Flood Insurance

If you own a home or business in a Zone A series flood zone and have a mortgage, you are required to buy flood insurance. You are eligible to purchase federally subsidized flood insurance as long as your county participates in the National Flood Insurance Program (www.floodsmart.gov/floodsmart). If your county does not participate in this program, the cost of flood insurance will be higher.

Flooding Roads

In addition to flood hazards to your property, you should be aware of safety hazards from flooding when you are away from home. In any situation where roadways are flooded, it is extremely difficult to see how deep the water is. More people are trapped and die in their vehicles than anywhere else. The National Weather Service advises drivers: “Turn around; don’t drown.”

Resources

- Flood, American Red Cross, www.redcross.org/prepare/disaster/flood
- Be Flood Safe, http://www.befloodsafe.com/
- Nevada Hazard Mitigation Plan, Sec. 3, 2010, dem.nv.gov/DEM/Mitigation/
- NWS Forecasts for Western Nevada, www.wrh.noaa.gov/rev/
- National Flood Hazard Layer, http://fema.maps.arcgis.com/home/webmap/viewer.html?webmap=cbe088e7c8704464aa0fc34eb99e7f30

Contact University of Nevada Cooperative Extension:

Washoe County/Reno: 775-784-4848
Carson City/Storey County: 775-887-2252
Douglas County: 775-782-9960
Elko County: 775-738-7291
Clark County/Las Vegas: 702-222-3130

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Flood Hazards in Nevada — A Primer

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Truckee River over its banks in Reno, Photo by David Parker, Reno Gazette Journal
Main channel (riverine) flooding occurs in valley bottoms during large winter storms, when prolonged heavy rain falls on mountain snowpacks. The New Year’s floods of 1997, which caused tens of millions of dollars of damage in the Truckee, Carson and Walker River watersheds, are examples.

Alluvial fan flooding occurs along small creeks and usually dry “washes” that emerge from the bottom of mountain canyons. Alluvial fans are susceptible to violent flash floods shortly after intense summer thundershowers. These types of floods are unpredictable. Alluvial fan surfaces are generally convex rather than concave. During a flash flood, former channels can become clogged with rocks and sediment, sending deep, fast-moving floodwater down into new locations. Nearly all neighborhoods on fans are in a potential flood path.

Debris flows are fast moving slurries similar to wet concrete, carrying rocks and boulders. They originate on steep slopes during intense rainfall, and can start like an avalanche. They then flow rapidly down canyons, causing catastrophic damage to houses and businesses below.

Community Action

Growing communities can significantly reduce future flood risk by keeping subdivisions and urban infrastructure out of floodplains. These areas are best suited for open space uses, such as agriculture and parks. On some floodplains, landowners have sold or donated conservation easements that restrict urban development.