

Before a flood: Know Your Risk and Act.

# **Know Your Flood Risk: Washoe County**

Serious flooding occurs regularly throughout Nevada. In Washoe County, climate, geology, and hydrology combine to create chronic conditions where river and stream water flow outside their normal course and overspill. On average the Truckee Meadows has one major flood event per decade. However, localized and flooding within closed basins may occur seasonally.

Our goal at Washoe County is to educate residents on their opportunities to prepare and take action to protect public safety and welfare prior to a flood. This starts with understanding your risk of flooding on your property.

Identified on federal flood hazard boundary maps or flood insurance rate maps, special flood hazard areas are geographic areas that FEMA defines according to varying levels of flood risk. In Washoe County, over 16,000 properties are within a special flood hazard area.

Washoe County flood mitigation specialists are available to help determine your property flood risk. In addition, this information is readily available online on both the Federal Emergency Management website and Washoe County website. Visit www.washoecounty.gov/csd for more information.

#### Flood Risk Calculators

Determine your flood risk online at the Federal Emergency Management website "Flood Zones." Washoe County also provides support for residents in determining their flood zone area.

washoe311@washoecounty.gov

# Act: Prevent water damage

While building permits are not required for ordinary maintenance, building within special flood hazard areas requires adding building measures to prevent water damage. For example, a home elevation may be raised to prevent water from rising into the building envelope.

To incorporate the latest adopted building code for flood zones, obtain a building permit prior to construction and hire a licensed contractor. Remember, building permits are required for extensive grading to ensure water continues to flow on and off the property effectively.

#### Act: Flood insurance

Flood insurance is available to Washoe County property owners and renters, who are entitled to a reasonable rate because Washoe County is a member of the National Flood Insurance Program (NFIP). It is required for property within a special flood hazard area that is backed by federal loans. However, all property owners can benefit. Approximately 30% of all flood insurance claims nationwide occur outside of the Special Flood Hazard Area. Property owners can insure their buildings and contents, and renters can insure their possessions.

Call your local insurance agent or NFIP at (800) 638-6620 for more information.

### **Act: Property Maintenance**

In Washoe County, private property owners are generally responsible for maintaining and clearing stormwater drainage (pipes, culverts) on their property. Localized flooding due to microburst storms are common in Nevada and seasonal maintenance is one of the best ways to protect your property.

### **Act: Protect Personal Safety**

During an emergency, your personal safety is more important than your most valuable property. Take steps now to help your family prepare for an emergency. Visit <u>Washoe County Emergency Management website</u> or contact Washoe311 to sign up to receive regional alerts, make a family emergency plan and assemble an emergency kit.