



July 24, 2023

Washoe County Floodplain Resident/Property Owner Notification

You are receiving this information because your property is in an area that floods on an average of once every 10 years. Washoe County is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. Washoe County's Truckee River Flood Management Authority (TRFMA) is actively preparing projects (subject to funding) to improve floodwater carrying capacity in your area. For more information, contact the Truckee River Flood Management Authority at (775) 221-5375.

Meanwhile, here are some things you can do:

1. Check with the TRFMA at (775) 221-5375 on the extent of past flooding in your area. The staff can tell you about the causes of repetitive flooding, what the County is doing about it, and what would be an appropriate flood protection level. Staff can discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
 - a. Know how to shut off the electricity and gas to your house when a flood comes.
 - b. Make a list of emergency numbers and identify a safe place to go to.
 - c. Make a household inventory, especially of basement contents.
 - d. Put insurance policies, valuable papers, medicine, etc., in a safe place.
 - e. Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.
 - f. Develop a disaster response plan. See the Red Cross's website at <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/make-a-plan.html> for information about preparing your home and family for a disaster.
 - g. Learn about *Disaster Cleanup & Repair For Your Home* on the Red Cross website: <https://www.redcross.org/get-help/disaster-relief-and-recovery-services/disaster-cleanup.html>.
3. Consider some permanent flood protection measures.
 - a. Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement can reduce property damage and save lives.
 - b. Consider elevating your house above flood levels.
 - c. Check your building for water entry points, such as basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.



- d. Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - e. More information can be found at FEMA's website, www.ready.gov/floods.
 - f. Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Washoe County Planning & Building Division.
4. Talk to Truckee River Flood Management Authority (TRFMA) for information on financial assistance.
 - a. If you are interested in elevating your building above the flood level, Federal grants such as pre-disaster mitigation (PDM) under the Hazard Mitigation Grant Program (HMGP) may be applied to cover up to 75% of the cost of elevating your home.
 - b. Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
 5. Get a flood insurance policy.
 - a. Homeowner's insurance policies do not cover damage from floods. However, because Washoe County participates in the National Flood Insurance Program, you may purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because Washoe County participates in the Community Rating System, you will receive a reduction in the insurance premium.
 - b. In the event your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
 - c. Some people have purchased flood insurance because it was required by the bank when they obtained a mortgage or home improvement loan. Usually, these policies only cover the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents insurance coverage.
 - d. Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
 - e. Contact your insurance agent for more information on rates and coverage.

If you have any questions, please call this office at (775) 328-2040 and ask to speak to one of our certified floodplain managers.