



WHAT IS THE NFIP?

In the face of mounting flood losses and escalating costs of disaster relief to the general taxpayer, the U.S. Congress created the National Flood Insurance Program (NFIP). Their intent was to reduce future damage and to provide protection for property owners from potential losses through an insurance mechanism that allows a premium to be paid by those most in need of the protection. The NFIP is administered by the Federal Emergency Management Agency.

WHY SHOULD DOUGLAS COUNTY PARTICIPATE IN THE NFIP?

Douglas County residents receive significantly reduced rates for flood insurance because of our participation in the National Flood Insurance Program.

As more homes and other structures are covered by flood insurance, the financial burden on taxpayers is reduced. When a flood disaster occurs, those who are affected by it and do not have flood insurance must rely on federal disaster assistance for any financial relief. Federal financial assistance is paid for by all taxpayers. Financial disaster relief under the NFIP is covered by the premiums paid by the insurance holders.

Only flood insurance reimburses you for flood damage to your property. In many cases, those affected by flood damage do not qualify for federal financial assistance. In most instances after a flood disaster occurs, the only aid the victims may qualify for is a loan, which must be paid back with interest.

Also, flood insurance is required, by law, to obtain secured financing to buy, build or improve structures in Special Flood Hazard Areas (SFHA's). By the County participating in and maintaining its standing in the National Flood Insurance Program, those that are required to purchase flood insurance may do so at a significantly reduced rate.

Flood insurance rates for Douglas County residents are further reduced by our participation in the Community Rating System (CRS) program. Residents currently receive a reduction in flood insurance rates, and could receive greater savings as Douglas County continues to implement floodplain management programs.

ARE THERE FLOODPLAIN REGULATIONS?

Douglas County Code 20.50, *Floodplain Management*, sets out regulations, standards and requirements for all development within identified floodplains in the County. This floodplain ordinance was adopted based on a model ordinance provided by FEMA. The purposes of these regulations are stated within Chapter 20.50 of County Code, and include the protections of human life, health and property, as well as other economic factors.

The County must enforce this floodplain ordinance in order for the Douglas County community to maintain its standing in the National Flood Insurance Program (NFIP).

DEVELOPMENT IN FLOOD-PRONE AREAS

Douglas County Code and FEMA regulations require that a Floodplain Development Permit be obtained prior to *any* development, including construction and grading, that is located within a flood zone. Application for this permit may be submitted concurrently with any development application, such as grading or building permits, free of charge. Additional submittal requirements for a development permit application for projects located in a flood zone are listed in Section 20.50.180 of Douglas County Code.

NEW OR SUBSTANTIALLY IMPROVED STRUCTURES IN FLOOD-PRONE AREAS

Structures may be constructed or located within Special Flood Hazard Areas or secondary flood zones. However, they must meet certain construction standards as specified in Section 20.50.230 of County Code.

Included in these standards is the requirement to elevate the lowest floor of residential structures at least one foot

above the base flood elevation as determined by the Flood Insurance Rate Maps, or as otherwise determined by a engineer's Flood Elevation Certificate or by County Code.

For existing structure in a flood zone where the cost rehabilitation, additions, reconstruction or other improvements to the building equals or exceeds 50% of the building's market value, the entire building must meet the same construction standards as a new building, per FEMA regulations and Douglas County Code. This may include elevating the entire structure above the base flood elevation.

DIVISIONS OF LAND IN FLOOD-PRONE AREAS

Parcels that are located within a Special Flood Hazard Area (SFHA) may not be divided into parcels smaller than 19 acres for residential purposes, per County Code 20.50.170.

Where an SFHA is located on a portion of a parcel, that portion of the parcel may not be divided into a single parcel of less than 19 acres. In most such cases, a Planned Development permit may be applied for to retain the density established by zoning by allowing construction of residences outside the floodplain.

RETAINING NATURAL AREAS

On land retained in a natural state, floodwaters cause little or no damage and help prevent further damage to existing development. An example of this is the agricultural lands of the Carson Valley along the Carson River. These and other natural areas help reduce our flood damage by allowing floodwaters to spread over a large area, reducing flood velocities and peak flows downstream. These natural areas provide the additional benefit of recharging the County's groundwater supply.



ARE YOU LOCATED IN A FLOOD ZONE?

Flood Insurance Rate Maps (FIRM's) are available for review at the Community Development public counter, located in the Minden Inn, 1594 Esmeralda Avenue, Room 202. In addition to the FIRM's, the Douglas County Geographic Information Systems (GIS) Division has compiled parcel-specific flood maps using the official FEMA maps. These maps can assist you in determining the location of floodplains as they relate to your specific property or to structures located on a given parcel.

FLOOD PROTECTION ASSISTANCE

The Douglas County Community Development Department is available to provide assistance to individuals with flood and drainage related questions. For questions or assistance, contact the Community Development Department at (775) 782-6238.

MAINTAINING DRAINAGE FACILITIES

Douglas County has a variety of drainage facilities that carry flood waters safely downstream, including many ditches and streams that are dry nearly year-round. When storm events occur, these drainage facilities are crucial in minimizing flood damage to surrounding properties. As debris or other obstructions collect in drainage facilities, the results can be the diversion or overflow of floodwaters causing damage to developed properties and a danger to public health and safety.

Silt, branches and other obstructions can accumulate and plug channels. If your property is next to a ditch or stream, please do your part and keep the banks clear of brush or and debris.

Dumping in County ditches and drainage facilities is a violation of County Code 20.691.090.

Please report blocked drainage facilities to the Stormwater Program Manager with Douglas County Public Works at 782-6215.

PROPERTY PROTECTION MEASURES

Many residences in Douglas County, especially those built prior to floodplain regulations, are located in a flood-prone area and are susceptible to inundation by floodwaters. There are many ways to protect your property from potential flood damage. Some retrofitting measures are:

- Elevating the building so that flood waters do not enter or reach any portions of it that are susceptible to damage
- Constructing barriers out of fill or concrete between the building and flood waters
- "Dry proofing" to make the building walls and floor water-tight so water does not enter
- "Wet proofing" to modify the structure and relocate the contents so that when flood waters enter the building there is little or no damage

Additionally, there are reference materials available in the Community Development library on these and other flood protection methods.

***Note:** Any alteration to your building or land requires a permit from the Community Development Department. This includes any work done, including grading or filling, within a designated floodplain. Please report illegal development within the floodplain to the Community Development Department.*

FOR MORE INFORMATION ON FLOOD INSURANCE

Flood insurance may be purchased through you local insurance agent, or, if you would like more information or have questions on flood insurance, you can call the National Flood Insurance Program's 24-hour toll-free telephone number, 1-800-638-6620.

Douglas County
Community Development Department
1594 Esmeralda Avenue, Rm. 202, P.O. Box 218
Minden, NV 89423
(775) 782-6238; fax: (775) 782-9007
www.douglascountynv.gov

Informational Handout

Floodplain Management

An informational guide to development in flood-prone areas

INTRODUCTION

Portions of Douglas County are subject to periodic inundation by floodwaters from rising waters on the East and West Forks of the Carson River, from alluvial flooding caused by heavy downpours of rain in the Pinenut and Sierra Mountain Ranges, and from drainage problems that result from such events. These floods can result in loss of life and property, health and safety hazards, disruption of commerce and governmental services, extraordinary public expenditures for flood protection and relief, and impairment of the tax base.

This informational handout is provided to assist local residents in understanding the role that Douglas County plays in floodplain management, how floodplain management affects development in flood-prone areas, and how the residents of Douglas County benefit from the implementation of floodplain regulations.

WHAT IS THE COUNTY'S ROLE IN FLOODPLAIN MANAGEMENT?

Douglas County is the local administrator of all floodplain regulations. The County is also the local resource library and is available to assist local residents in obtaining information on matters related to floods and other disasters. Douglas County works closely with the Federal Emergency Management Agency (FEMA) in all matters pertaining to floodplain management.