



FEMA

Understanding the Swan Lake Updated Floodplain Risk Mapping Project FACT SHEET

- 1. 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.
- 2. Why Remap Floodplains?** 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 In some cases, the flood maps are simply out-of-date and do not reflect the actual topography of an area.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.
- 3. What does 100-year flood or 100-year Base Flood Elevation (BFE) mean?** Base Flood Elevation (BFE) 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 Being Done?** Washoe County, in alignment with the Federal Emergency Management Agency (FEMA) requirements and obligations, is updating flood hazard information using the latest data and technology. The remapping effort focuses on updating the FEMA Flood Insurance Rate Maps, which have been based on outdated studies. An updated 100-year boundary, including a new non-regulatory 500-year flood risk boundary will be added to reflect more accurate flood risks. Washoe County, along with the City of Reno, is also updating flood maps in the South Truckee Meadows area.
- 5. How Does This Affect You?**
 - **Insurance:** Properties in updated floodplain areas may have changed flood insurance requirements. Some may see increased premiums, while others could see a decrease.
 - **Property Development:** Building and zoning regulations may be affected, ensuring safer, more resilient community development.
 - **Emergency Preparedness:** Residents will have updated information for emergency planning and flood response.
- 6. Check Your Property Status** Visit www.LVfloodplain.com to view an interactive map and check if your property is impacted by the updated FEMA flood-risk boundaries.

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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www.LVfloodplain.com to
explore the interactive map