

Flood Insurance - Important Information

There is a strong likelihood of flash flooding as a result of the Museum Fire. The County strongly encourages all homeowners within the expected flood area to purchase flood insurance and take other suitable precautions to mitigate their homes and themselves from injury or damage due to flooding. The determination of what specific precautions are suitable for your particular property is your responsibility. You may wish to consult an engineer of your choice. The County Flood Control District and City of Flagstaff will be conducting assessments of properties at high risk for flooding.

A separate flood insurance policy through the National Flood Insurance Program (NFIP) covers damage to your home and belongings caused by flooding. Standard homeowners' insurance does NOT cover flood damage. More information is available at <https://www.floodsmart.gov/>.

If your insurance agent is not aware of the procedures for selling flood insurance policies, then please call 1-800-427-4661 for a referral. You can also find a local insurance agent at www.floodsmart.gov and send questions regarding flood hazard mapping and flood insurance to floodsmart@fema.dhs.gov.

When purchasing a flood insurance policy, there is usually a 30-day waiting period for coverage to become effective. However, the 30-day waiting period may be waived by the FEMA Director:

- If the wildfire that resulted in the flooding originated on federal land. The Museum Fire originated on federal land.
- Where the flooding is caused, or exacerbated by, post-wildfire conditions on federal land, and
- Flood insurance was purchased not later than 60 days after the official wildfire containment date.

For more information about the 30-day waiting period waiver, please visit <https://www.floodsmart.gov/policy-terms>.