



FEMA

Swan Lake Updated Floodplain Risk Mapping Project Frequently Asked Questions

1. What is FEMA's role in flood-plain management?

FEMA plays a critical role in floodplain management by supporting communities in reducing flood risks. As the administrator of the National Flood Insurance Program (NFIP), FEMA helps communities adopt and enforce floodplain management regulations in exchange for access to federally-backed flood insurance. The agency also develops and updates Flood Insurance Rate Maps (FIRMs) to guide land-use planning and building decisions. FEMA provides financial assistance through programs like the Flood Mitigation Assistance Program and Hazard Mitigation Grant Program to fund projects that reduce long-term flood risks. FEMA also sets minimum standards for floodplain management, offers technical assistance and education, and supports disaster recovery efforts to help communities rebuild more resiliently after flooding events. These efforts help reduce flood damage, protect natural floodplain functions, and minimize financial and human impacts.

2. What is a floodplain?

A floodplain is an area of land susceptible to flooding, typically found near rivers, lakes, or other water bodies. These areas are defined by geographical boundaries that indicate the frequency of potential flooding.

3. What does 100-year Base Flood Elevation (BFE) mean?

Base Flood Elevation signifies the water level elevation resulting from a flood that bears a 1% chance of either being matched or surpassed in any given year, commonly termed the "100-year flood." This designation can sometimes be misunderstood, as it doesn't mean the flood occurs once in a century but rather reflects a 1% **annual** risk. The probability of flooding for a property owner is based upon the length of the property's mortgage. For example, **a home with a 30-year mortgage located in the 100-year floodplain has a 26% or greater chance of being flooded at least once during those 30 years.** The value of 26% is based on probability theory that accounts for each of the 30 years having a 1% chance of flooding.

4. What is floodplain remapping?

Floodplains are formally defined using mapped, geographical boundaries, and they are categorized by how frequently they tend to flood. Floodplain remapping uses recent data and new digital-flood mapping techniques to improve the accuracy of those descriptions. The updated maps are used to inform flood insurance requirements, emergency management decisions, and flood management investments.

5. Why is floodplain remapping necessary?

As weather patterns change over time, so do flood risks. New digital mapping techniques provide current information on flood hazards. In some cases, the flood maps are simply out-of-date and do not reflect the actual topography of an area. The remapping project for Swan Lake in Lemmon Valley utilizes the newest land mapping techniques, enhanced modeling, and better data sets to help you make informed decisions about flood insurance, property safety, and your wellbeing.

6. How can I find out if my property is impacted?

Visit www.LVfloodplain.com to check the status of an address via an interactive online map.

7. Are current development projects within the area causing the remapping?

No, current development projects are not causing the remapping, the old mapping techniques are outdated and likely incorrect. The changes are primarily driven by evolving weather patterns, shifts in environmental conditions and topography. While development is happening in the area, appropriate avoidance, minimization, and mitigation measures as recommended by FEMA and the County are being implemented to prevent additional flood risk. These projects are carefully designed to account for potential impacts and are not the cause of the floodplain remapping, which is focused on addressing broader changes in flood risks.

8. What does 'being in a floodplain' mean for my property?

Being in a floodplain may require you to purchase flood insurance. It might also affect building and zoning regulations for your property. Everyone who lives, works, or frequently crosses a floodplain should take steps to be prepared. Visit the National Weather Service website (www.weather.gov/afc/FloodSafety) for flood safety tips.

9. If my property is newly designated as being in a floodplain, am I required to elevate my home or make other modifications?

Homeowners are not automatically required to make modifications when a property is newly designated within a floodplain. However, if they are building new structures or making substantial improvements to their homes, local building codes and FEMA regulations may require them to address their flood risk or implement other flood resilience measures.

10. What financial assistance is available for homeowners to make flood resilience improvements?

There are several programs available to assist homeowners with flood resilience improvements. FEMA offers grants through programs like the Hazard Mitigation Grant Program (HMGP) and Flood Mitigation Assistance (FMA). Additionally, some states and municipalities offer financial assistance or low-interest loans to homeowners seeking to retrofit their homes to reduce flood risks. Homeowners can also check with local emergency management offices for available options.

11. How many flood zone types are there?

There are five flood zones: low risk, moderate risk, high risk, coastal high risk, and undetermined risk. On a flood map, they are labeled as the following:

Low Risk: B & X (or Shaded X)

Moderate Risk: C & X (or Shaded X)

High Risk: A, AE

Coastal High Risk: V, VE

Undetermined Risk: D

12. What's my actual risk? What steps do I need to take?

I understand that flooding is a big issue. However, my house has never been affected, even the last time we had a big flood in our neighborhood, so I should be safe, right?

Just because your home hasn't flooded doesn't mean that it won't flood in the future.

To put it another way, everyone lives in a flood zone...it is their level of risk that varies. Flood risk is very dynamic and changes over time due to new weather patterns, better topographic data, and other contributing factors. Your risk today is not the same as it was 50 years ago, and it is not the same as it will be 50 years in the future. Given those constant changes, it's important to understand your current risk and to prepare and protect yourself, your family, and your property by purchasing flood insurance and exploring mitigation actions. To learn more about your flood hazard, contact a map specialist at the FEMA Map Information Exchange (FMIX), 1-877-336-2627; visit the Map Service Center at <https://msc.fema.gov/portal/search>; or contact your local floodplain or emergency manager.

13. The chance of a 100-year flood seems really low anyway. Do I really need to be concerned about my property flooding?

A "100-year floodplain" is actually an area with at least a one in 100, or 1-percent, chance of a flood at that level occurring in any given year. Imagine a roulette wheel with 100 slots and the ball falling into one. During each spin, the ball has an equal chance of falling into each slot. As a result, a 100-year flood, or worse, could happen any year at any time and with any frequency, because anywhere it can rain, it can flood.

It is also important to remember that the 1-percent-annual-chance flood zone on the map is the area where a community must enforce certain building requirements for all new construction and substantial improvements. However, water does not stop at a line on a map, and it may not stay within the boundaries of the "1-in-100 chance" floodplains shown on the Flood Insurance Rate Map (FIRM). For example, the flooding in Houston during Hurricane Harvey in August 2017 was much greater than a 1-percent-annual-chance flood in some areas. As a result, many homes that were flooded were not in a mapped floodplain, but they were clearly still at risk.

14. Floods seem to be increasing in frequency and severity. What can I do?

First, protect your investment in your home or business with flood insurance. Then, explore the mitigation and resilience options that will reduce your future risk, at both the individual and community levels. For property owners, this often means retrofitting or rebuilding buildings in ways that reduce the potential for damage during future flood events and from other hazards. Mitigation activities take many forms and can be as simple as switching the type of floor covering in your home, such as replacing carpeting with tile on the first floor, or as significant as raising, or elevating, an entire structure.

If you are interested in mitigating the risk to your home or business, start by talking to your local emergency manager, building code official, or floodplain manager and by reviewing the resources available from FEMA Building Science.

On the community level, Washoe County and the Cities of Reno and Sparks have adopted a local hazard mitigation plan that is regularly updated. This plan describes your community's risks from flooding and other hazards and establishes an action plan to reduce the impacts of disasters through planning, structural projects, and protecting the environment. If the plan hasn't been updated in five years, make sure your local officials are aware and have plans to update it soon, since having a plan is a pre-requisite for your community to get access to certain kinds of non-emergency disaster funding.

If your community does not have a local hazard mitigation plan, this is a great opportunity to rally your neighbors, colleagues, and friends to encourage the local government to develop one. Not only can you express these thoughts as a concerned citizen, but by attending town halls and joining any resulting stakeholder groups, you can have a say in the plan's development.

You may also want to check the finish-floor elevation of your home's living space. If the finish floor is 1-foot or more above the base flood elevation (as documented on an Elevation Certificate), you can work with your insurance agent to ask for a reduction in your flood insurance premium. Elevation Certificates (ECs) are FEMA's document that contain these certified elevations. Property owners can hire a licensed surveyor to take the measurements of the finished floor of the living space and lowest-adjacent grade elevations. Completed ECs can also be submitted to FEMA to support a Letter of Map Amendment request.

15. How accurate are flood maps? How do I know that the information on Flood Insurance Rate Maps (FIRMs) is correct?

The flood hazard information shown on FIRMs is developed using the best available data, science, and technology. Hydrologic and hydraulic studies determine the depth of floodwaters, the width of floodplains, and the amount of water that will be carried during flood events. In its publicly available Flood Insurance Study (FIS) reports, FEMA documents study areas and methods, the sources and age of the data, past flooding, and other background information related to developing the FIRM. Additionally, FEMA's flood hazard analysis, mapping standards, and associated guidance are published, vetted, peer reviewed, and updated on a regular schedule to ensure they are aligned with current best practices. In 2016, the FEMA Administrator certified to Congress that FEMA's National Flood Mapping

Program produces technically credible flood hazard data in areas where FIRMs are developed and updated. However, flooding larger than a 1-percent-annual-chance flood event is always possible and can result in significant flooding outside the mapped areas of risk. That is a contributing factor as to why FEMA strongly encourages all homeowners to obtain flood insurance.

16. How can FEMA accurately map the flooding in my community when they don't know anything about it?

During any mapping project, FEMA works closely with communities to identify areas where mapping changes occur and determines the best approach for updating the flood hazard information. Flood risk projects are tailored to reflect the needs and capabilities of each community involved and may include different steps, products, and services. Throughout the process, community priorities are a central focus; local knowledge is increasingly emphasized; and current development, infrastructure, and land use planning are all taken into consideration.

In our area and when it benefits the community, Washoe County is initiating the work, hiring consultants with local knowledge and expertise to provide updated analysis based upon new topographic data and new digital mapping techniques which results in communication of accurate flood risk information.

FEMA works collaboratively to develop locally driven engagement plans that cover communication across the full multiyear project timeline, as well as providing technical support, strategic counsel, and tools to build and sustain relationships.

17. How does FEMA make its decisions? How does FEMA choose which maps to update? Do larger or wealthier communities get priority?

Several factors affect how often a FIRM may be updated, such as the extent of new development and the completion of flood-control projects. Additionally, FIRMs are modified to reflect changes in population and development, and to incorporate improved science, including changes in understanding climate and weather patterns. In many areas, when federal funds are not sufficient to undertake a new flood hazard study, FEMA relies on scientific and technical data and documentation provided by communities to reflect changes that have occurred. Communities need to prioritize the development of the data and documentation that are required to ensure the FIRMs continue to meet FEMA's rigorous standards and appropriately depict the community's flood hazards and resulting risk.

18. Would FEMA increase my insurance premium costs or expand the areas where people are required to buy flood insurance, to solve financial issues that the National Flood Insurance Program is facing?

FEMA does not modify high-hazard areas on FIRMs to increase insurance policy income. Any revisions to the maps reflect changes to the flood hazards, such as those caused by population growth and development, or the incorporation of improved data and science, including new analyses of rivers and coastlines. FEMA could change the definition of who is required to purchase flood insurance, based on more precise risk information. To better define and reflect changing risks, FEMA's maps will continue to evolve.

19. How does remapping affect flood insurance requirements?

Flood zones and elevations on a FEMA flood map are not directly used to calculate the premium for an NFIP policy. However, when a property is newly mapped into a high-risk flood zone (Special Flood Hazard Area), lenders are federally required to mandate flood insurance for any building with a mortgage. Conversely, if a property is mapped out of a high-risk flood zone, the mandatory purchase requirement may no longer apply, though maintaining coverage is still recommended.

20. How are flood insurance rates determined?

Flood insurance rates are set by the federal government and depend on several factors. More information on the rating of flood insurance can be found at: www.floodsmart.gov/what-impacts-my-premium-and-policy-costs

21. What are the risks if I choose not to purchase flood insurance?

If you choose not to purchase flood insurance and your home floods, you will be responsible for all the repair costs, which can be significant. Without insurance, FEMA disaster assistance may also be limited and cannot fully compensate for property losses. Floods are the most common natural disaster, and even if you are not in a high-risk area, floods can still happen due to unforeseen factors like heavy rainfall or infrastructure failure.

22. Where can I learn more about preparing for floods?

The National Flood Insurance Program (NFIP) website (www.floodsmart.gov) offers resources on how to prepare for floods, including purchasing flood insurance and making your home more resilient to flood damage.

23. What if I don't agree with the floodplain designation of my property? How can I appeal this change?

Property owners can often challenge their floodplain designation through a process called a Letter of Map Amendment (LOMA) if they believe the mapping is incorrect. While the floodplain mapping process is technical and requires engineering expertise, the LOMA process is straightforward for a building at or above the base flood elevation.

24. Do roadside ditches have any effect on FEMA's designated flood plain(s)?

Roadside ditches do not affect or change the risks associated with FEMA's mapped flood plains. The purpose of roadside ditches and other storm-water drainage infrastructure is to generally move storm-water from higher elevations to lower elevations, to areas designated to receive the water. In some cases where the topography is almost flat, some small volumes of storm-water may accumulate in the bottom of the ditches or pipes. When this occurs, it does not reduce the ability of the ditches and pipes to accommodate greater volumes of water associated with larger flows.

25. Can I purchase flood insurance for my house if it is located outside of a FEMA designated high-risk flood plain?

Yes, most insurance companies are able to provide insurance coverage for homes (structures) located outside of FEMA's high-risk flood areas. In most cases where the structure is located outside of the high-risk flood plain, the additional insurance costs are significantly lower than if the residential structure is located within the identified risk zone.

Important Resources:

- **Flood Risk Information:** msc.fema.gov
- **Flood Safety Tips:** www.weather.gov/afc/FloodSafety
- **Local Updates and Interactive Map Access:**
www.LVfloodplain.com

Contact Information:

For more detailed inquiries or to provide feedback on the project, please contact:

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Maps and detailed analyses of the floodplain revisions can be reviewed at the Washoe County Office, 1001 E. Ninth Street, Reno, NV 89512.

Project Website:

www.LVfloodplain.com

Project Hotline:

(775) 391-8746

Special Accommodations:

Reasonable efforts will be made to assist and accommodate persons with disabilities desiring to attend the meeting in person or online. If you need special accommodations, please contact Washoe County's HR Manager for Organizational Effectiveness, Elizabeth Jourdin, at ejourdin@washoecounty.gov or (775) 399-4229.



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