



Protect Yourself From Flooding

1. **Get to Know Your Local Resources:** Truckee Meadows Flood Protection Agency can share information about the extent of flooding, causes of repetitive flooding, what the region is doing about it, and what would be an appropriate flood protection measure.

2. **Water Happens:** Prepare Ahead to Quickly Respond to Rising Water Levels:
 - a. Know how to shut off the electricity and gas to your house when a flood comes.
 - b. Make a list of emergency numbers and identify a safe place to go to.
 - c. Make a household inventory, especially of basement contents.
 - d. Put insurance policies, valuable papers, medicine, etc., in a safe place.
 - e. Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.
 - f. Develop a disaster response plan. See the Red Cross's website at <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/make-a-plan.html> for information about preparing your home and family for a disaster.
 - g. Learn about *Disaster Cleanup & Repair For Your Home* on the Red Cross website: <https://www.redcross.org/get-help/disaster-relief-and-recovery-services/disaster-cleanup.html>.
 - h. Consider permanent flood protection measures which may include elevating your house above flood levels.
 - i. Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement can reduce property damage and save lives.
 - j. Check your building for water entry points, such as basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - k. Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - l. Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Washoe County Planning & Building Division.

3. **Consider Permanent Measures:** Talk to Truckee River Flood Management Authority (TRFMA) for information on financial assistance for more permanent protections from water damage.
 - a. If you are interested in elevating your building above the flood level, Federal grants such as pre-disaster mitigation (PDM) under the Hazard Mitigation Grant Program (HMGP) can be applied to cover up to 75% of the cost of elevating your home.

4. **Recover: Obtain a Flood Insurance Policy.**
 - a. Homeowner's insurance policies do not cover damage from floods. However, because Washoe County participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because Washoe County participates in the Community Rating System, you will receive a reduction in the insurance premium.
 - b. In the event your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
 - c. Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually, these policies just cover the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
 - d. Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
 - e. Contact your insurance agent for more information on rates and coverage.

Resources

- a. Truckee River Flood Management Authority: trfma.org
- b. Federal Emergency Management Authority: www.ready.gov/floods
- c. Red Cross: redcross.org