk areas should ask their agents if they are eligible for the Preferred Risk Policy, which provides inexpensive flood insurance protection.

**MYTH: National Flood Insurance can only be purchased through the NFIP directly.**

**FACT:** NFIP flood insurance is sold through private insurance companies and agents, and is backed by the federal government.

**MYTH: The NFIP does not offer any type of basement coverage.**

**FACT:** Yes it does. The NFIP defines a basement as any area of a building with a floor that is below ground level on all sides. While flood insurance does not cover basement improvements (such as finished walls, floors, or ceilings), or personal belongings kept in a basement (such as furniture and other contents), it does cover structural elements and essential equipment.

The following items are covered under building coverage, as long as they are connected to a power source, if required, and installed in their functioning location:

- Sump pumps
- Well water tanks and pumps, cisterns, and the water in them
- Oil tanks and the oil in them, natural gas tanks and the gas in them
- Pumps and/or tanks used in conjunction with solar energy
- Furnaces, water heaters, air conditioners, and heat pumps
- Electrical junction and circuit breaker boxes and required utility connections
- Foundation elements
- Stairways, staircases, elevators, and dumbwaiters
- Unpainted drywall walls and ceilings, including nonflammable insulation
- Cleanup

The following items are covered under contents coverage:

- Clothes washers and dryers
- Food freezers and the food in them

The NFIP recommends both building and contents coverage for the broadest protection.