



## City of Phoenix

### Street Transportation Department Office of the City Engineer

September 15, 2023

**Dear Property Owner or Occupant:**

The purpose of this letter is to advise you that the subject address is located in a Special Flood Hazard Area (SFHA) located on a Flood Insurance Rate Map (FIRM), issued by the Federal Emergency Management Agency (FEMA). The FIRM shows areas within the 100-year flood boundary, which is the SFHA. A “100-year flood” refers to a flood level with a one percent (1%) chance of being equaled or exceeded in any given year.

The Flood Disaster Protection Act of 1973 prohibits federal agencies, such as FHA, VA, and SBA, or federal instrumentality, from making or guaranteeing a loan secured by a building in an SFHA unless flood insurance has been purchased. The City of Phoenix is a participating community in the National Flood Insurance Program (NFIP) as a result of the adoption and administration of a Floodplain Management Program. This has resulted in the Federal Insurance Agency making flood insurance available to our community. This program protects our citizens against much of the devastating financial loss resulting from future flood disasters.

Not all structures in your neighborhood have flood insurance at this time. This is due to the fact that in the past most federally guaranteed mortgage companies did not enforce the flood insurance requirement. Recent federal regulations have corrected this. When financing is obtained for a structure in the SFHA, flood insurance will be required. If you have experienced flooding, or if your structure is low with respect to the street, we recommend that you consider purchasing flood insurance. It can be purchased from any insurance agent. Most “homeowner’s” insurance policies do not cover damage from floods.

There are measures that you can take to protect your property including retrofitting, grading, ditch cleaning, or other ways of correcting local drainage problems. If you desire information on flood protection measures, we have free brochures and other information available.

While parts of Phoenix have had 100-year rainfall events during the past few years, your area may not have experienced such a storm during this time. Recent experience is not a good indication of the flooding threat. Structures that are lower than the street could be flooded in

an intense local thunderstorm. These storms normally occur during the summer and result in excessive rainfall runoff depths within a short time.

These types of floods occur without warning since it is impossible to predict where a thunderstorm will occur with any degree of accuracy. Therefore, we would advise that you be prepared for flooding any time the Weather Bureau issues a flash flood warning. These warnings are routed by computer to most radio and television stations for broadcast. They are also broadcast on the NOAA Weather Radio station at 162.55MHz.

Extensive rainfall and snowpack on the Agua Fria, Salt, and Verde River watersheds, coupled with high water storage levels in various reservoirs, could require emergency water releases by the Central Arizona Project or the Salt River Project system that could endanger life and property along the Agua Fria River south of Glendale Avenue, can contribute to flooding below that juncture. The Army Corps of Engineers and the Soil Conservation Service have built a number of flood retarding structures on rivers, creeks, washes, and other flood-prone areas in Phoenix. The Flood Control District of Maricopa County maintains and operates these structures. A failure of one of these structures, while extremely unlikely, could result in a level of flooding that greatly exceeds the flood threat that existed prior to construction.

In the event of a flood, there are some property protection measures that you can implement. Furniture can be moved, and sandbags can be placed to reduce the damage from the flood. If flooding is imminent, the power and natural gas should be turned off, and you should avoid contact with any electrical items. Avoid crossing any unbridged washes since the depth will be uncertain.

It is unlawful to block public drainage easements or other watercourses. While it is the intent of our Street Maintenance Division to maintain these facilities on a regular basis, some may be missed. Please call (602) 262-6411 to notify us of a maintenance need or to report a violation or any illegal activity.

Contact the Planning and Development Department before you build, fill, or otherwise make changes to the land or structures. This is to avoid the unintentional blockages of floodwaters. If you become aware of illegal floodplain development, please report it by calling (602) 262-6441. If unchecked, this activity may adversely affect your property or your neighbor's. A permit is required for all development within the SFHA, not just the construction of buildings.

Any new buildings constructed in the SFHA must be elevated a minimum of one (1) foot above the Base Flood Elevation (BFE) and must meet other stipulations in state and local ordinances. The BFE can generally be obtained from the FIRM. If you feel that your property is above the BFE, you may retain an engineer or land surveyor to prepare a request for a Letter of Map Amendment (LOMA). This would be at your own expense, and there is no guarantee that the lowest floor or the structure and/or utility pads are high enough to be removed from the floodplain until it is surveyed. The LOMA must be approved by FEMA. The LOMA would eliminate the federal requirement for flood insurance.

The NFIP requires that if the cost of reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50% of the building's market value, then the

building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards (e.g., a residence damaged so that the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated to or above the base flood elevation).

Floodplains that are relatively undisturbed (or have been restored to a nearly natural state) provide a wide range of benefits to both human and natural systems. These benefits take many form: provide flood storage and conveyance, reduce flood velocities and peaks, filter nutrients and impurities from runoff, promote infiltration and aquifer recharge, support high-rate plant growth, provide breeding and feeding grounds, enhance agricultural lands, provide recreational opportunities, provide opportunities for environmental and other studies.

If you require additional information, please contact the Floodplain Management section at (602) 262-4960. Since our staff is small, you may reach voicemail. Please leave your name and the information required, and we usually are able to return the call the same day. This letter is part of our community's participation in the NFIP Community Rating System. This component of our Floodplain Management Program could result in reduced flood insurance rates for City residents of as much as 25%.

Sincerely,

  
Nazar Nabaty, P.E.  
Floodplain Administrator