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October 1, 2018

To Whom it May Concern:

On September 30, 2018, Elk Ridge City Mayor, Ty Ellis issued a Local “Emergency Declaration” due to post-wildfire flooding concerns. These concerns include potential flooding, debris flows or mudslides which could impact city infrastructure, city utilities, city water systems, city sewer systems and city owned parks and trails. Residential properties could also be impacted. For these reasons, a “State of Emergency” has been declared by Elk Ridge City.

This “Emergency Declaration” has been issued to FEMA and the U.S. Department of Homeland Security. One key purpose of an official “Emergency Declaration” is to seek a post-wildfire exception for purchasing flood insurance. In general, new policies for flood insurance become effective following a 30-day waiting period. However, the Biggert-Waters Flood Insurance Reform Act of 2012 provides an exception to this requirement related to flooding caused by post-wildfire conditions, referred to as the Post-Wildfire Exception.

Under the Post-Wildfire Exception, the standard 30-day waiting period does not apply if:

- (1) The covered property experienced damages caused by flood that originated on Federal land;
- (2) Post-wildfire conditions on Federal lands caused or worsened flooding; and
- (3) The policyholder purchased the policy either:
 - (i) Before the fire containment day; or
 - (ii) During the 60-calendar-day period following the fire containment day.

I have attached the FEMA Guidance on the Application of Post-Wildfire Exception to 30-Day Waiting Period for New Policies and the Local “State of Emergency” or “Emergency Declaration” issued by Elk Ridge City Mayor, Ty Ellis.

Elk Ridge City has enrolled in the National Flood Insurance Program (NFIP) which means our friends and neighbors in Elk Ridge City can immediately purchase flood insurance and the 30-day waiting period has been waived. Please contact Elk Ridge City should you have concerns or question.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ty Ellis', is written over a horizontal line.

Mayor Ty Ellis
Elk Ridge City, Utah