



# 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 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.*

### WILDFIRES INCREASE THE RISK

Many Arizona residents may be at an even greater risk of flooding due to recent wildfires that have burned across the state. Strings of large-scale wildfires have dramatically altered the landscape and ground conditions. As of July 2011, the Wallow and Stanley fires have burned more than 540,000 acres in Arizona (Source: National Interagency Fire Center). In addition, over the last 10 years (2001-2011), four of the eight Federal disasters declared in Arizona have been directly related to wildfires.

These seasonal wildfires leave the ground charred, barren, and unable to absorb water, creating conditions ripe for flash flooding and mudflow. For example, in June 2010, the Schultz Wildfire charred more than 15,000 acres across the state. One month later, heavy rains and monsoons flooded more than 38 homes downstream from the burn area around Flagstaff, 24 of which experienced additional damage from mud and debris.

Despite these increased flood risks, fewer than 17 percent of buildings at high risk for flooding in Arizona are covered by flood insurance. There are important steps all residents can take to protect themselves.

### BE FLOODSMART—REDUCE YOUR RISK

**Learn your flood risk.** Find out your flood risk by entering your address in the “One-Step Flood Risk Profile” at [FloodSmart.gov](http://FloodSmart.gov). Insurance agents can provide more detailed information and insurance options. Visit [FloodSmart.gov](http://FloodSmart.gov) to learn about individual flood risks and to explore coverage options or call 1-800-427-2419 to find an agent in your area.

**Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is typically 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. If you live in a high flood risk area and carry a mortgage from a federally regulated or insured lender, you are required to purchase a flood insurance policy. If your property is located in a moderate-to-low risk area, you may be eligible for a lower-cost Preferred Risk Policy (PRP), which can start at just \$129 a year.

**Make a flood plan.** Be familiar with evacuation routes. Keep important papers in a safe, waterproof place. Itemize and take pictures of possessions. Build an emergency supply kit. Visit [Ready.gov](http://Ready.gov) for details.

### Arizona Flood Coverage At-a-Glance

Currently there are nearly 34,000 flood insurance policies in force (PIF) in Arizona, just over 23,000 of which are in high-risk areas. **However, many state residents remain at risk**—less than two percent of households are covered.

