

# **FEMA Flood Risk Mapping Project**

Santa Rosa Creek Watershed

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**Santa Rosa City Council | June 3, 2025**

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**FEMA**



**RiskMAP**  
Increasing Resilience Together

# FEMA Flood Risk Mapping Project

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- FEMA is developing **official flood maps** for the City of Santa Rosa.
- New maps identify **Special Flood Hazard Areas (SFHAs)** — high-risk flood zones.
- Properties in SFHAs:
  - Subject to stricter building standards.
  - May be required to carry **flood insurance** if they have a federally backed mortgage.



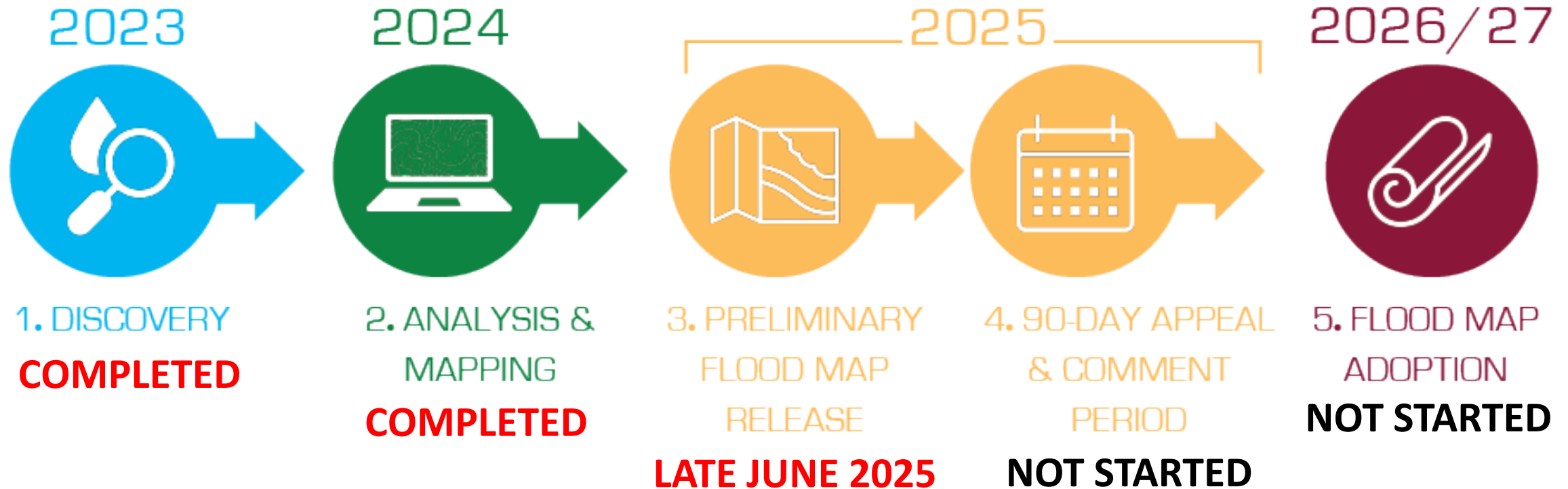
**FEMA**

# Project Benefits

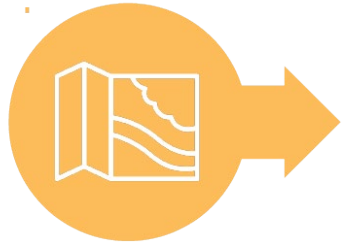
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- **Assessing flood risk will help our community** make informed decisions about where to live, what to build, and how to protect homes and businesses.
- The flood maps will also help City officials **develop strategies for improving our resiliency**, such as infrastructure improvements and future development, thereby contributing to a safer city.

# Project Timeline



FEMA



# Preliminary Map Release

- **Preliminary maps** identify properties now considered within SFHAs.
  - Residents and businesses will be notified
  - City/County to coordinate community meeting with FEMA and the National Flood Insurance Program (NFIP) prior to 90-day public comment & appeal period.
- GIS flood mapping tools will be available online:  
**[SRCity.org/FEMAFloodMapping](https://srcity.org/FEMAFloodMapping)**
- Updated FEMA flood maps may affect insurance requirements and building or development standards.
- Estimated preliminary map release: **Late June 2025**



**FEMA**



## 90-Day Appeal/Comment Period

- **Appeals:** Must be based on **scientific or technical errors** and supported by certified data.
- **Comments:** For corrections like **road names** or **place names**.
- Detailed information about this process will be available online at:  
**[SRCity.org/FEMAFloodMapping](https://srcity.org/FEMAFloodMapping)**
- Estimated 90-day public appeal and comment period opens: **Winter 2025/2026**



**FEMA**



# Flood Map Adoption

- **FEMA** sends a Letter of Final Determination, including effective date, for new flood maps.
- Residential and commercial property owners with a federally-backed loan or mortgage located in the SHFA will need to obtain flood insurance, as required by their lender.
- New maps will be available through FEMA's Flood Map Service Center.
- Community members may submit data to amend or revise flood maps through FEMA's **Letter of Map Amendment or Revision** process.
- Estimated Effective Map Date: **Spring 2027**



**FEMA**

# Flood Insurance Requirements and Options

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- **Required** for properties, both residential and commercial, with federally backed mortgages located in SFHAs.
- **Renters:**
  - Can purchase their own flood insurance policies.
  - Standard renters' insurance does not cover flood damage.
- **Discount Opportunities:**
  - Community Rating System (CRS)
  - Risk Rating 2.0
  - Newly Mapped and Pre-FIRM Statutory (legally mandated) Discounts
- **Resources for Residents:**
  - Visit [FloodSmart.gov](https://www.floodsmart.gov) for quotes, provider options, and educational tools.
  - Call the National Flood Insurance Program (NFIP) Help Center at 877-336-2627 for personalized assistance.

# Communications and Outreach

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- **Communicating with Residents**

- Direct mailing to properties identified within Special Flood Hazard Areas (SFHAs).
- Email updates via the City's GovDelivery mailing list. To signup, visit: [SRCity.org/FEMAFloodMapping](http://SRCity.org/FEMAFloodMapping)

- **Community Meeting**

- City to host public meeting with FEMA and National Flood Insurance Program (NFIP) representatives to explain the flood map updates and answer questions.

# Community Resources

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FEMA

Mapping and Insurance eXchange  
Customer Care Center

**Phone:**

877-FEMA-MAP (877-336-2627)

**Email:**

FEMA-FMIX@fema.dhs.gov

**Web:**

fema.gov/flood-maps



**SRCity.org/FEMAFloodMapping**

- FEMA Mapping Project Updates and resources
- Sign up for email updates
- FAQs
- Contact Information