

## YOUR PROPERTY IS IN A MAPPED FLOOD ZONE

As shown on the Flood Insurance Rate Map produced by the Federal Emergency Management Agency (FEMA) or on floodplains mapped by Pima County, excluding local sheet flood areas.



### Here are some things you should know BEFORE it floods

The Pima County Regional Flood Control District is sending this information to property owners within FEMA- and locally-mapped flood zones. It is in keeping with the District's Mission of providing flood protection information and services for the general health, safety and welfare of the residents of Pima County. How much flood danger is your property in? It depends on several factors, including how close your property is to the source of flooding, how large the source of flooding is, and how high any structures are above ground. You may obtain a detailed flood map of your property by visiting our office or visit our Website and click on Flood Hazard Map.

### PROTECT YOURSELF FROM FLOODING

If your home was constructed before 1974, regulations at that time did not require elevating it. However, there are permanent retrofitting techniques (such as floodproofing the structure and elevating service equipment) that can offer protection from flood damage. History has shown that structures built in conformance with floodplain regulations sustain less flood damage—or no damage at all—compared to structures that are not.

### PURCHASE FLOOD INSURANCE

Have flood insurance; flood damage is not covered under homeowners insurance; a separate flood policy must be obtained from your agent, and there is a 30-day waiting period, so do not put it off until it starts raining! Within Special Flood Hazard Areas (SFHA) insurance is required for federally backed mortgages. Residents of Pima County located in an SFHA receive a 25% discount off the regular premium. Within local floodplains insurance is not required by FEMA, but is recommended and may be very affordable.

A flood zone is defined as an area that is inundated by a flood that has a one-percent chance of occurring annually. That means that over the duration of a 30-year mortgage, there is a 26% chance of that area being flooded.

### PREPARE BEFORE FLOODS COME

Prepare an evacuation plan—plan several alternate routes of escape and the safe locations you will go to from those escape routes. Also have sandbags on hand.

Prepare a secure and watertight trash can supplied with:

- First Aid Kit
- Clothing & Bedding
- Non-perishable Food & Can Opener
- Medications & Sanitation Supplies
- Work Gloves
- Fire Extinguisher
- Drinking Water
- Plastic Tarps & Duct Tape
- Flashlight, Radio & Batteries
- Cash or Traveler's Checks
- Utility Shut-off Wrench
- Pliers, Axe & Shovel

### WHAT TO DO IF THERE IS A FLOOD OR FLOOD WARNING

- Ensure that children and pets are safe indoors
- Fill jugs, sinks, and tubs with water to use for cleaning and drinking
- Sandbag doorways
- Move valuables to higher locations in the home

Summer flooding can be very localized and sudden, causing damage very quickly. Winter flooding tends to be more widespread, after several days of steady rain. Either way, being informed and prepared is the best way to minimize or eliminate losses of life and property due to flooding.

### DISCLOSURE REQUIREMENT

Property sellers are required to notify you if the parcel is within a FEMA SFHA and flood insurance will be a requirement for a federally backed mortgage. If a property is in FEMA Shaded Zone X or a locally identified floodplain, flood insurance is not required (although it is recommended) and real estate disclosure law may not require a seller to notify you of the floodplain status. Prospective buyers and owners should contact our office to determine if a property is impacted by these other floodplains.



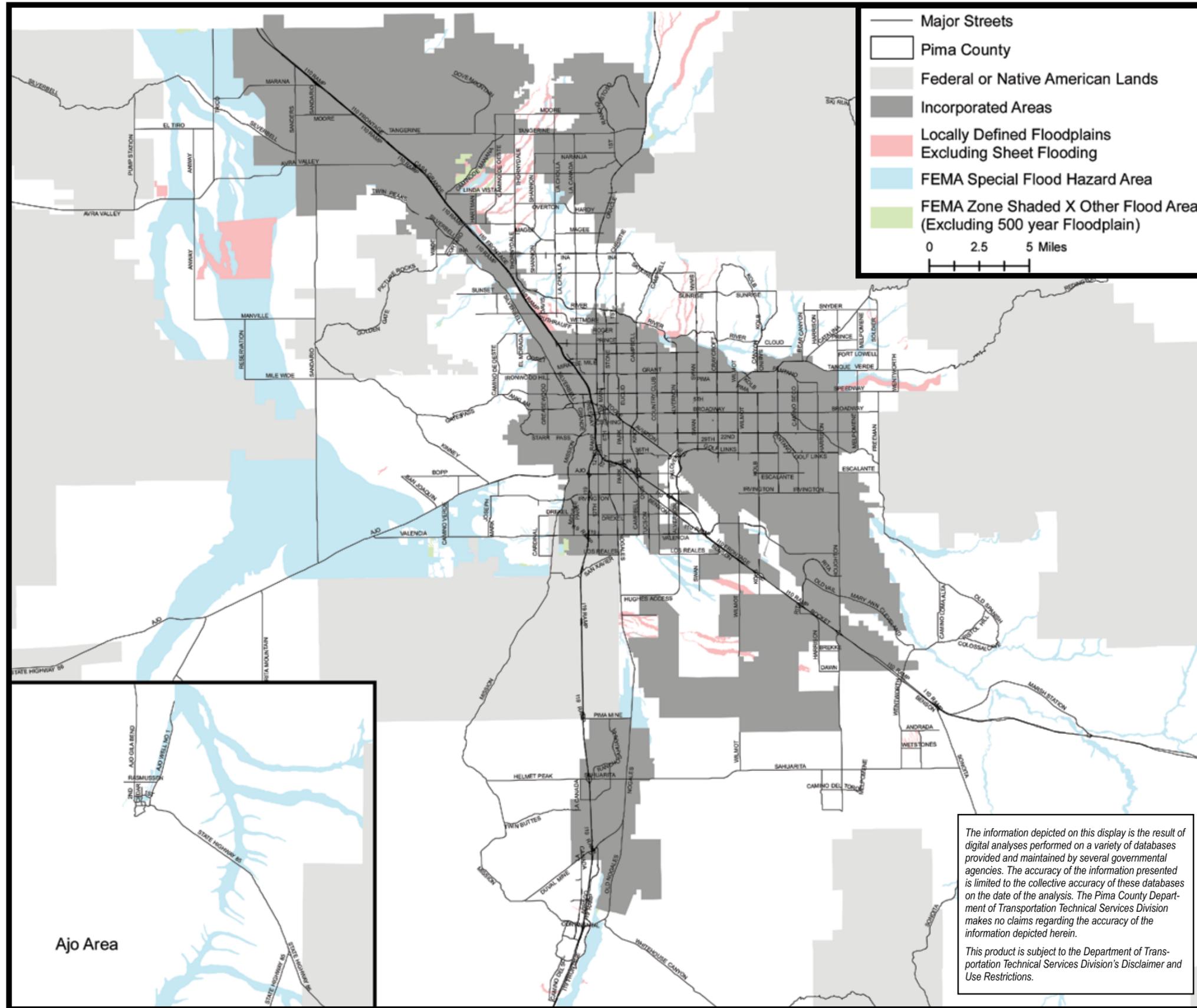
**July 26, 2005—The Cañada del Oro Wash as seen from Golder Ranch Bridge. In a matter of seconds, a dry wash turned into a muddy river while the sun was shining overhead.**

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**REGULATIONS IN FLOOD ZONES**

A Floodplain Use Permit is required for all work in or near floodplains and regulated washes. If you plan to build a wall, a guest house, a new home, a pool, or any other improvement, check with our office before you proceed—it will protect you and could save you money, trouble, and inconvenience.

If you plan home improvements and your home is not properly elevated, you may be restricted by how much you can legally improve your structure. Federal guidelines do not allow improperly elevated homes to be improved or repaired beyond certain monetary limits without full compliance with floodplain regulations. Be sure to visit our office before you plan improvements for a property that is in a flood zone. Knowing the regulations regarding flood zones will save time and expense.

**DRAINAGE SYSTEM MAINTENANCE**

Pima County regularly inspects and maintains public drainageways within its jurisdiction in order to allow flood waters to stay in the washes and away from structures; you play an important part in this effort by making sure not to block or obstruct drainages that may be in or around your property. Most washes, however, are privately owned and are not normally subject to routine maintenance. These washes are supposed to remain natural with erosion and deposition occurring. The Floodplain Management Ordinance prohibits obstructing, diverting, or retarding flows in floodplain washes and channels in any way. This includes dumping trash, yard waste, soil, construction debris and placement of landscaping or other development. Even if drainageways are only partially filled or blocked, floodwaters may be diverted and cause erosion damage to property or structures. Diverted flows pose a significant safety risk because they are unpredictable and neighbors will not expect it. If you suspect that there may be a floodplain violation in your neighborhood, contact our office to report the problem.

**NATURAL AND BENEFICIAL FLOODPLAIN FUNCTIONS**

Floodplains provide for conveyance of floodwater as well as other natural and beneficial functions. Riparian areas are the green belts along rivers and streams. These ecosystems, or habitats, are among the most valuable natural resources in Pima County—they provide abundant vegetation, water quality protection, erosion protection, soil stabilization, groundwater replenishment, open space, recreational areas, and have historical and archaeological value. Riparian areas provide corridors for wildlife and are particularly important for cover, forage and nesting habitat for both resident and migratory birds.

Riparian areas are being lost or degraded as a result of a variety of human activities. The Riparian Ordinance encourages avoidance and requires mitigation when avoidance is impossible. Habitat maps may be viewed on the county's Mappguide website.

**NEVER CROSS A FLOODED ROAD**

Motorists can be cited, fined and even arrested for ignoring, removing or driving around a traffic sign or barricade. Even if no barricade exists, don't risk getting stuck or carried downstream in a flooded wash!



How would you know the pavement was gone if this road were covered with flowing water? At some point, saturated ground gives way and the pavement above it fails...often from the weight of a car—don't put yourself, your passengers or rescue personnel in harm's way.

Even "high clearance" vehicles like pickup trucks can stall or get swept away—once carried downstream, vehicles and their passengers may never be recovered. Be aware that under Arizona's "Stupid Motorist Law" you can be fined up to \$2000 for the cost of emergency response and rescue efforts. Additionally, you can be charged with reckless driving. If convicted, there can be a 4 month prison sentence, 2 years probation and/or \$750 fine imposed.

The information depicted on this display is the result of digital analyses performed on a variety of databases provided and maintained by several governmental agencies. The accuracy of the information presented is limited to the collective accuracy of these databases on the date of the analysis. The Pima County Department of Transportation Technical Services Division makes no claims regarding the accuracy of the information depicted herein.

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**Pima County Floodplain Management Office is located at 97 E. Congress St., 3<sup>rd</sup> Floor • Office Hours: 8:00 A.M. to 4:30 P.M., Monday–Friday • Phone: (520) 243-1800**  
**For flood protection assistance and information on your property, please visit our office or see our web site at [www.rfcd.pima.gov/fpm](http://www.rfcd.pima.gov/fpm)**