



# NEVADA

## Flood Management News

Fall 2003

Nevada Division of Water Resources

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### Share Your Success Stories

We invite you to share your successful floodplain management strategies with our readers.

Please forward your story to:

**Nevada Division of Water Resources**  
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Carson City, NV 89706-0818  
[groenewd@water.nv.gov](mailto:groenewd@water.nv.gov)

### NEVADA FLOODPLAIN MANAGEMENT PROGRAM

## Professional Worriers

Dan Sullivan points out in “Happy Anniversary, Policyholder!” (page 2) that people tend to forget how bad a flood disaster really was. “It’s only human nature for people to take an approach that allows them to move on with their lives once the storm has passed.” But as Mr. Sullivan tells us, it is the job of insurance agents and emergency managers, and I would add community floodplain managers as well, to worry about others and to remind them of their risk of flooding.

It has been pointed out to me that I may have found the job that most perfectly suits me—a professional worrier. It’s a dirty job, but someone has to do it. And in each of our 34 Nevada NFIP participating communities it is the job of the local floodplain manager to worry about the risk of flooding in his/her community and to protect its citizens and their property by implementing the community’s floodplain management ordinance.

Inside this issue of Flood Management News you will find information that can help communicate the risk of flooding here in Nevada where the average annual precipitation is only 9 inches per year. In spite of this fact, it is also true that flooding has occurred in every part of the State of Nevada and that flooding is given the *highest* risk rating in Nevada’s State Hazard Mitigation Plan. And while Special Flood Hazard Areas identified on Flood Insurance Rate Maps indicate areas of high flood risk, in reality *all* areas can be susceptible to flooding. In fact, as high as 25 percent of all flood claims to the Federal Insurance and Mitigation Administration are for damages occurring *outside* of Special Flood Hazard Areas.

While large scale flooding that results in a State or Federal disaster declaration brings widespread damage and destruction, smaller, localized events are just as devastating for individual homeowners and neighborhoods that are impacted by flood damage. It is the job of community floodplain managers to help these people to protect themselves through wise floodplain management.

*Kim Groenewold, Program Officer  
Floodplain Management Program*



# HAPPY ANNIVERSARY, POLICYHOLDER!

*By Dan Sullivan*

*Flood Insurance and Mitigation Administration*

Dan Sullivan is a Program Analyst with the Risk Communication Division of FEMA's Flood Insurance and Mitigation Administration. The following is an article by Mr. Sullivan that appeared in a recent issue of FEMA Watermark. While Mr. Sullivan refers to insurance agents and emergency managers, much of what he says applies also to community floodplain managers.

People tend to forget how bad a flood disaster really was. Psychologists have been telling us this for years. Bad memories tend to fade with time, especially if people dodged a bullet the first time. Many feel that flooding is like lightning: it only strikes once.

It's only human nature for people to take an approach that allows them to move on with their lives once the storm has passed.

But there are some people who must worry. It's the job of insurance agents and emergency managers to worry about others, to remind people of the risks they face, and to help them take steps to protect themselves.

Insurance agents and emergency managers have to be teachers and, to a certain degree, preachers. Much of the work of insurance agents and emergency managers is about education and persuasion: letting people know what their risks are, constantly reminding them of those dangers, and motivating them to act in sensible ways.

A valuable tool for "teaching" and "preaching" flood protection is to use the anniversary of a big flood event to remind people about flooding disaster in the past and flooding potential in the future. Focusing on the anniversary of local flooding is a particularly good approach to marketing flood insurance as one of the best steps property owners can take to protect themselves—even when the skies are clear and the breeze is light, even when they're not required to buy or renew coverage.

Clark Gristina, an insurance agent in Louisiana whose flood insurance policy growth rate has received national recognition from the NFIP, keeps a large photo of Hurricane Hugo in his office to remind customers of the danger of flooding. Displaying photos of any flood disaster, especially near its anniversary, is an effective way to jog people's memories and get

them to take stock—not only of their personal and family emergency plans but also of their flood insurance needs.

Many insurance agents use renewals as an opportunity to highlight the importance of flood protection. When property owners don't want to renew their flood policies, these agents require that their customers sign an acknowledgment that they are, in fact, declining the flood coverage or deciding not to renew. This is a good procedure for highlighting the choices and risks property owners face, and it is a great safeguard for agents, since people tend to forget that they were given the choice to be covered.

FIMA has launched a flood anniversary project in conjunction with the Write-Your-Own companies and the FEMA Regions. We've identified the major flood events that have occurred in the last 10 years or so, the affected States, and the FEMA Region that works with each affected State. We've also drafted a number of sample marketing materials. One set of materials is designed to remind people near the anniversary of large flood events that now is not the time to let their guard down. Now, when their flood insurance policy is up for renewal, is the time to keep their coverage and not let it lapse. While one sample uses the devastating 2001 floods resulting from Tropical Storm Allison as a reference, it can be adapted for the anniversary of any other flood event.

These materials are available from Write-Your-Own companies and the FEMA Regions, and also are posted on the FEMA web site ([www.fema.gov](http://www.fema.gov)). None of the sample materials are copyrighted; they're out there for everyone to use. So look at them, adapt them, make them better, if you prefer, but use them to get people on or near the anniversary of big flood events to do the smart thing: keep their coverage if they have a flood insurance policy or buy one if they aren't already protected.

**The FEMA publications that Mr. Sullivan refers to can also be used to communicate the importance of implementing wise floodplain management in our Nevada communities. These and many more public education materials are downloadable from the FEMA website at [www.fema.gov/nfip/libfacts.shtm#1](http://www.fema.gov/nfip/libfacts.shtm#1). To order these publications call the FEMA Distribution Center at 1-800-480-2520 or use the downloadable NFIP Public Awareness Materials Order Form available on the website.**

# NW Las Vegas Flash Flooding—Lessons Learned

## Flash Flood!

On Tuesday, August 19th of this year, a brief but intense thunderstorm



*Floodwaters submerge Gowan Road under U.S. Highway 95. Photo by K.M. Cannon, courtesy of the Las Vegas Review Journal.*

flooded northwest Las Vegas. As much as 3 inches of rain fell in the area within a 45-minute period. The resulting flash flood produced scenes of daring rescues of stranded motorists and even a dramatic helicopter rescue of firefighters from a fire truck caught in a torrent of floodwaters at the intersection of Gowan Road and Rainbow Boulevard. Fortunately, no deaths or life-threatening injuries were reported.

What was left behind was an estimated \$4.8 million in damage to over 400 homes and businesses.

## Not a Federally Declared Disaster

Within a few days after flooding occurred, it became apparent that the extent of flooding was in an area not big enough to trigger a Federally declared disaster. This implied that Federal disaster relief through the Federal Emergency Management Agency would not be available to flood victims. For the individual home or business owner, however, the damages suffered from mud and floodwaters was no less severe than if another two thousand homes and businesses had been involved.

On September 5th the Small Business Administration (SBA) declared Clark County a disaster area and made available low interest Federal loans to homeowners, renters, and businesses. As of October 10th the SBA had approved nearly \$973,000 in low interest disaster loans related to the event.

But relief provided from an SBA loan is just that, a loan that must be paid back, with interest.

In addition to the availability of SBA loans, a “30-Days of Giving” fund drive through the American Red Cross was launched in September by Las Vegas Mayor Oscar Goodman and singer Celine Dion, aimed at raising \$300,000 to help out flood victims. As of October 15th the Red Cross had collected \$237,264, and \$97,640 had been redeemed through vouchers to assist flood victims.

While an impressive testament to community spirit in the City of Las Vegas, not every community in Nevada has the re-

sources of Las Vegas nor access to the celebrity star power of a Celine Dion to generate charitable contributions.

## Detention Basins Reduced Damage

While it may be cold comfort for those impacted by this summer’s flood, the Clark County Regional Flood Control District determined that flooding would have been three times as great had detention basins not been built in northwest Las Vegas. “There would have been three times as much water flow on Gowan Road had those detention basins not been there,” said Gale Fraser, general manager for the Clark County Regional Flood Control District. The detention basins captured 7,600 cubic feet of water per second during the 90-minute storm, Fraser reported. “I think you would have had complete subdivisions destroyed down there.”

Another aspect of the District’s flood control projects in Las Vegas is that it is a work in progress. Gowan Road and surrounding areas most damaged by the flooding were not yet equipped with flood-control channels and storm drains. The District’s 2002-2003 Annual Report estimates that it will take another 25-30 years to complete all 64 detention basins and 475 miles of conveyance structures in the Master Plan.

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*Vehicles caught in floodwater at Tenaya and Craig Road. Photo by Craig L. Moran, courtesy of the Las Vegas Review Journal.*

## NW Las Vegas—Lessons Learned (continued)

### Flood Damages Outside of the Flood Zone

While an estimated 5 to 10 percent of



*A motorist in peril at Rainbow Boulevard and Gowan Road. She later escaped from the car after it hit a light pole. Photo by John Locher, courtesy of the Las Vegas Review Journal.*

Las Vegas residents live within a Special Flood Hazard Area (Zone A, AO or AH), many have been removed from FEMA designated flood zones due to the efforts of the Clark County Regional Flood Control District and the City of Las Vegas.

The mission of the Clark County Regional Flood Control District is to improve the protection of life and property for existing residents, future residents, and visitors from the impacts of flooding. The District was created in 1985 to develop a coordinated and comprehensive Master Plan to solve flooding problems, to regulate land use in flood hazard areas, to fund and coordinate the construction of flood control facilities, and to develop and contribute to the funding of a maintenance program for Master Plan flood control facilities.

And yet, Mother Nature seems always able to find a way to throw a storm at us that is located in an area not yet protected or exceeds the design criteria of any structure that man can build. Within the first week after the August 19th event, it became apparent that the

overwhelming majority of damage was reported in areas located outside of Special Flood Hazard Areas in areas FEMA designates as Zone X.

### Optional Flood Insurance—“Most People Don’t Take It”

Most people living in a FEMA identified Special Flood Hazard Area know that as a condition of their mortgage they will be required to carry flood insurance. However, once that requirement is lifted due to

a Letter of Map Revision or Flood Insurance Rate Map update, they may celebrate by dropping their flood insurance altogether.

Albert Sung of the City of Las Vegas Public Works Department points out that of living outside of a Special Flood Hazard Area, “It doesn’t mean you will never have a flood event. Instead, it means it’s a very rare event.” Mortgage companies are required to inform home buyers of mandatory flood insurance requirements for homes in flood zones, but, as the August 19th event has shown us, buildings in FEMA’s Zone X can also be damaged by floodwaters.

“Most people don’t take it,” State Farm Insurance agent Bill Humphrey said of optional flood insurance coverage. “Most people feel, ‘We live in a desert. We’re on high ground or whatever.’”

### Lessons Learned

The August 19th flash flood event reminded us of our vulnerability to floods in Nevada in spite of our dubious distinction of being the driest of the 50 United States. Some lessons we can draw from the event include:

- Not every flood is big enough to warrant a Federally declared disaster, and yet it is equally disastrous for the individual home and business owners suffering the damage.
- Flood control projects can and do protect property and save lives but they are expensive and are not constructed overnight. Additionally, it is impossible for engineers to design structures that will guarantee protection for every possible contingency.
- Floods can strike anywhere. Nationally, between 20% and 25% of flood insurance claims are from areas designated low risk (Zone X).



*Clean up after the flood at Rancho True Value Home Center at Rancho and Gowan roads. Photo by Amy Beth Bennett, courtesy of the Las Vegas Review Journal.*

### You Can Protect Yourself Through the NFIP

Federal assistance is typically in the

(continued on page 5)

## Lessons (continued)

form of a loan which must be paid back with interest. If disaster assistance grants become available, they are usually in amounts that barely cover losses, much less enable you to rebuild.

Fortunately, affordable flood insurance is available. Annual premiums on a \$200,000 home can range from \$200 to \$400, depending on the flood-zone designation and the insurer. And for residential properties located in low-to-moderate-flood risk zones (Zone X), the NFIP offers a *Preferred Risk Policy*, available for just over \$100 per year. You can purchase flood coverage at any time, but in general there is a 30-day waiting period after you've paid the premium before the policy is effective.

As Gale Fraser of the Clark County Regional Flood Control District points out, "While more of the community is safer from floods than ever before, flood insurance is still an option to all residents. Even if you live outside of a FEMA flood zone, flood insurance is available and at a cost far less than for homeowners in a flood zone."

### City of Fernley Newest NFIP Community

Recently incorporated, the City of Fernley joined the National Flood Insurance Program on June 4, 2003.



### ASFPM's 28th National Conference

*May 16-21, 2004*

Beau Rivage Resort  
and Casino  
Biloxi, MS

## Two Strikes and You Are Out of the Taxpayers Pocket

HR 253 is a bill currently before congress that reauthorizes the National Flood Insurance Program (NFIP) and creates a new program to address "repetitive loss" structures—those properties that have repeatedly made flood insurance claims. HR 253 is also known as "Two strikes and you are out of the taxpayers pocket."

The basic concept of the bill is to reduce the impact of repetitive losses on the NFIP by requiring that owners filing repeat claims would have to move to higher ground or agree to make repairs that reduce the risk of future flood damage. The bill aims to squeeze repetitive loss properties out of the federal flood insurance program.

"It's fiscally prudent, it's a good business decision, and it helps the environment. It's actually common sense," said Rep. Earl Blumenauer, D-Ore., who would like to reform the National Flood Insurance Program. He argues that the present system offers wasteful subsidies to people who choose to live in flood zones.

At the heart of Blumenauer's argument for reform is a question of fairness: Although nearly 4 million homes and buildings are covered by federal flood insurance, about 47,000 repetitive-loss structures have accounted for more than 20 percent of all payouts.

The majority of repetitive-loss properties are in low-lying Gulf Coast states, where hurricanes and tropical storms are common. In fact, an analysis of payout data provided by program administrators shows that 57 percent of payouts on repetitive-loss properties have gone to owners in the five Gulf Coast states, with Texas and Louisiana leading the nation.

The bill has won praise from taxpayer advocates and environmental groups. Even industry groups such as the National Association of Realtors have endorsed the idea, saying it helps stabilize property values and, by extension, local economies.

For more information about HR253, go to the ASFPM website at <http://www.floods.org/> to view Information Bulletin 2003-002 on Repetitive Loss Bill HR253.

## Flood Insurance Myths and Facts

**MYTH:** Flood insurance is only available for homeowners.

**FACT:** Flood insurance is available to protect homes, condominiums, apartments and non-residential buildings including commercial structures. A maximum of \$250,000 of building coverage is available for single-family residential buildings; \$250,000 per unit for residential condominiums. The limit for contents coverage on all residential buildings is \$100,000, which is also available to renters.

Commercial structures can be insured to a limit of \$500,000 for the building and \$500,000 for the contents.

**MYTH:** Homeowners insurance policies cover flooding.

**FACT:** Unfortunately, many homeowners do not find out until it is too late that their homeowners' policies do not cover flooding. National Flood Insurance protects your most valuable assets--your home and belongings.

**MYTH:** You can't buy flood insurance if your property has been flooded.

**FACT:** You are still eligible to purchase flood insurance after your home, apartment or business has been flooded, provided that your community is participating in the NFIP.

**MYTH:** The NFIP only covers damage from the 100-year flood.

**FACT:** The NFIP defines covered flooding as a general and temporary condition during which the surface of normally dry land is partially or completely inundated. Two properties in the area or two or more acres must be affected.

**MYTH:** Federal disaster assistance will pay for flood damage.

**FACT:** Before a community is eligible for disaster assistance, it must be declared a Federal disaster area. Federal disaster assistance declarations are issued in less than 50 percent of flooding incidents. The premium for an NFIP policy, averaging about \$400 a year, is less expensive than interest on Federal disaster loans.

Furthermore, if you are uninsured and receive Federal disaster assistance after a flood, you must purchase flood insurance to remain eligible for future disaster relief.

**MYTH:** National Flood Insurance can only be purchased through the NFIP directly.

**FACT:** NFIP flood insurance is sold through private insurance companies and agents, and is backed by the Federal government.

**MYTH:** You can't buy flood insurance if you are NOT located in a high-flood-risk area.

**FACT:** You can buy National Flood Insurance no matter where you live if your community participates in the NFIP. Between 20 percent and 25 percent of the NFIP's claims come from outside Special Flood Hazard Areas. The NFIP's Preferred Risk Policy, available for just over \$100 per year, is designed for residential properties located in low-to-moderate-flood risk zones.

**MYTH:** You can't buy flood insurance if you ARE located in a high-flood-risk area.

**FACT:** You can buy National Flood Insurance no matter where you live if your community participates in the NFIP. In fact, under the National Flood Insurance Act, lenders must require borrowers whose property is located within a Special Flood Hazard Area to purchase flood insurance as a condition of receiving a federally regulated mortgage loan.

# Emergency Management Institute Training

## Courses Conducted by the Emergency Management Institute

### Mitigation Curriculum

Schedule for November 1, 2003  
through September 30, 2004

#### E172 - Advanced HAZUS Multi-hazards for Flood (Pilot)

December 8-11, 2003  
July 12-15, 2004

#### E194 - Managing Floodplain Development thru the NFIP Ad- vanced Concepts and the NFIP

January 26-29, 2004

#### E238 - Cooperating Technical Partners (Invitation Only)

February 9-12, 2004  
May 17-20, 2004  
August 16-19, 2004

#### E271 - HEC Software Course (Invitation Only)

January 27, 2004  
May 25-28, 2004

#### E273 - Managing Floodplain Development thru the NFIP

November 17-20, 2003  
March 22-25, 2004  
June 14-17, 2004  
August 16-19, 2004

#### E276 - Benefit-Cost Analysis: Entry-Level Training

December 3-5, 2003  
July 28-30, 2004

#### E278 - NFIP/Community Rating System (CRS)

March 15-19-2004  
July 26-29, 2004  
September 20-23, 2004

#### E279 - Retrofitting Flood prone Residential Buildings

April 26-30, 2004

#### E313 - Basic HAZUS Multi- hazards

October 6-9, 2003  
January 5-8, 2004  
February 2-5, 2004  
September 13-16, 2004

#### E313 - Comprehensive Data Management for HAZUS Multi- Hazards (Pilot)

December 15-18, 2003  
June 1-4, 2004

#### E329 - Multihazard Building Design Summer Institute: Flood

July 19-23, 2004

Emergency Management Institute  
16825 South Seton Avenue  
Emmitsburg, MD 21727

**How to Apply:** Applicants to the Emergency Management Institute must submit a completed Standard General Admission Form (FEMA Form 75-5) to Kim Groenewold, Nevada Floodplain Management Program, [groenewd@water.nv.gov](mailto:groenewd@water.nv.gov) or by FAX (775) 687-6972. Forms and detailed information about the courses are available on FEMA's website <http://training.fema.gov/>.

## Web Sites to Explore

Association of State Floodplain Managers [www.floods.org](http://www.floods.org)

Federal Emergency Management Agency [www.fema.gov](http://www.fema.gov)

Floodplain Management Association  
[www.floodplain.org](http://www.floodplain.org)

National Weather Service [www.nws.noaa.gov](http://www.nws.noaa.gov)

Natural Resource Conservation Service  
[www.nrcs.usda.gov](http://www.nrcs.usda.gov)

US Army Corps of Engineers, Los Angeles  
District [www.spl.usace.army.mil](http://www.spl.usace.army.mil)

US Army Corps of Engineers, Sacramento  
District [www.spk.usace.army.mil](http://www.spk.usace.army.mil)

USGS WRD, Nevada District [nv.usgs.gov](http://nv.usgs.gov)



## Nevada Flood Management News

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# NEVADA

## *Flood Management News*

*All floodplain managers  
in Nevada NFIP com-  
munities are encouraged  
to attend E273—  
Managing Floodplain  
Development Through  
the National Flood  
Insurance  
Program*

