



Jeffrey Houston <jhoustonmd@gmail.com>

The Fairways at Fieldcreek Ranch

1 message

Sharon Walsh <sharon@alacartemanagement.com>

Thu, Sep 27, 2012 at 3:53 PM

To: Susan Long <susan@alacartemanagement.com>, William Shaw <billy@alacartemanagement.com>

Please see the note below from Jeff Houston, President of the Fairways HOA and the attached documents:

Dear Neighbors,

I would like to update you on a few items pertaining to our community:

Upcoming Entrance Remodeling Project

Reno Green has provided us with a completion date of **October 18-25** for landscaping renovations, so work should be beginning any day. The project will entail replacement of many overgrown bushes, pruning of overgrown bushes which are still salvageable, removal of a dying tree, replacing faded bark with river rock, placing fire-resistant ground cover around trees, mending and extending rock walls, and updating the aging drip system. Connie Duncan will be supervising the landscaping project.

After contracting a total of 12 contractors, we have finally received three bids for the front gate area remodel and are almost done soliciting bids for a security camera system. We're now in a holding pattern to await a special Board of Directors meeting that has been scheduled for Friday, **October 5** at noon at A`La Carte to meet the regulatory requirement of NRS 116 to present the bids in an open meeting following a 15 day notice. Even though at a previous HOA meeting, Board members and homeowners were in agreement in empowering the Gate Committee (me, Mike Vonada, and Connie Duncan) to just get the project done (within the budgeted amount), we're still obligated to follow the statutes. Other housekeeping issues that will be done at this limited meeting will be to review/approve minutes from the last meeting and review landscape maintenance bids. We expect that it will take just a few minutes to get through the formalities.

After being unable to find any company in Reno that would give us a bid to remove the tire tracks from the gate concrete, we finally researched the removal of tire marks ourselves. Mike Vonada and I spent a morning trying a variety of products to remove the rubber before finally finding a few that worked. We were able to hire laborers to remove the tire tracks then power-wash and re-seal the concrete. Thanks to Russ Squelch for supervising the project!

Current Gate Problems

Last Wednesday, we finally received the quote for repair of the gate. After Tholl had the metal bracing repaired and was able to test the gate, it was found that the gate operator had also been damaged beyond reasonable repair. They indicated that the damage appears to have been inflicted by a vehicle forcibly pushing the gate open. Jim Manly is in the process of submitting an insurance claim for the damages, which are approximately \$4,000. Tholl has been given authorization to proceed and the parts have been ordered. Repair should begin as soon as the new

gate operator arrives.

Block Party

Thanks to the Fornfeists, the Martins, and the Vonadas for organizing a successful first block part for our community on September 15th. We had a good turn-out and hope to build upon the success next year.

Fall Community Clean-Up

October 20 has been slated as the date for the annual fall community clean-up day. Dumpsters will be available in the community for landscaping waste.

Recreational Vehicle Storage

Please note that the Declaration of Protective Covenants prohibits recreational vehicles and boats from being parked within the community, unless otherwise approved by the Architectural Review Committee, for more than twenty-four (24) consecutive hour and more than five (5) days in any thirty (30) consecutive day period.

Golf Course Access

We have received a request from Wolf Run Golf Course to remind our homeowners that walking on the golf course is prohibited. Please see the attached letter from Scott Wackowski, Director of Operations for Duncan Golf Management.

Flood Awareness

Please see the attached flyer that was sent to the association from Washoe County Public Works regarding flood awareness.

If you have any questions or comments, please feel free to contact Sharon at A`La Carte.

Sincerely,

Jeff Houston

President

The Fairways at Fieldcreek Ranch Homeowners Association



Golf Course and Flood Plain.pdf

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WASHOE COUNTY

Department of Public Works

"Dedicated to Excellence in Public Service"

1001 East 9th Street PO Box 11130 Reno, Nevada 89520 Telephone: (775) 328-2040 Fax: (775) 328-3699

August 27, 2012

Dear Washoe County Resident:

This letter is being sent to you for informational purposes only because our records show that your property is very likely located in the floodplain. The County is working on ways to improve and increase its circulation and accessibility of information that pertains to the floodplain, in an effort to better educate and assist its citizens about developing and living in the floodplain. Please take the time to read the information below and if you have further questions, or would like additional information, a variety of contact information has been supplied at the end of this document.

Overview

The Truckee River is incorporated throughout most of the Truckee Meadows in Washoe County along with several smaller streams and tributaries that are susceptible to annual flooding events. The flooding events pose threats to life and safety and have caused significant property damage. Washoe County has approximately 105,000 acres of floodplain and nearly 4,400 individual parcels that are partially or entirely located within the floodplain. Snowmelt from the Sierra Nevada mountain range contributes substantially to flooding, as well as ongoing development that has displaced natural areas that have historically functioned as flood storage.

Recent Flooding Events

The Truckee River has had one major flood event per decade, on average. Fourteen major floods have occurred in the Truckee Meadows since 1862 when records were first kept. Our region has experienced major flood events every decade since the 1950s.

While some types of seasonal flood-related damage occurs every year, the flooding events of 1986, 1997, and 2005 represent the most recent significant flooding. In 1997, prolonged precipitation accompanied by an early snowmelt, caused by a warm-weather trend known as the "Pineapple Express" caused the Truckee River, Steamboat Creek, Boynton Slough, North Truckee Drain and several other tributaries throughout the Truckee Meadows to rise above 100-year flood levels, causing flooding in both rural and urban areas. Over 7,000 acres of land were flooded and damages were estimated to be over 700 million through out the Truckee Meadows region and over 1 billion over six counties. Washoe County estimated that the flood of 1997 affected over one-half of the overall County population.

Causes of Flooding

Flooding occurs when climate (or weather patterns), geology and hydrology combine to create conditions where river and stream waters flow outside of their normal course and "overspill" beyond their banks. In Washoe County, the combination of these factors create chronic seasonal flooding conditions.

Flooding is most common December through March in Washoe County when storms encompassed with warmer temperatures and heavy rainfall come over the snow-packed Sierra Nevada mountains. Larger floods result from the heavier rains that continue over the course of several days, incorporated with snowmelt at a time when the soil is near saturation from previous precipitation.

Riverine flooding and urban flooding are the two types of flooding that primarily affect Washoe County. Riverine flooding is the overbank flooding of rivers and streams, the natural process of which adds sediments and nutrients to fertile floodplain areas. Urban flooding results from the conversion of land from fields or vacant land to buildings, parking lots and roads, though which the land loses its ability to absorb rainfall and the water runoff from the storms causes increased water in the low-lying areas.

Flood Insurance

Washoe County 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. NFIP has claims that are filed by properties located outside the 100-year floodplain, also known as the Special Flood Hazard Area (SFHA). Following the purchase of flood insurance, NFIP imposes a 30-day waiting period, so residents should purchase insurance before the onset of the rainy season to insure coverage during the flooding season.

Participation in the NFIP (and thus the availability of flood insurance to County residents) requires the County to manage its floodplain in ways that meet or exceed standards set by FEMA. NFIP insures building with two types of coverage: structural and contents. Structural coverage includes walls, floors, insulation, furnace and other items permanently attached to the structure. Contents coverage may be purchased separately to cover the contents of an insurable building. Flood insurance also pays a portion of the costs of actions taken to prevent flood damage.

Since July 1, 1997, all NFIP policies include Increased Cost of Compliance coverage that assists with bringing structures into compliance with current building standards, such as elevating structures 1 foot or more above the height of the 100-year flood. The limit of this coverage is \$30,000.

Federal financial assistance requires the purchase of flood insurance for buildings located within the SFHA—a requirement that affects nearly all mortgages financed through commercial lending institutions. This mandatory requirement stipulates that structural coverage be purchased equal to the amount of the loan, or other financial assistance, or for the maximum amount available, which is currently \$250,000 for a single family residence. While the mandatory flood insurance purchase requirement has been in effect for many years, not all lending institutions have required flood insurance in the past. Today, however, most institutions are now requiring the flood insurance purchase, and some are reviewing all mortgage loans to determine whether flood insurance is required and should have been required in the past. Upon refinancing a loan, nearly all lending institutions will enforce the flood insurance requirement. It is the lender's responsibility to check the Flood Insurance Rate Map (FIRM) to determine whether a structure is within the SFHA.

The mandatory flood insurance purchase requirement does not apply to loans or financial assistance for items that are not eligible for flood insurance coverage, such as vehicles, business expenses, landscaping and vacant lots. The requirement also does not apply to loans for structures not located in a SFHA, even though a portion of the lot may be within a SFHA. Persons located within SFHA's who received disaster assistance after Sept. 23, 1994 for flood losses to real or personal property must purchase and maintain flood insurance coverage, otherwise future disaster assistance will be denied.

Floodplain Operations

Maintaining the flow capacity in streams that cross County properties requires cooperation and assistance to prevent flooding and bank erosion. Following are some suggestions and information for understanding the ways that floodplains function and how the County regulates the floodplain in order to protect property and lives, while affording County citizens the ability to obtain floodplain insurance.

Do not dump or throw anything into ditches or streams: A plugged channel cannot carry water, and when it rains, the excess water must go somewhere. Trash and vegetation dumped into a stream degrades water quality of both the stream itself and its receiving waters, and every piece of trash contributes to flooding. The County has adopted and enforces regulations that prohibit the illegal dumping of material, including material dumped into ditches, streams or other drainage ways. Please report any observations of the dumping of debris or other objects into streams, drainage ways, or rivers to Washoe County Public Works Department at (775) 328-2040.

Remove debris, trash, loose branches and vegetation: Keep banks clear of debris to help maintain an unobstructed flow of water in stream channels. Do not remove vegetation that is actively growing on a stream bank. Streamside vegetation is tightly regulated by local, state and federal regulations. Before undertaking any removal of streamside vegetation, contact the Washoe County Public Works Department at (775) 328-2040 and the Corp of Engineers at (775) 784-5307. Please report any observations of the clearing of vegetation or trees on stream banks to the Washoe County Public Works Department.

Obtain a grading permit and/or building permit, if required: To minimize damage to structures during flood events, the County requires all new construction in the floodplain to be anchored against movement by floodwaters, resistant to flood forces, constructed with flood-resistant materials and flood-proofed or elevated so that the first floor of living space, as well as all mechanical services, is at least 1 foot above the elevation of the 100-year flood. These standards apply to new structures and to substantial improvements of existing structures. The County defines a Substantial Improvement as any reconstruction, rehabilitation, or addition to an existing structure, the cost of which exceeds 50 percent of the structure's appraised or market value. Additionally, most other types of development within the floodplain also require a grading permit which includes cut and fill, installation of riprap and other bank stabilization techniques. County staff is available to undertake site visits, if required, to review flood drainage and grading issues. Contact the Washoe County Public Works Department at (775) 328-2040 for information and prior to undertaking any activity within the floodplain or if you see non-permitted building or filling in the floodplain.

Recognize the natural and beneficial functions of floodplains to help reduce flooding: Floodplains are a natural component of the Washoe County environment. To understand and protect the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the stream bank and channel, deposition of sediments higher in the watershed and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat, and suitable for farming. Poorly planned development in floodplains can lead to stream bank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

Reduce risk of damage to homes: Practical and cost-effective methods for reducing or eliminating the risk of flooding are available to property owners whose homes have experienced damage from flooding in the past, or may experience damage in the future. Such techniques include elevation of the home, relocating the home to higher ground and protecting utilities. For further information, contact the Washoe County Public Works Department at (775) 328-2040. During times of flooding, homes that have not been retrofitted can be protected during emergencies by the installation of sandbags. For further information

about sandbags and the locations of sites where sandbags are available during flooding, contact Washoe County Public Works Department or visit our Web site at: www.washoecounty.us/em/ . In case of an emergency, call 911.

County floodplain information services: The County can determine the relationship of a particular property to the floodplain, including: 1) whether the property is located within the Special Flood Hazard Area; 2) Flood Insurance Rate Map (FIRM) Zone for the property; 3) Base Flood Elevation for a property, if available; and 4) whether the property is located within the Floodway. The County also maintains elevation certificates for review, if available. Contact the Washoe County Public Works Department at (775) 328-2040 for information. All these information can also be accessed through "Map Warehouse", a database program for public access. Attached herewith is an illustrated procedure how to run the program.

The County has flood warning information available that can be accessed through our Web site at: www.washoecounty.us/em/ . The Web site includes information about sandbag locations and ways to contact and listen to the National Weather Service. It also has an informational brochure that explains how people can prepare for an emergency.

Consideration during flooding events

Prepare an evacuation plan: Before the floodwaters hit, develop an evacuation plan among all members of a household that includes a meeting place outside of the house, as well as an escape route out of the floodplain and away from floodwaters.

Do not walk through flowing water: Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Do not drive through a flooded area: More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and electrical wires: The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Sierra Pacific Power Company or your utility provider.

Shut off gas and electricity and move valuable contents upstairs: Be prepared in advance with a detailed checklist because warning of an impending flood may provide little time for preparation prior to evacuation. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know that the gas has been turned off and the area had been ventilated

Look out for animals, especially snakes: Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Look before you step: After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

For more information, see attach brochure.

AFTER THE FLOOD

During the aftermath of a flooding event, follow these steps to aid your family's safety:

- Before entering a building, check for structural damage. Make sure it is not in danger of collapsing. Turn off any outside gas lines at the meter or tank, and let the house air for several minutes to remove foul odors or escaping gas.
- Avoid downed power lines and broken gas lines. Report them immediately to the electric or gas company, police or fire department.
- Upon entering the building, **DO NOT** use an open flame as a light source since gas may be trapped inside. A battery-operated flashlight is ideal.
- **DO NOT** handle live electrical equipment in wet areas. If appliances or electrical equipment have been in contact with water, have them checked before use.

IMPORTANT "DO NOT" THINGS DURING A FLOOD

- **DO NOT** drive where the water is over the roads. Parts of the road may already be washed out. If your car stalls in a flooded area.
- **DO NOT** remain in the car. Abandon it as soon as possible and seek higher ground. Floodwaters can rise rapidly and sweep a car (and its occupants) away. Many deaths have resulted from attempts to move stalled vehicles.
- **DO NOT** drive in areas subject to sudden flooding.
- **DO NOT** try to cross a flowing stream where water is higher than one foot deep. You could be swept away by strong currents.
- **DO NOT** sightsee in flooded areas and
- **DO NOT** make unnecessary trips. Use the telephone only for emergencies or to report dangerous conditions.

DO YOU NEED FLOOD INSURANCE?

Until the 1960's, flood insurance was practically unavailable to home and businesses owners. Since private insurance firms were unwilling to assume the financial risk alone, Congress voted in 1968 to create the National Flood Insurance Program (NFIP). This federal program provided flood insurance at a reasonable cost in exchange for the careful management of flood-prone areas by local communities. Today, you can insure almost any enclosed building and its contents against flood loss, as long as your community is participating in the NFIP.

Flood Insurance is available to Washoe County property owners and renters, who are entitled to a reasonable rate because Washoe County is and NFIP member and has a floodplain

management program. **YOU do not have to live in a floodplain to purchase flood insurance.**

Approximately 30% of all flood insurance claims nationwide occur outside of the Special Flood Hazard Area. Property owners can insure their buildings and contents, and renters can insure their possessions. **Keep in mind, there is a 30 day waiting period before a flood insurance policy takes effect, so do not get caught applying for flood insurance the day before the storm.** For more information, call your local insurance agent or the NFIP at (800) 638-6620.

FOR MORE INFORMATION ON FLOOD AND FLOOD-PLAINS

- Washoe County Emergency Management Website:
Phone: (775) 337-5898
Web: <http://www.washoecountv.us/em/>
- Washoe County Floodplain Information
Phone: (775) 328-2040
Web: <http://www.washoecountv.us/em/>
- Federal Emergency Management Agency (FEMA)
Phone: (888) 379-9531
Web: <http://floodsmart.gov/floodsmart/>
- Truckee Meadows Flood Awareness:
Web: <http://www.floodawareness.com/>
- Truckee River Flood Project:
Web: <http://www.truckee-flood.us/>
- Floodplain Management Association:
Web: <http://www.floodplain.org/>
- Association of State Floodplain Managers :
Web: <http://www.floods.org/>
- U.S. Army Corps of Engineers:
Web: <http://www.usace.army.mil/>
- Nevada Floodplain Management Program
Phone: (775) 687-4380 ext. 232
Web: <http://water.nv.gov/programs/Flood/>

FLOOD AWARENESS



WASHOE COUNTY

"Dedicated To Excellence in Public Service"

**A GUIDE TO HELP WASHOE
COUNTY RESIDENTS PREPARE
FOR AND RESPOND TO FLOODING**

SOME IMPORTANT INFORMATION ABOUT FLOODING IN WASHOE COUNTY

The Truckee River has had one major flood event per decade, on average. Fourteen major floods have occurred in the Truckee Meadows since 1862 when records were first kept. Our region has experienced major flood events every decade since the 1950s.

While some types of seasonal flood-related damage occurs every year, the flooding events of 1986, 1997, and 2005 represent the most recent significant flooding. In 1997, prolonged precipitation accompanied by an early snowmelt, caused by a warm-weather trend known as the "Pineapple Express" caused the Truckee River, Steamboat Creek, Boynton Slough, North Truckee Drain and several other tributaries throughout the Truckee Meadows to rise above 100-year flood levels, causing flooding in both rural and urban areas. Over 7,000 acres of land were flooded and damages were estimated to be over 700 million through out the Truckee Meadows region and over 1 billion over six counties. Washoe County estimated that the flood of 1997 affected over one-half of the overall County population.

CAUSES OF FLOODING

Flooding occurs when climate (or weather patterns), geology and hydrology combine to create conditions where river and stream waters flow outside of their normal course and "overspill" beyond their banks. In Washoe County, the combination of these and other factors, create chronic seasonal flooding conditions.

Flooding is most common December through March in Washoe County when storms encompassed with warmer temperatures and heavy rainfall come over the snow-packed Sierra Nevada mountains. Larger floods result from the heavier rains that continue over the course of several days, incorporated with by snowmelt at a time when the soil is near saturation from previous precipitation. Riverine flooding and urban flooding are the two types of flooding that primarily affect Washoe County. Riverine flooding is the overbank flooding of rivers and streams, the natural process of which adds sediments and nutrients to fertile floodplain areas. Urban flooding results from the conversion of land from fields or vacant land to buildings, parking lots and roads, through which the land loses its ability to absorb rainfall and the water runoff from the storms causes increased water in the low-lying areas.

WASHOE COUNTY FLOOD WARNING SYSTEM

For information on what you should do during the response phase of an emergency, listen to the Emergency Alert System (EAS). EAS is the new Emergency Alert System adopted by the Federal Communications Commission to replace the old Emergency Broadcast System and is a universal tool to route emergency messages to the public swiftly and efficiently.

Civil alert emergency radio. A civil alert emergency receiver is

a radio receiver that you have in your home, business, or public facility to warn and inform you of a local emergency event or major disaster. This receiver will alert you of a local emergency 24 hours a day. You can purchase these radios at most electronic shops or on the internet.

Radio station for civil alert emergency radio.

Your civil alert emergency radio will need to be tuned into KKOH-AM 780 which is "primary relay station number one" for Northern Nevada. It will receive and relay any alerts or tests to you.

Emergency Alert System tests. The Emergency Alert System is tested weekly and monthly. If your emergency alert receiver is activated during a real emergency.

1. Tune into your local news radio or TV station for latest breaking news.
2. Do not use your telephone or cellular phone unless it is an emergency.
3. Do not call 911 for non-emergency calls. Please call 334-COPS or 337-5800 instead.
4. Listen for specific instructions from your emergency alert receiver such as take shelter, close doors and windows, etc.

IS YOUR PROPERTY IN A FLOOD HAZARD AREA?

Special Flood Hazard Areas (SFHA) are defined as the 100-year floodplain, which is defined as any area that has a one percent chance of flooding in any given year. Smaller scale floods (50-year and 10-year) have a greater chance of occurring in any year and can pose a significant flood hazard to people and property close to channels and streams. Also, floods larger than the 100-year event can occur.

First and foremost, you should become informed as to the flood hazard potential for your property.

STEPS TO TAKE TODAY

During an emergency, your personal safety is more important than your most valuable property. Take steps now to help your family prepare for an emergency.

Store these supplies in a safe, accessible location:

First Aid kit and essential medicine

Water and non-perishable food (include baby food and food for special diets).

Portable radio, flashlights, extra batteries and non-electric can opener.

- Practice safe routes from your home with all family members and establish a safe place out of the floodplain to meet if you are separated. People who live in frequently flooded areas should keep on hand materials such as sandbags, plywood, plastic sheeting, and lumber which can be used to protect property. Remem-

ber, sandbags should not be stacked against the outer walls of a building since, when wet, the bags may create added pressure on the foundation.

- Buy flood insurance! You should contact your property/casualty agent or broker about eligibility for flood insurance, which is offered through the National Flood Insurance Program. Generally, there is a 30 day waiting period for this policy to become effective, so don't wait until the flood is coming to apply.
- Keep your insurance policies and a list of personal property in a safe place, such as a safety deposit box. Know the name and location of the agent who issued these policies.

DURING THE STORM

The safety of your family is the most important consideration. Since floodwaters can rise very rapidly, you should be prepared to evacuate before the water level reaches your property. During the storm, the following tips may be helpful:

- Keep a battery powered radio tuned to a local station. Follow emergency instructions as they are given.
- If you are caught in the house by suddenly rising waters, move to the second floor and, if necessary, to the roof. Take warm clothing, a flashlight and a portable radio with you. Then wait for help. Don't try to swim to safety. Rescue teams will look for you.
- When outside the house, remember: **WATER DEPTHS DURING FLOODS ARE DECEPTIVE.** Try to avoid flooded areas, and DO NOT attempt to walk or drive through floodwaters that are more than knee deep.

IF, AND ONLY IF, TIME PERMITS

There are several precautionary steps that can be taken:

- Turn off all utilities at the main power switch and close the main gas valve if evacuation appears necessary.
- Fill bathtubs, sinks, and jugs with clean water in case regular supplies are contaminated. You can sanitize these items by first rinsing in bleach.
- Board up windows or protect them with storm shutters or tape to prevent flying glass.
- Bring outdoor possessions inside the house or tie them down securely. This includes lawn furniture, garbage cans, grills, and other movable objects that might be swept away or hurled about.
- Stock the car with blankets, first aid kit, flashlights, dry clothing, and any special medication needed by your family. Park the car in an area safe from rising waters.

REMEMBER YOUR ANIMALS

Plan for temporary care of family pets during emergencies. Shelters do not have adequate staff or facilities to care for animals. Frightened pets may be injured or killed during severe storms.



WASHOE COUNTY

Department of Public Works

"Dedicated to Excellence in Public Service"

1001 East 9th Street PO Box 11130 Reno, Nevada 89520 Telephone: (775) 328-2040 Fax: (775) 328-3699

The Mandatory Purchase of Flood Insurance Requirement

NFIP: This community participates in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available for all eligible buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: building and contents. Building coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately, if the contents are in an insurable building.

Mandatory Purchase Requirement: The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for Federally backed mortgages on buildings located in Special Flood Hazard Areas (SFHAs). It also affects all forms of Federal or Federally related financial assistance for buildings located in SFHAs. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V".

The requirement applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and the Department of Homeland Security's FEMA.

How it Works: Lenders are required to complete a Standard Flood Hazard Determination (SFHD) form whenever they make, increase, extend, or renew a mortgage, home equity, home improvement, commercial, or farm credit loan to determine if the building or manufactured (mobile) home is in an SFHA. It is the Federal agency's or the lender's responsibility to check the current Flood Insurance Rate Map (FIRM) to determine if the building is in an SFHA. Copies of the FIRM are available for review in most local government building of planning departments. Lenders may also have copies or they may use a flood zone determination company to provide the SFHD form.

If the building is in an SFHA, the Federal agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. Federal regulations require building coverage equal to the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount available for a single-family residence is \$250,000. Government-sponsored enterprises, such as Freddie Mac and Fannie Mae, have stricter requirements.

Over...

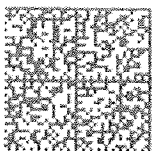
The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in an SFHA, even though a portion of the lot may be. While not mandated by law, a lender may require a flood insurance policy, as a condition of a loan, for a property in any zone on a FIRM.

If a person feels that an SFHD form incorrectly places the property in the SFHA, he or she may request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination. More information can be found at <http://www.fema.gov/plan/prevent/index.shtm>.

Fairways Homeowners Assoc
C/O A La Carte 1575 DELUCCHI LN STE 115/22
Reno NV 89502-



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FIRST CLASS

Washoe County Public Works
P.O. Box 11130
Reno, NV 89520-0027
Address Service Requested

September 13, 2012

Dear Homeowners,

In order to insure everyone's safety we ask that only those people who have permission from the golf shop access the golf course. The only people who are allowed to be on the golf course are those people who are golfing and are members or guests who have paid green fees. For safety reasons we ask that you please do not walk, play, or let your pets run on the course.

Thank you for your understanding in this matter.

Sincerely,

Scott Wackowski
Director of Operations
Duncan Golf Management