



Arizona Flood Fact Sheet

Risks and Protection

*Floods are a common and costly natural hazard in Arizona. Whether caused by heavy rain, monsoons, or the remnants of tropical storms, the results of flooding can be devastating. While some floods develop over time, flash floods—particularly common in the state—can occur within minutes after the onset of a rainstorm. Even mountainous areas are at risk for flash flooding, as higher grounds tend to funnel water down into canyons. Residents need to protect their homes and assets with flood insurance **now**—before a weather event occurs and it's too late.*

Many Arizona residents may be at an even greater risk of flooding due to the recent wildfires that have burned across the state. Strings of large-scale wildfires have dramatically altered the landscape and ground conditions in the state. In 2009 alone, 147,531 acres in Arizona were severely damaged (source: National Interagency Fire Center).

HISTORICAL FLOODING

In the last 10 years (2000-2010), Arizona has experienced five federally declared flood disasters. Below, are some examples of flood impact worth noting:

Flash Flooding (2010): The Schultz Wildfire charred more than 15,000 acres, leaving the area susceptible to flooding and debris flows. One month later, heavy rains and monsoons in late July through early August brought flooding to the Flagstaff area. More than 38 homes flooded, 24 of which experienced additional damage from mud and debris.

Summer Flooding (2006): During July and August, monsoons caused flooding in more than 93 communities throughout the state. Some homes were hit with a 20-foot surge of water. Overall, the flooding caused a flood-recovery bill of more than \$4.2 million.

Winter Flooding (2000): From October 21 through November 8, flooding in La Paz, Maricopa, Pinal, and Yavapai counties damaged more than 440 homes causing more than \$4.4 million in damages.

Despite this pattern of flooding, only 19 percent of buildings at high risk for flooding in Arizona are covered by flood insurance.

BE FLOODSMART—REDUCE YOUR RISK

Arizona Flood Coverage At-a-Glance

Currently there are nearly 35,000 flood insurance policies in force (PIF) in Arizona, just more than 25,000 of which are in high-risk areas. However, **many state residents remain at risk**—less than two percent of households are covered.

- **Learn your flood risk.** Find out your flood risk by entering your address at FloodSmart.gov “**Assess Your Risk.**” Insurance agents can provide more detailed information and insurance options.
- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is a 30-day wait before a policy becomes effective. If you already have a flood policy, remember that it needs to be renewed each year.
- **Make a flood plan.** Plan evacuation routes. Keep important papers in a safe, waterproof place. Itemize and take pictures of possessions. Build an emergency supply kit.
- If you live in a high-risk area and carry a mortgage from a federally regulated lender, you are required to purchase a flood insurance policy. If your property is located in a moderate-to-low risk flood area, you may be eligible for a lower-cost Preferred Risk Policy (PRP), which starts at just \$119 a year.
- Visit FloodSmart.gov or call **1-800-427-2419** to learn about individual flood risk, explore coverage options, and to find an agent in your area. **Most standard homeowners’ policies do not cover flood damage.**





ARIZONA DEPARTMENT OF INSURANCE

2910 N. 44th Street, Ste. 210 ~ Phoenix, AZ 85018
(602) 364-2499 ~ www.azinsurance.gov

Flood Insurance

Insurance companies generally define “flood” or “flooding” to mean any water outside your home that flows inside at ground level. If this water damages your home or belongings it is NOT covered by your homeowner’s insurance policy.

Flood insurance is obtained through the *National Flood Insurance Program (NFIP)*.

Changes to the terrain surrounding your property can increase your risk for flood! For instance, a wildfire may destroy the ground cover that helps deflect flooding. *Periodically re-evaluate your flood risk.*

How to buy NFIP flood insurance:

- Start by calling your homeowner’s or renter’s insurance agent to ask if they write flood insurance. If they can’t help, call the NFIP to find an agent that specializes in flood insurance: **(888) 379-9531**.
- Unlike homeowner’s insurance, there is a **30-day waiting period** before a flood insurance policy takes effect.
- You will need to know what flood zone your home is in. To find out, call **877-336-2627** or visit www.FloodSmart.gov.
- If your home is *not* in a low-risk flood zone, you may need to seek assistance from your local **County Flood Control District** office to obtain documentation for flood insurance. This process can take some time.
- Unlike homeowner’s insurance, flood insurance requires separate policies for *each* building and separate coverage for your belongings inside *each* building.
- Flood insurance can be purchased by homeowners, condo-owners, renters, and business-owners

Nearly 25% of flood insurance claims to the NFIP come from low-to-moderate flood risk areas! Everyone is at risk for flood to varying degrees.

Questions or complaints about flood insurance benefits or claims can be addressed to:

National Flood Insurance Program

Phone: (888) 379-9531 or 877-336-2627

Email: FloodSmart@dhs.gov

Website: www.floodsmart.gov

Questions or complaints about other insurance issues can be addressed to:

Arizona Department of Insurance

Phone: (602) 364-2499 or (800) 325-2548 (outside Phoenix)

FAX: (602) 364-2505

Email: consumers@azinsurance.gov

Website: www.azinsurance.gov