

**NOTICE OF PUBLIC MEETING: FEMA Flood Map Update Occurring – Changes to Flood Insurance Rate Maps and Flood Insurance Requirements December 10<sup>th</sup> (5:30 PM at North Valleys Regional Park, Grand Room)**

Notice to Property Owner:

Assessment of flood hazard risk is based on dynamic factors including development trends, availability of scientific data, current engineering practices, and others. Changes in those factors can lead to a change in the potential flooding risk to homes and businesses. The risk for flooding can vary within the same neighborhood and even property to property, as well as from flood event to flood event. Flooding occurs in both high-risk areas as well as low- to moderate-risk areas. Knowing your flood risk is the first step toward flood protection.

In 2005, a study of the flood risks associated with the Silver and Swan (Lemmon) Lake basins was contracted by the Regional Water Planning Commission<sup>1</sup> to be administered by the City of Reno. The study was accepted by the Regional Water Planning Commission in mid-2007. This study, henceforth referred to as the 2007 Study, was conducted to determine if the effective Base Flood Elevations shown on the flood maps were still accurate. Base Flood Elevations, which are shown on flood maps, are the elevations water would reach under the 1-percent-annual-chance-flood conditions also known as the 100-year flood event. New information incorporated into the 2007 Study included updated rainfall, topographic, land use, and vegetative cover data.

The 2007 Study determined that the current, effective Base Flood Elevation for Silver Lake is approximately three feet too low. As communities participating in the National Flood Insurance Program, the City of Reno and Washoe County are required to notify the Federal Emergency Management Agency (FEMA) if new data changing the area of a flood hazard becomes available. To comply with this requirement, the City of Reno and Washoe County have contracted a local engineering firm to submit the findings and data from the 2007 Study to FEMA, in the form of a Letter of Map Revision (LOMR) application. It is anticipated that FEMA will accept the Letter of Map Revision application for regulatory purposes, and change the Silver Lake Base Flood Elevation to three feet higher than is shown on the current, effective flood map.

**How will these changes affect you?**

The purpose of this letter is to inform you that due to an increase in the Base Flood Elevation for the Silver Lake basin, ***your parcel will be re-mapped into a higher risk zone***, known as a Special Flood Hazard Area (SFHA), and shown as a Zone “AE” on the flood map for the area. The change will go into effect, at some date at least 6 months in the future, when FEMA reviews and accepts the Letter of Map Revision (LOMR) application. ***If you have a mortgage from a federally-regulated lender and the building(s) on this parcel are within the Special Flood Hazard Area, then by federal law, your lender must require you to carry flood insurance when the revision to the flood maps become effective.*** Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program provided by nearly 100 insurance companies and written through licensed insurance agents. Contact your insurance agent to learn about lower-

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<sup>1</sup> The Regional Water Planning Commission was replaced in April of 2008 by the Northern Nevada Water Planning Commission and the Western Regional Water Commission.



## 6. What is the Grandfathering Rule and how can it help me?

The National Flood Insurance Program (NFIP) has “grandfathering” rules to recognize policyholders who have built residential and non-residential structures in compliance with the flood map in place at the time of construction or who maintain continuous coverage. These rules allow such policyholders to benefit in the premium rating for their building. However, property owners should always use the new map if it will provide them with a more favorable premium.

## Renewal of an Existing Policy

When determining the premium you will pay for flood insurance, an insurance agent will rate your flood insurance policy based on the flood map that is in effect on the date you purchase your policy. Flood insurance policies may then be renewed based on a reduced rate as long as the flood insurance coverage is continuous and the building has not been altered in a manner that would remove this benefit. For example, if the building on the property is now in an X zone, you could purchase the policy before the flood maps are adopted, and you may even qualify for the lower-cost Preferred Risk Policy for the first year, which provides both building and contents coverage at significant savings. For the second year and beyond, the premium will be higher, but with continuous coverage a reduced rate can still be maintained (aka, grandfathering), even after the new flood maps are adopted. To help maintain this grandfathering benefit for the next owner, you may transfer the policy to them at the time of sale.

## 7. When does the revision to the maps become effective?

The community does not yet have a date for the revisions to become effective, but it will be a minimum of six months in the future. The City of Reno will post the effective date for the map revisions on their website, as soon as the date is provided by FEMA. FEMA should provide the effective date approximately six months prior to when the new maps take effect. Your mortgage company will notify you, in writing, when the purchase of a flood insurance policy becomes mandatory. You will have 45 days from when your lender notifies you, to acquire a flood insurance policy. Failure to do so can result in paying much higher rates through force placement with a flood insurance policy.

## 8. How can I learn more about the flood map revisions that will be occurring and how they could affect me?

The following is a list of resources and contact information if you have further questions regarding the City of Reno’s map modernization project:

### Web Site Resources:

- City of Reno website: <http://cityofreno.com/> (Search for “Silver Lake”)
- FEMA web site on mapping: [www.fema.gov//plan/prevent/fhm](http://www.fema.gov//plan/prevent/fhm)
- For general information about flood insurance: [www.FloodSmart.gov](http://www.FloodSmart.gov)

### Other Resources:

- Kimble Corbridge, P.E., CFM, of the Washoe County Department of Public Works may be *– Wed.*, contacted at (775) 328-2041 from 8:00 am to 5:00 PM Mon. - Fri.
- Joe Coudriet, P.E., CFM, or Kerri Williams-Lanza, P.E., CFM of the City of Reno Public Works Department may be contacted at (775) 334-2679 or (775) 334-2683, respectively, from 8:00 am to 5:00 pm Mon. - Fri.
- FEMA Map Assistance Center 1-877-FEMA MAP (1-877-336-2627)  
Open Monday-Friday, 8:00 am-6:30 pm
- To view, or purchase flood hazard maps for a nominal fee: 1-800-358-9616
- For questions on flood policy coverage and rates: 1-800-427-4661

