



Yavapai County Flood Control Earns Improved CRS Class Rating



The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program for communities. Through CRS, communities are rewarded for floodplain management activities that exceed the minimum NFIP requirements. The program provides opportunity for discounted flood insurance premiums for policyholders in communities that participate. There are about 75 local actions that can earn credit, arranged under four categories:

- 1) Public Information
- 2) Mapping and Regulations
- 3) Flood Damage Reduction
- 4) Flood Preparedness.

CRS communities are assigned a CRS Class rating depending on the number of points they earn. The Yavapai County Flood Control District has participated in the program since the late 90s. *(continued on pg 3)*

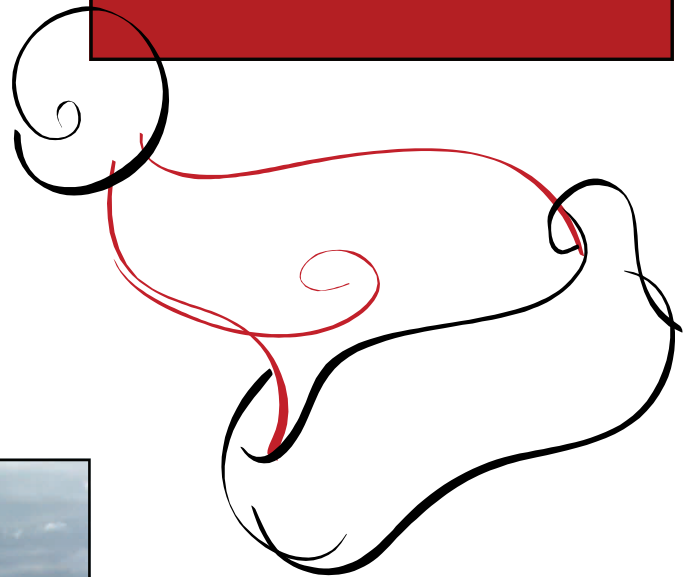


Watson Lake—Prescott, Arizona

WHAT WOULD FLOODING COST YOU?

ACCORDING TO FLOODSMART.GOV, ALL IT TAKES IS A FEW INCHES OF WATER TO CAUSE MAJOR DAMAGE TO YOUR HOME AND ITS CONTENTS. AN INTERACTIVE TOOL SHOWS YOU WHAT A FLOOD TO YOUR HOME COULD COST, INCH BY INCH.

VISIT THE YCFCD WEBSITE AT WWW.YCFLOOD.COM AND LOOK FOR THE FLOODSMART COST OF FLOODING LINK!



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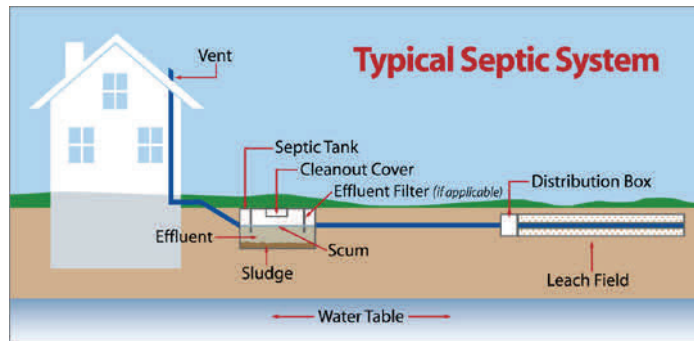
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Being Septic Smart!

Today, EPA is launching SepticSmart, a national program to promote proper septic system care and maintenance by homeowners. Nearly one quarter of all households in the United States depend on septic systems. When properly maintained and used, these systems serve to effectively treat and dispose of wastewater. Unfortunately, septic system back-ups and overflows can lead to costly homeowner repairs and can pollute local waterways, creating a risk to public health and the environment.



While licensed and certified professionals are available to assist homeowners in servicing and maintaining their septic system, homeowners can educate themselves as consumers about their septic system, just as they do with their car, home, or anything else they own that requires periodic maintenance. Unfortunately, with the systems being largely out of site, they can be installed and largely forgotten until problems arise. Homeowners can adopt practices like regularly scheduling inspections of the system, preventative measures such as not pouring cooking grease down the drain, and water conservation efforts to reduce septic system failures and help prolong the life of their systems.



In addition to helping educate homeowners, SepticSmart, developed by EPA in cooperation with its public and private sector partners, will serve as an online resource for industry practitioners and local governments, providing access to tools to help educate their clients and residents. A toolbox of downloadable materials including educational postcards, door hangers, and homeowner guides (in English and Spanish) are available via the SepticSmart webpage. For more information, please visit: www.epa.gov/septicmart.

**GAUGE
OF THE
MONTH**



HARRIS PARK

Gauge ID: 3830

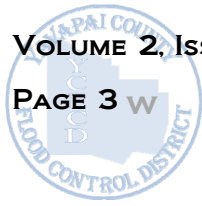
Gauge Type: Rain/Weather

Watershed: Verde River

Sub-basin: West Clear Creek

Location: South of Happy Jack

Installed 6/08/2010



YCFCFD EARNS IMPROVED CRS RATING (CONTINUED)

The District has been working with program representatives at both the local and national level to effectively gather and document points for the many activities we currently perform. Through those efforts over the last couple years we are proud to announce that we will be improving to a Class 6 community. Becoming a Class 6 community will benefit our policy holders within the Special Flood Hazard Area (SFHA) with a **20% discount** on their federal flood insurance policies.

The program is very documentation-intensive and geared more toward cities and towns. Given the large geographic area the District administers, it is a challenge to meet the program and documentation requirements to achieve the higher classes. While not really offering any benefit directly to the District, we strongly endorse the program and expend time and resources for the benefit of our citizens.

Floodplain management in our large, mostly rural county requires a multi-tiered approach. Through participation in the NFIP and DCRS programs we are able to help make flood insurance available to our citizens at the lowest cost possible.

Community Rating System Premium Discounts

Class	Premium Discount	
	SFHA*	Non-SFHA
1	45%	10%
2	40%	10%
3	35%	10%
4	30%	10%
5	25%	10%
6	20%	10%
7	15%	5%
8	10%	5%
9	5%	5%
10	0	0

* Special Flood Hazard Area. Non-SFHA premium reductions apply to B, C, D, X, A99, and AR Zones.

MAINTAINING DETENTION PONDS

So you have a detention pond on your property...

Detention ponds are used to improve the quality of urban runoff from roads, parking lots, residential neighborhoods, commercial areas, and industrial sites, and to reduce peak stormwater runoff rates by providing temporary storage during larger storm events. If the detention pond on your property was constructed early in the development process, it was probably used to trap sediment from construction activities in the tributary drainage area, a very effective way to collect and remove pollutants. In addition, the detention pond on your property may provide other benefits such as passive recreation and open space opportunities in addition to reducing peak runoff rates and improving water quality. A functioning detention pond is a requirement for stormwater management.

You, as the owner of this stormwater feature, the manager of a commercial site, or as a member of a Homeowner Association (HOA), need to understand the importance of the detention pond facility and your obligation to assure its continued proper function. This detention pond maintenance fact sheet will provide the information and the contacts you need to operate a fully functional detention pond on your property.



Changes to Flood Insurance Rates Begin January 1st

The Biggert-Waters Flood Insurance Reform Act of 2012 (BW12), also known as the Reform of Premium Rate Structure, is scheduled to take effect in phases, starting January 1, 2013. While the details of the program are still being worked out, communities have received some guidance from FEMA regarding the changes taking place immediately.

FEMA will exclude certain properties from receiving subsidized premium rates, including the following:

- ◆ Any severe repetitive property consisting of 1-4 properties.
- ◆ Any property that had incurred flood-related damage in which the cumulative amounts of NFIP flood insurance claim payments equaled or exceeded the fair market value of the property.
- ◆ Any business property.

The properties noted above will experience a 25% premium increase annually until their average risk premium rate is equal to the average of the risk premium rates for actuarially rated policies.

FEMA will no longer provide a rate subsidy to the following:

- ◆ Any property not insured by the NFIP as of the date of enactment of BW12. There may be exceptions to this rule, but no notice has been given as of yet.
- ◆ Any property purchased after the enactment of BW12.
- ◆ Any policy under the NFIP that has lapsed in coverage as a result of the deliberate choice of the policy holder.

These properties listed above will be immediately subject to full-risk rating.

FEMA will release additional details by February of 2013. For additional information, talk to your insurance agent or go to www.floodsmart.gov.

YCFDC CONTACT INFORMATION

LOCATIONS:

1120 Commerce Dr. Phone: 928.771.3197
 Prescott, AZ 86305 Fax: 928.771.3427

10 S. Sixth St. Phone: 928.639.8151
 Cottonwood, AZ 86326 Fax: 928.639.8118

Please visit the County website for more information:

- *Applications, Forms and Instructions*
- *Building Codes*
- *Community Plans*
- *Drainage Criteria Manual*
- *Fees/Impact Fees*
- *Flood Hazard Status Reports*
- *Flood Protection Information*
- *General Plan*
- *Ordinances*
- *Regulations*
- *Storm Water Management Program*
- *Related Links & More*

www.yavapai.us

COUNTY TOLL FREE TELEPHONE NUMBERS

Ash Fork, Bagdad, Seligman, Yarnell 800.771.2797
Black Canyon City and Phoenix Area 602.495.8800

COUNTY SWITCHBOARD NUMBERS

Prescott 928.771.3100 - Verde Valley 928.639.8100

The Yavapai County Board of Supervisors also serve as The Board of Directors for the District.

The initial floodplain ordinance was adopted December 1981, and has been revised over the years.

The Drainage Criteria Manual, was first adopted November 1998, and revised August 2005. The current Ordinance and Drainage Criteria Manual are available on line at the County website or may be purchased at the Prescott and Cottonwood District offices.

Services Performed

The District is available for assistance or technical advice on the following topics:

- National Flood Insurance Program
- District ALERT System
- Flood Insurance Rate Maps
- Flood Status Information on a Parcel of Land
- Flood Protection & Safety
- Local Flood Hazard
- Development & Permitting within the 100 year floodplain
- Construction in or adjacent to a significant watercourse
- Storm Water Quality and Pollution Control

Flood protection information and links to other agencies are available on the County website. Visit www.ycflood.com for archived issues of this newsletter.