



C L A R K C O U N T Y  
REGIONAL FLOOD CONTROL DISTRICT

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- Flash flood season is July through September, but floods can happen any time during the year without warning.
- Typical homeowner's insurance policies do NOT cover flooding damage to your home and belongings.
- Flood insurance is available to everyone, regardless of whether you live in a flood zone or not. Even if your home is not located in a flood zone, severe flooding can still occur in your area.
- In most instances, flood insurance premiums are significantly lower for homes NOT located in a flood zone. According to FEMA, the average annual cost of flood insurance is between \$200 and \$600 for homes not in a flood zone.
- It takes minimum of 30 days for a flood insurance policy to take effect.
- For a single-family home up to \$250,000 coverage for the structure and up to \$100,000 coverage for the contents is available. Policies covering damages to personal property are available to renters as well as homeowners.
- The National Flood Insurance Program (NFIP) is backed and subsidized by the Federal Government. The actual flood insurance policies are available through most insurance companies. Call your local insurance agent for more information or call NFIP at 1-800-638-6620 or 1-888-CALL-FLOOD.
- There is a 26 percent chance of a flood during the life of a 30-year mortgage.
- In the past five years, 61 percent of all disasters included flooding.
- Between 20 and 25 percent of all flood insurance claims are paid to people living outside a high-risk flood area.
- Some factors to consider when choosing to buy flood insurance:
  1. When was the home constructed?
  2. How does your yard slope?
  3. Do the streets surrounding your home have curbs and gutters?
  4. Is the home located near a drainage way or near a flood plain?
  5. Has the neighborhood experienced any previous flooding?
  6. Is the home located at the bottom of a hill or cul-de-sac?
  7. Does a block wall separate the home from a street that has experienced major flooding?
  8. Do you live near a natural wash/waterway or one that has been named?
- Flood zone boundaries are determined by the Federal Emergency Management Agency (FEMA) in cooperation with the local communities. To find out if your home is located in a flood zone, call your local public works department, or the Clark County Regional Flood Control District at (702) 685-0000. You can also visit us on the web at [www.regionalflood.org](http://www.regionalflood.org).
- During a flood event, increased protection of your home may involve the use of sandbags which are available at local City and County fire stations.
  - Sandbag Availability- City of Las Vegas (702) 383-2888
  - Sandbag Availability- Clark County (702) 4557540