

FEMA Flood Risk Mapping Project Update: Santa Rosa Creek Watershed

Community Advisory Board

September 24, 2025

Presented by Flannery Banks,
Supervising Engineer, City of Santa Rosa



FEMA



RiskMAP
Increasing Resilience Together

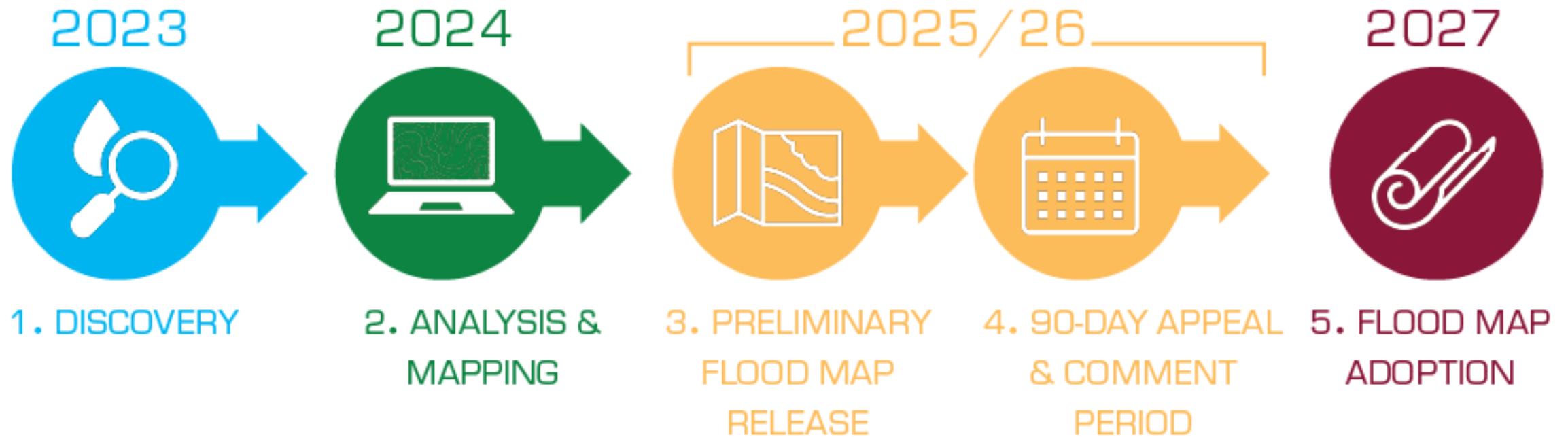
Agenda

- Project overview and timeline
- Preliminary map release
- Community meeting
- 90-day appeal and comment period
- Map adoption
- Flood insurance

FEMA Flood Risk Mapping Project for the Santa Rosa Creek Watershed

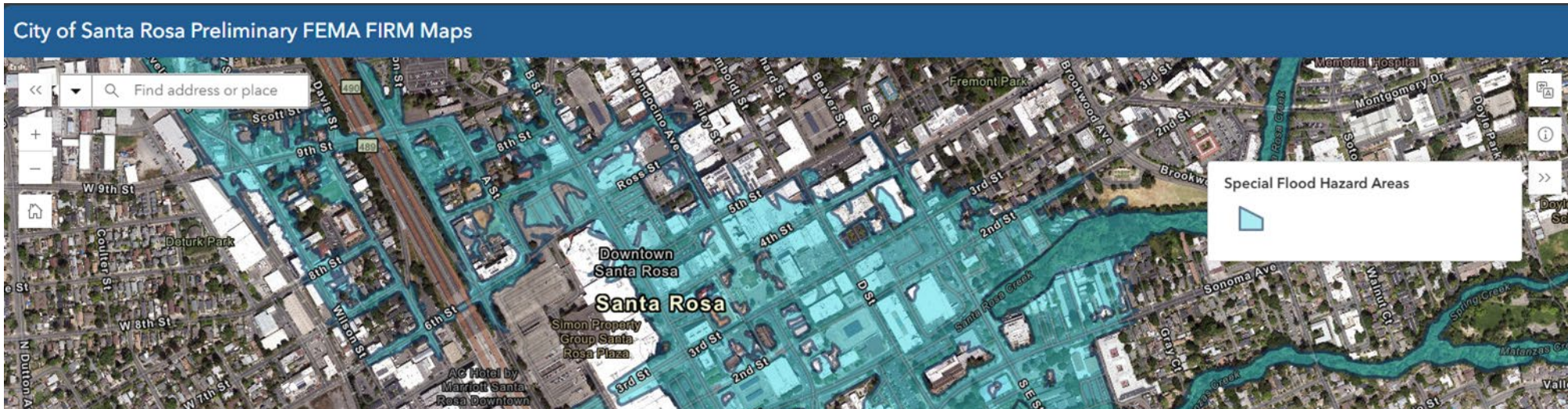
- FEMA is developing **official flood maps**.
- New maps identify **Special Flood Hazard Areas (SFHAs)**, high-risk flood zones.
- Properties in SFHAs:
 - Subject to stricter building standards.
 - May be required to carry **flood insurance** if they have a federally backed mortgage.
- Assessing our flood risk will help:
 - The community make informed decisions, and
 - The city develop strategies for improving our resiliency.

Project Timeline





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- City of Santa Rosa Preliminary FEMA FIRM Maps
- Map showing Special Flood Hazard Areas (SFHAs) in blue. The map includes street names, landmarks like Memorial Hospital and Downtown Santa Rosa, and a legend for SFHAs.



Virtual Community Meeting

- Sept. 10, 2025, City of Santa Rosa hosted FEMA and National Flood Insurance Program
- Meeting recording available at srcity.org/FEMAFloodMapping
- Topics Covered
 - “Am I mapped in?”
 - 90-day appeal and comment period
 - Insurance requirements
 - Available resources





90-Day Appeal/Comment Period

- 90-day public appeal and comment period to open **January 2026**
- **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 available online at **srcity.org/FEMAFloodMapping**



Flood Map Adoption

- Estimated Effective Map Date: **Spring 2027**
- New maps will be available through FEMA's Map Service Center at **msc.fema.gov/portal/home**
- Residential and commercial **property owners with a federally-backed loan or mortgage located in the SFHA will need to obtain flood insurance**, as required by their lender.
- Community members may submit data to amend or revise flood maps through FEMA's **Letter of Map Amendment or Revision** process.

Flood Insurance Requirements

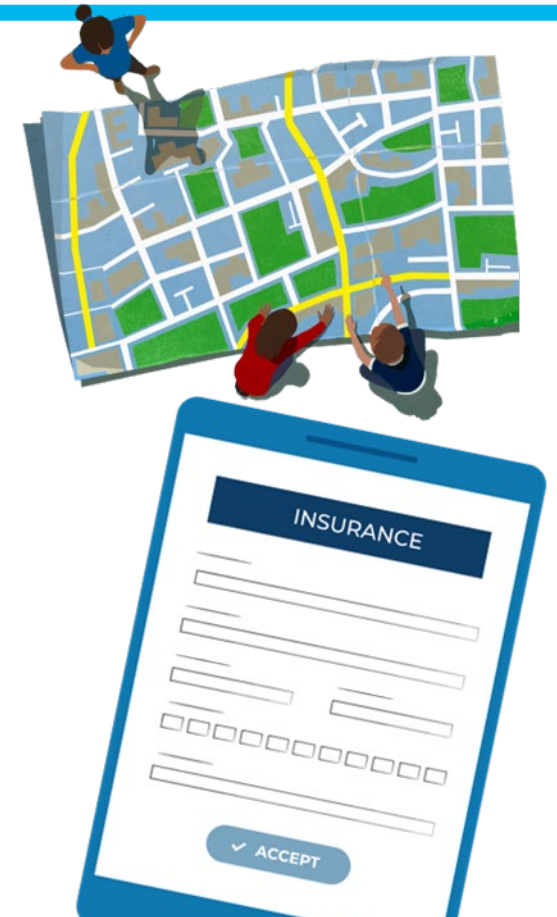
When is flood insurance required?

- When a structure is in a high-risk flood zone and there is a federally back loan or mortgage.
- Mandatory Purchase areas are based on the current effective flood maps; Changes do not take effect until the effective date.



Flood Insurance Resources

- FEMA's New NFIP Quoting Tool
 - floodsmart.gov/policy-quote/
- FEMA's New NFIP Installment Payment Plans
- FEMA Flood Mapping and Insurance Exchange:
 - Call: 1-877-336-2627
 - Email: FEMAMapSpecialist@riskmapcds.com



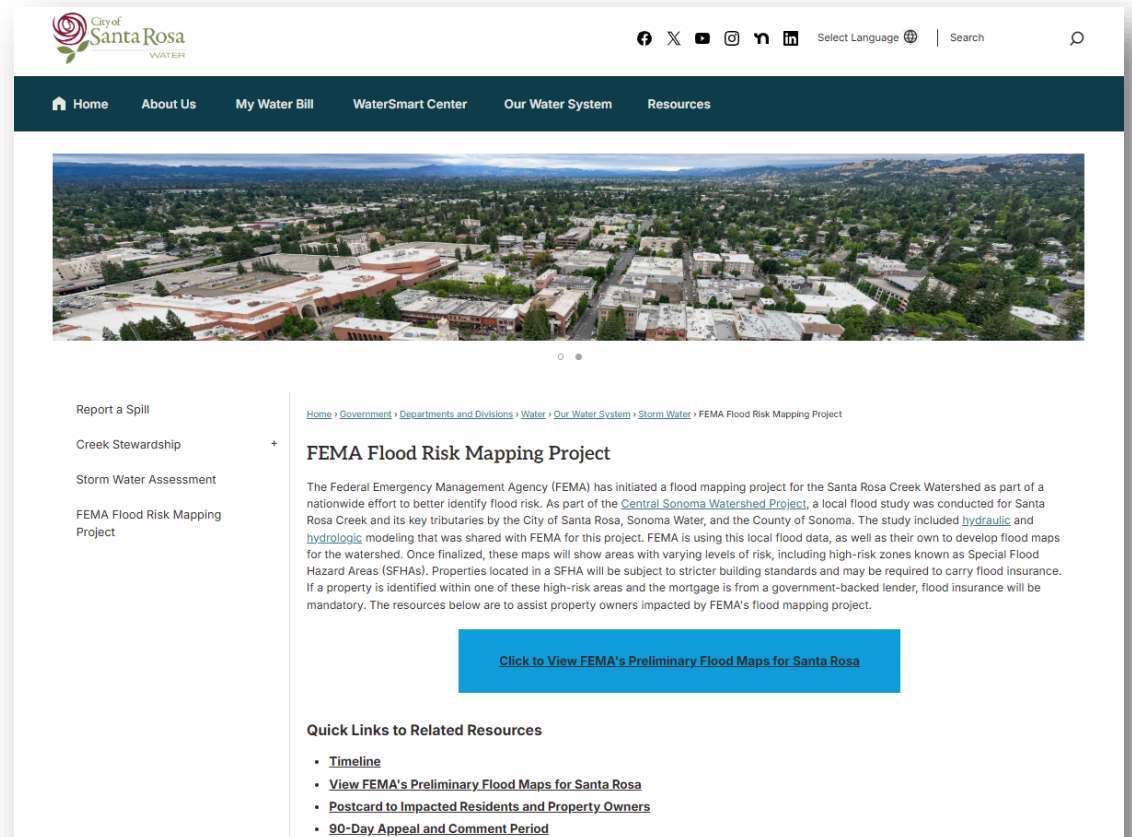
FEMA



Community Resource Page

srcity.org/FEMAFloodMapping

- Signup for project updates
- View preliminary flood maps
- Learn about the 90-day appeal and comment period
- Access resources from FEMA and NFIP
- Get contact information



Contact Information

FEMA - Flood Mapping, Letters of Map Amendment/Revision, and Insurance, contact the FEMA Mapping and Insurance eXchange (FMIX) Customer Care Center:

- **Call:** 877-FEMA-MAP (877-336-2627)
- **Email:**
FEMAMapSpecialist@riskmapcds.com

City of Santa Rosa - Santa Rosa Creek Flood Study, New Construction, Remodels, and/or Development Proposals:

- **Call:** 707-543-3200
- **Email:** FEMAMapping@srcity.org

County of Sonoma – Properties in unincorporated portions of the County

- **Call:** 707-565-1900
- **Email:** Steve.Snow@sonomacounty.gov