&Flash Flood Season

While July through September is considered official "Flash Flood Season" for Clark County, history has shown that heavy rain and result in runoff can and often does come in with winter storms. Mesquite is subject to flash flooding during the winter months of November through February.

Flash flood waters move at very fast speeds and can roll boulders, tear out trees, destroy buildings, and obliterate bridges. Walls of water can reach heights of 10 to 20 feet and generally are accompanied by a deadly cargo of debris.

Most communities in the United States can experience some kind of flooding after rains, heavy thunderstorms or winter snow thaws. Floods can be slow or fast rising, but generally develop over a period of days. Flash floods usually result from intense storms dropping large amounts of rain within a brief period. Flash floods occur with little or no warning and can reach full peak in only a few minutes.

What should you do before a flood?

Determine if your property is located in an area subject to flooding.

The following areas have a known potential for flooding:

Coyote Willows Jack Hardy Estates Morning Star Old Mill Meadows

This is not a complete list of areas that are within flood zones, but rather a list of areas with documented flooding problems. A property located within a flood zone does not necessarily have flooding problems. If your neighborhood is not listed, your property may still be within a flood zone, as designated by Federal Emergency Management Agency (FEMA) maps.

Soperation Purchase flood insurance on your property.

Flood insurance is available for every resident to purchase, whether they live in a flood zone or not. Flooding is not covered by a standard homeowner's insurance policy. A separate flood insurance policy is required to cover damages incurred by flooding. Coverage is available for the building itself as well as for the contents of the building.

The City of Mesquite participates in the National Flood Insurance Program (NFIP) that makes available federally backed flood insurance for all structures, whether or not they are located within the floodplain. Note that there is a 30-day waiting period before coverage goes into effect. Mesquite remains in good standing with the NFIP, with a Class seven (7) rating. Mesquite is one of only eight (8) rated communities in the State of Nevada. A Community Rating of seven affects the insurance rate so policies issued for Mesquite properties enjoy a 15% reduction from normal premium rates for flood insurance.

The saving is a tangible result of the voluntary flood mitigation activities the City has implemented to protect lives and property.

More than 25% of NFIP claims are filed by properties located outside the 100-year floodplain, also known as the Special Flood Hazard Area (SFHA). Contact your insurance agency for more information. Flood insurance information is available within Clark County Public Libraries.

so Protect your property from the hazards of flooding.

Various methods may be used to minimize flooding. If the floor level of your property is lower than the "Base Flood Elevation" (elevation of the 100-year flood, based on

the FEMA maps), consider elevating your structure, if possible. Brochures discussing flood proofing and other mitigation measures are available within Clark County Public Libraries.

The City of Mesquite's continued participation in the Community Rating System, which includes requiring drainage studies for new development and finished floor certification for developing in a flood zone, reflects the City's commitment to a sound floodplain management program for the benefit of Mesquite residents.

solnformation we provide to residents.

As a public service, the City provides information upon request to lending institutions, real estate and insurance agents and concerned property owners within City Limits.

A current Flood Insurance Rate Map (FIRM) will show if a property is in or out of a Special Flood Hazard Area (SFHA). Additional Flood insurance data for a property, such as the FIRM zone and the base flood elevation or depth, is shown on the FIRM. FIRM Map is available at www.mesquitenv.gov.

The City provides handouts regarding flood insurance purchase requirements that can help homeowners who need a mortgage or loan for a property within the SFHA.

Regional Flood Control District (RFCD) continues with production of The Flood Channel. 30-minute informational television program airing on two local stations. cable government access channels 2 and 4, and on cable channels in several outlying areas including Mesquite. Each episode informs the public about construction progress, flood safety and environmental issues. Listings are available at www.ccrfcd.org.

RFCD website provides citizens information about the progress of flood control in Clark County. The site also gives current rainfall information at approximately 150 locations throughout Clark County, along with general flood information.

ഇLooking for more Information

Got Questions?? We have answers.

- Call Public Works Office at (702) 346-5237.
- Visit City of Mesquite Website at <u>www.mesquitenv.gov/GeneralInfo/Fl</u> oodControl.
- Stop by and see us at City Hall located at 10 E Mesquite Boulevard.

