

# Wildfire Risk is Rising. Insurance is Challenging. What does it mean for Coconino County—and for you?

Coconino County is at higher wildfire risk than 96% of U.S. counties

## ACROSS THE NATION:

- 120,000+ homes lost since 2005
- \$70 Billion in damages
- Fewer insurance options
- Higher premiums, policy cancellations

## ACROSS THE NATION:

- Expert Insights from Headwaters Institute
- Attend in Person at 219 East Cherry Avenue, Flagstaff
- Stream via County's YouTube Link:  
[www.youtube.com/@CoconinoCounty](http://www.youtube.com/@CoconinoCounty)
- Sessions Will be Recorded & Posted at the Flood Control District's Webpage

**Join the Flood Control District's Public Work Sessions  
and Learn Alongside the Board of Supervisors  
Tuesday, June 3 • 1:15 – 2:45 p.m.  
Board of Supervisors' Chambers  
219 E Cherry Ave • Flagstaff, AZ**



June 3 Zoom Meeting

<https://www.coconino.az.gov/3286/The-Wildfire-Crisis-in-Coconino-County>

# Lucinda Andreani

Deputy County Manager & Flood Control Administrator

- In addition to her role as Deputy County Manager, Andreani leads the Flood Control District as it addresses post-wildfire flooding from three recent wildfires as well as supporting the **District's Forest Restoration Initiative, which is intended to reduce the threat of catastrophic wildfires and severe and repetitive post-wildfire flooding.**

# Presentation by HeadwatersEconomics.org

- “Understanding the Wildfire-Insurance Crisis in the West”
- Coconino County is in the top 4% for wildfire risk
- Risk Reduction Strategies must:
  - Occur at both parcel and community level
  - Be demonstrated to and validated by insurers
  - Be approved by state regulators
  - Be maintained and monitored

# Key Elements of Effective Programs

- Staffing and Capacity
  - Parcel -> Neighborhood -> Community
- Data
  - Research and tools
- Communications
- Collaborative Partnerships
- Community
- Insurance companies need to see program requirements at community scale

# Boulder, CO program

- “Wildfire Partners”
- Provides something like a Firewise certificate for individual properties
- <https://wildfirepartners.org/>



# Forest Lakes CWPP update

- The Greater Flagstaff Forests Partnership (GFFP) was awarded a grant in May, 2024 to develop a county-wide Community Wildfire Protection Plan (CWPP).
- FLFD agreed to be included in the proposal, along with other rural fire districts.
- Mottek Consulting is developing the CWPP and plans to engage Forest Lakes in the process.
- There are not yet any draft documents to review as of June, 2025.