

April 24, 2017

RE: Oak Creek Floodplain Remapping Study

Dear Interested Party:

A multiyear project to re-examine the flood risks along Oak Creek and develop updated, detailed, digital flood hazard maps is about to start. The Yavapai Flood Control District (YCFCD) is leading this effort and will be working closely with the Federal Emergency Management Agency (FEMA), Coconino County Flood Control District (CCFCD) and the City of Sedona. This study will re-examine the flood risks along Oak Creek and its tributaries from Sterling Canyon in Coconino County, through the City of Sedona, past Cornville, and down to where Oak Creek empties into the Verde River. To learn more about this study and how your flood risk may change, YCFCD will be co-hosting meetings and a public open house with CCFCD and the City of Sedona to officially kick off the project.

Oak Creek Flood Maps Need Updating

The flood maps presently in use are out of date as comprehensive detailed studies have not been performed since the early 1980s. The flood risks currently shown on today's flood map do not reflect the effects of growth since then nor changes in drainage and run-off patterns caused by land-use and natural forces. In addition, more detailed information is now available and the mapping-related technology has improved. As a result, the updated flood maps will more accurately represent these changes and the current flood risk and be an important tool for the communities in the effort to protect lives and properties along Oak Creek.

You're Invited

YCFCD, CCFCD and the City of Sedona invite you to an upcoming meeting where you can hear a short presentation about the mapping study and ask questions as it pertains to your industry or interest. Following the stakeholder presentation, a public meeting will be held where residents and property owners can hear the presentation, talk one-on-one with staff, as well as speak with an insurance specialist. The Industry/Stakeholder Presentation portion of the meetings is specifically designed for you as a potentially interested organization, but feel free to attend the public sessions as well. The following meetings are currently scheduled:

Cornville Open House

May 9, 2017

4:30-5:00 pm Industry/Stakeholder Presentation

5:30-7:00 pm Public Meeting

Presentation at 5:45-6:00

Oak Creek School Gymnasium

11490 Purple Sage Road

Cornville, AZ 86325

Sedona Open House

May 10, 2017

4:00-4:30 Industry/Stakeholder Presentation

5:15-7:00 pm Public Meeting

Presentation at 5:30-5:45

Sedona Community Center

2615 Melody Lane

Sedona, AZ 86336

You are encouraged to attend this meeting. Meanwhile, if you have questions about the meeting or the project, please visit www.YCFlood.com/Oak-Creek-Floodplain-Remap, or contact Lynn Whitman (YCFCD District Engineer) at 928-771-3197.

2017-2018 OAK CREEK FLOOD STUDY FACT SHEET

The Yavapai County Flood Control District (YCFCD), in conjunction with the Federal Emergency Management Agency (FEMA), Coconino County Flood Control District (CCFCD) and the City of Sedona, has started a multi-year study and remapping of the different flood hazard areas along Oak Creek. The first phase of the study should be completed by Fall 2018 and result in draft flood maps, known as Flood Insurance Rate Maps (FIRMs), from Sterling Canyon in Coconino County, through the City of Sedona, past Cornville, and down to where Oak Creek empties into the Verde River. When these draft maps eventually become final, residents and business owners along Oak Creek will better understand their current flood risk and be able to make more informed decisions on insuring and protecting their home or business against future floods.

Why Oak Creek Flood Maps Need Updating

The current flood maps for Oak Creek and adjacent streams are based on studies and technology more than 30 years old and no longer accurately represent the area's flood risk. The area has seen significant growth since the early 1980s and experienced large rainfall events, including two significant floods and Sedona's flood of record. As a result, drainage patterns have changed. In addition, technology used to estimate flood risks has greatly improved. Using the state-of-the-art aerial mapping and risk modeling techniques along with 30-plus additional years of rainfall information, these new flood maps will show – on a property-by-property basis – the current level of flood risk along Oak Creek.

Current Oak Creek flood maps are outdated. New flood maps will provide a better understanding of today's flood risk and help guide creating a safer, more resilient place to live and work.

Updated Flood Maps Mean a Safer Community

By showing the extent to which areas along Oak Creek and individual properties are at risk for flooding, the new maps will help guide financial protection, planning, investment, building, development and renovation decisions.

- Residents and business owners will understand their current flood risk and be able to make better decisions about insuring and protecting their property against floods.
- Community planners, local officials, builders and developers will have more updated information to guide building and remodeling decisions, resulting in a more resilient community.
- Lending and realty professionals will be better able to inform clients of the risk factors that may affect the property they are buying or selling as well as any flood insurance requirements.
- Insurance professionals will have a better understanding of their clients' flood risk and offer the best insurance options.

Changing Flood Risks Mean Changing Building and Flood Insurance Requirements

While it will be several years before the flood maps will become effective, when they do, it may affect building, remodeling and home purchase decisions as well as flood insurance requirements and costs. When the new flood maps are adopted, all buildings and remodeling must be done in accordance with the new flood zones and Base Flood Elevations (BFEs) shown on the new map. In addition, most homes and businesses with a mortgage that are newly identified to be at high risk will be required to carry flood insurance; however, the National Flood Insurance Program (NFIP) provides insurance rating options that can result in cost savings on flood insurance. Mortgaged buildings which are identified to no longer be at high risk, but instead be at a moderate-low flood risk, will stop being federally required to carry flood insurance when the maps become effective (though the lender can still require it). However, flood

2017-2018 OAK CREEK FLOOD STUDY FACT SHEET

insurance is strongly recommended as the risk has been only reduced, not removed. Many property owners will qualify to convert their current policy to a lower-cost Preferred Risk Policy, with premiums currently starting at less than \$200 a year.

Stay Informed

This restudy of the Oak Creek flood hazards will occur in phases over the next several years. The process for reviewing and adopting the updated maps will include ample time to address questions and concerns that residents and business owners may have about how the changes could affect them. A project kick-off public meeting will be held at the start of the project in May 2017 and another public meeting when the first phase of the study and draft maps are completed, which is targeted for the fall of 2018. Notices informing residents and business owners along Oak Creek will be mailed in advance of the meetings, information posted on the counties' and city's websites, and shared with the local media.

Residents and business owners with questions about the project can contact their respective county or city official listed below. In addition, current flood maps can be viewed at the local office or at <https://msc.fema.gov>.

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