



# CITY OF FLAGSTAFF



April 1, 2024

RE: Flood protection

Dear Resident,

You are receiving this letter from the City of Flagstaff because your property or residence is in an area that has flooded several times in the last few years. The City has a program to help you protect yourself and your property from future flooding. It is recommended that you take the following steps.

1. Check with the Stormwater Section on the extent of past flooding in your area. Staff can inform you of the causes of repetitive flooding, what the City is doing to address it, and appropriate flood protection levels. Staff can visit your property to discuss flood protection options.
2. Prepare for flooding by doing the following:
  - Know how to shut off the electricity and gas to your house.
  - Make a list of emergency numbers and identify a safe place to go.
  - Make a household inventory, especially of basement contents.
  - Put insurance policies, valuable papers, medicine, etc., in a safe place.
  - Collect and place cleaning supplies, waterproof boots, etc., in a handy place.
  - Develop a disaster response plan. See the Red Cross's website at [www.redcross.org](http://www.redcross.org) for information about preparing your home and family for a disaster.
  - Obtain a copy of *Repairing Your Flooded Home*. Copies are available at the Water Services administration Building (2323 N Walgreen Blvd), or it can be found on the Red Cross' website.
3. Consider permanent flood protection measures.
  - Mark your fuse or breaker box to show the circuits to floodable areas. Turning off the power to the basement before a flood can reduce property damage and save lives.
  - Check your house for water entry points, such as basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
  - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
  - More information can be found at FEMA's website [www.ready.gov/floods](http://www.ready.gov/floods).  
Note that some flood protection measures may need a building permit and others may not be safe for your type of building. If you have questions on permitting, please contact the City of Flagstaff Engineering and Capital Improvements Division at 928-213-2676.



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4. Check with the Sustainability Division for information on financial assistance.
  - The City administers a flood prevention grant up to \$5,000 to cover cost of eligible dry floodproofing materials.
  
5. Purchase a flood insurance policy for your property.
  - Homeowner's insurance policies do not cover damage from floods. However, because the City of Flagstaff participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the federal government and is available to everyone, even properties that have been flooded. Because our community participates in the Community Rating System, you will receive a reduction in your insurance premium.
  - Because your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
  - Some property owners may have purchased a flood insurance policy because it was required by the lender when they obtained a mortgage or home improvement loan. Usually, these policies just cover the building's structure and not its contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
  - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
  - Contact your insurance agent for more information on rates and coverage.

Thank you for considering these important flood mitigation steps to protect yourself and your property. If you have questions or would like to discuss further, please do not hesitate to reach out to the City of Flagstaff Stormwater Section.

Sincerely,

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