

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.

Flooded 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."

More people die in floods each year than in any other type of natural disaster. Between 1975 and 2005, an average of 127 people died in floods each year in the U.S.



Resources

- *State of Nevada Flood Awareness Website*, <http://www.NevadaFloods.org>
- *Carson River Coalition, 2008. "Carson River Watershed Regional Floodplain Management Plan."* <http://www.cwsd.org/wp-content/uploads/2014/07/FinalDraftfloodplainplan7-08.pdf>
- *Flood, American Red Cross*, www.redcross.org/prepare/disaster/flood
- *Floods, Federal Emergency Management Agency (FEMA)*, www.ready.gov/floods/
- *Be Flood Safe*, <http://www.befloodsafe.com/>
- *National Flood Insurance Program*, www.floodsmart.gov/floodsmart/
- *National Weather Service (NWS) Flood Safety Information*, www.floodsafety.noaa.gov/
- *Nevada Floods! Be Prepared!*, www.unce.unr.edu/publications/files/nr/2012/fs1222.pdf
- *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>

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Douglas County: 775-782-9960
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Clark County/Las Vegas: 702-222-3130

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Flood Hazards in Nevada — A Primer



Truckee River over its banks in Reno,
Photo by David Parker, Reno Gazette Journal

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Introduction

The National Weather Service has declared flooding the single most destructive natural hazard in the country. Even in the desert areas of Nevada, Arizona,

Utah and southern California, river and flash floods kill people and cause millions of dollars in property damage nearly every year. The 2010 Nevada Hazard Mitigation Plan states that, based on the total building-related economic losses, the estimated flood vulnerabilities for a 1-percent-annual-chance flood event (100-year flood) in the State of Nevada are as follows: Truckee River, \$1.1 billion; Carson River, \$683 million; Walker River, \$184 million and Humboldt river, \$167 million (section 3.3.7.4). Nevada residents should be aware of and prepared for the kinds of flood hazards that exist here.

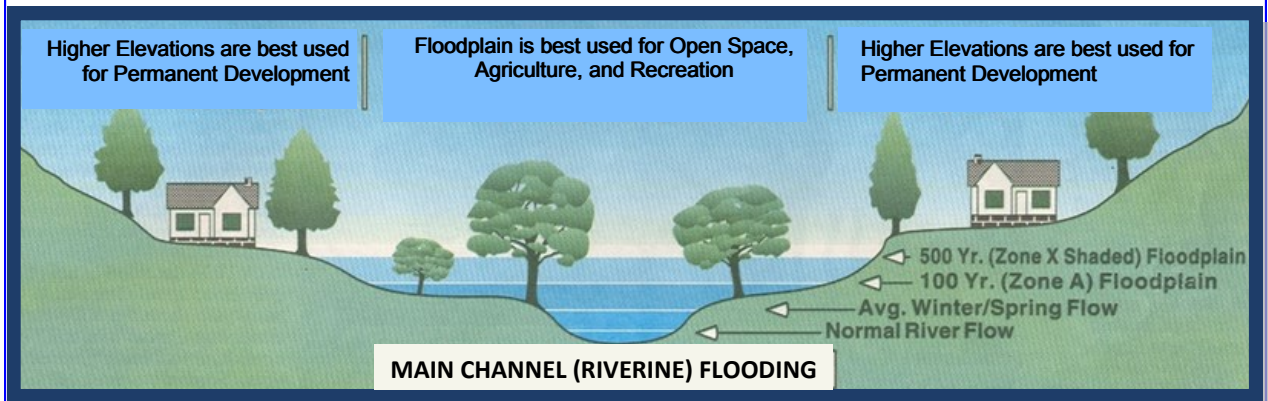
A 100-year flood does not occur only once every 100 years; it can occur anytime.

Know Your Risk

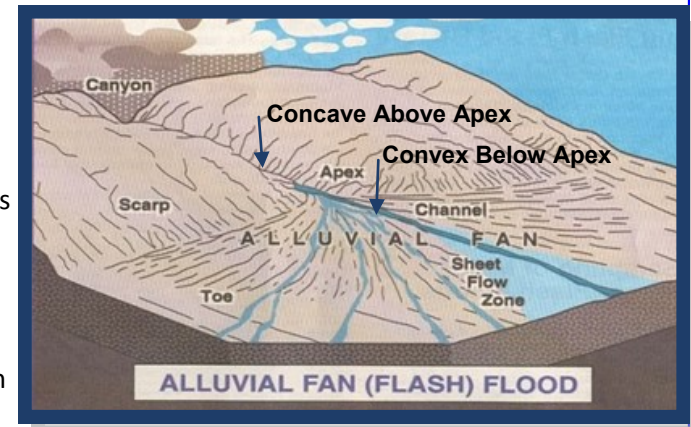
Find Your FEMA Flood Map: The Federal Emergency Management Agency (FEMA) has created Flood Insurance Rate Maps (FIRM) for most communities, that show what areas are most likely to be flooded in a “100-year flood event.” These are called Zone A flood zones or Special Flood Hazard Areas. These areas have a 1 percent chance of flooding in any one year and a 26 percent chance of flooding over the life of a 30-year mortgage. To learn about local flood hazards, go to the State of Nevada Flood Awareness Website, (<http://www.nevadafloods.org>), and select “Know Your Risk.” You will have several options. For general flood risks, select “Will You Flood?”. To learn if your address is in a Zone A flood zone, select the “National Flood Hazard Layer.”

Nevada Has Three Types of Dangerous Floods

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.