

National Flood Insurance Program (NFIP)

If your home is in the Special Flood Hazard Area (SFHA), that is, the A, AE, AO or AH flood zone, and if your mortgage is through a federally backed institution, such as a commercial lender, savings and loan association, or credit union, then flood insurance is mandatory. Flood insurance is not required if you have paid off your mortgage in full, but it is still prudent to purchase it. According to the NFIP, 26% of flood insurance claims are for structures in Zone X, the area outside the "100-year floodplain."

The typical home insurance policy does not cover flood. Fortunately, the NFIP offers two types of insurance: Buildings and Contents. A home can be insured for up to \$250,000, and its contents for up to \$100,000. A commercial property and its contents can be insured for up to \$500,000. Renters are also encouraged to buy insurance for their contents. Rates will vary depending on the owner's choice of coverage amount, deductible, flood zone, and elevation of the first floor. Please be aware that it takes 30 days for an insurance policy to take effect - just another reason to be prepared *before* a disaster strikes.

The City of Prescott participates in the NFIP's Community Rating System, and currently has a Class 7 rating. Residents in a SFHA receive a 15% discount on insurance, and those outside the SFHA receive a 5% discount.

If you sell your property, you and your realtor may be held responsible for failing to disclose to a buyer or lender that the property is located within a SFHA.

To buy a flood insurance policy, call your insurance agent. If your agent does not underwrite flood insurance, you may call NFIP's toll-free number, 1-888-379-9531 to obtain the name of an agent in your area.

CITY OF PRESCOTT

Floodplain Information on the Web:

www.prescott-az.gov

Note: You will need your County Tax Assessors Parcel Number (APN)

1. Click on the Water and Sewer Tab
2. Select "Stormwater Management"
3. Select "Flood Reports"

FEMA floodplain maps are available for review at [Department of Public Works, 433 N Virginia Street, Prescott.](#)

Floodplain Administrator: 928-777-1130

FEMA Map Information Exchange:
[1-877-FEMA MAP \(1-877-336-2627\)](http://1-877-FEMA-MAP)

Arizona Department of Water Resources:
<https://new.azwater.gov>

Arizona Floodplain Management
Association: <https://azfma.clubexpress.com>

Environmental Protection Agency –
Stormwater:
<https://www.epa.gov/npdes/npdes-stormwater-program>

Federal Emergency Management Agency:
<https://www.fema.gov>

National Flood Insurance Program:
<https://www.fema.gov/flood-insurance>

National Weather Service – Flagstaff:
<https://www.weather.gov/fgz>

Yavapai County Flood Control:
Yavapaiaz.gov/resident-services/flood-control

Yavapai County GIS Interactive Maps:
<https://gis.yavapaiaz.gov/v4>



Know Your Flood Hazard

The City of Prescott Public Works Department provides answers to frequently asked questions regarding the Federal Emergency Management Agency (**FEMA**) and designated Special Flood Hazard Areas (**SFHAs**). Call 928-777-1130 and ask to speak to the Floodplain Administrator. Provide your Assessor Parcel Number (APN) to see if there is an Elevation Certificate on file. (An APN is easy to find on yavapaiaz.gov/assessor. Click the GIS Parcel Search and enter your address; your APN is at the top.)

New FEMA Maps

The City obtained a Cooperating Technical Partner Grant from FEMA to restudy several watercourses, including Granite Creek and its tributaries, and part of Willow Creek. The new flood studies include Two-Dimensional modeling, updated hydrology, and 2020 aerial topography. A Letter of Map Revision (LOMR) submitted to FEMA will be final within a few months. Call Public Works, 928-777-1130, if you have questions about the new floodplains or to learn if your parcel is within the SFHA.



Elevation Certificates (ECs)

The City maintains files for many ECs inside and outside the SFHA. An EC details the 100-year "Base Flood Elevation" (BFE) and compares it to the elevation of the first floor and mechanical equipment of your home. ECs are required for all new properties within a SFHA but may also be completed for existing buildings. An EC, which must be provided by a Registered Land Surveyor, can reduce flood insurance premiums. In Prescott, all new construction must be at least one foot (1') above the BFE - this is known as the Regulatory Flood Elevation (RFE).

Tips on How to Prepare for a Flood

- Buy Flood and Contents Insurance.
- Avoid building in a floodplain unless your home is elevated at least one foot above the BFE.
- Elevate mechanical equipment at least one foot above the BFE.
- Anchor fuel, propane and water tanks.
- Construct natural barriers or berms and slope it away from your home but not onto your neighbor's property.
- Clear debris from conveyance systems, such as gutters, pipes, ditches, culverts and washes in and around your property.
- Install backflow valves in wastewater lines to keep it flowing in one direction - out.
- Plan and practice an evacuation route. Leave contact information on the refrigerator detailing where you will be.

Floodplain Requirements

ALL development both inside and outside the SFHA is required to obtain a Building Permit from City Hall. "Development" includes new construction, a renovation, rehabilitation, an addition, or a substantial improvement.

A Building Permit is required before you build, alter, regrade, or place fill on your property. This permit will also ensure that you do not cause drainage problems to you or your neighbor's property. In addition, FEMA regulations require a permit to build, add, grade, install walls, or fencing in a SFHA.

Build Responsibly

The following options are available for consideration by the homeowner.



Relocation. This may or may not be practical. It's a decision that must be made by the homeowner.



Elevation. Raise your home above the floodplain. One method is to separate it from the foundation on hydraulic jacks while a new foundation is poured below.



Wet Floodproofing. Making uninhabited parts of your home resistant to flood damage and allowing water to enter during flooding.



Dry Floodproofing. Sealing your home to prevent flood waters from entering.



Levees and Floodwalls. Building a levee or floodwall around your home to hold back flood waters.



Demolition. Tear down your damaged home and either rebuild properly on the same property or buy a new home elsewhere.

Call the Building Department at 928-777-1371 to learn more about what is appropriate for your home.

Protect Natural Floodplain Functions

Flooding is a natural process that forms and maintains floodplains. These riparian corridors and other natural areas allow for seasonal variability of flow and the occasional extreme event. The lifeblood of riparian corridors are those periodic flows through the natural drainage system.

Floodplains control floodwaters by spreading it over a wide area, reducing its velocity, and recharging groundwater, filtering impurities from runoff, and replacing soils. Wildlife benefits greatly from floodplains also. When floodwaters recede, walkways, bike paths and open space areas are ready to be enjoyed again.

Prescott's mountain and desert topography could result in a flash flood event during a severe rainfall. Be safe and do not drive through a flooded street. A road barrier indicates a road or bridge is washed out. Do **NOT** drive around it. Even walking through flowing water can be dangerous. Just six inches of moving water is enough to knock an adult off his feet.

There are numerous low flow crossings in the City limits, but significant low flow crossings of which you should be aware are located here:

1. Jack Drive on Willow Creek Road
2. Lincoln Avenue on Miller and Butte Creeks
3. Goodwin Street and South Rush Street
4. Cheery Street on Granite Creek
5. Forest Hylands on Granite Creek
6. Middlebrook Lane on Aspen Creek

Substantial Improvement / Damage

A "substantial improvement" is defined as any combination of repair, reconstruction, alteration, or addition in which the cumulative cost equals or exceeds fifty percent (50%) of the market value of the existing structure. A building that meets this definition is considered new construction and must comply with the City's floodplain ordinance.

"Substantial damage" includes damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed fifty percent (50%) of the market value before the damage occurred. In Prescott, substantial improvement and substantial damage apply over the *lifetime* of the structure.