

Flood Hazard Mapping Realignment

Lower Russian River Municipal Advisory Council

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Flood Hazard Mapping

- FEMA has authority to define and map floodways and primary floodplains for Flood Insurance Rate Maps (FIRMs)
- County floodway and floodplain mapping must match FEMA mapping for NFIP participating communities
- The County is required to implement floodplain management regulations
 - ▣ Local building code (Sonoma County Code Chapter 7B)
 - ▣ F1 (Floodway) and F2 (Floodplain) zoning combining districts (Sonoma County Code Chapter 26, Articles 56 and 58)

Floodway (F1) Combining District

- Applies to properties within the Regulatory Floodway as shown on FEMA maps

- **F1 Regulations and Restrictions:**
 - Undeveloped property: No new permanent structures within mapped floodway areas
 - Property with existing structures: No new permanent structures or additions*

**Some exceptions may be allowed*

Floodway (F1) Combining District

**Exceptions to F1 Regulations and Restrictions:*

- Flood elevation projects where the building's total floor area is unchanged (Policies 8-1-12 and 1-4-4)
- Repairs/improvements that do not increase total floor area of each floor of existing structures (Policy 1-4-4)
 - ▣ Decks may be replaced/repared; no increase in size or scope; can't add a roof or be enclosed
- Other improvements that do not increase total floor area
 - ▣ Septic system pre-treatment devices, cleanouts, & septic riser lids
 - ▣ Wells including casing, annular seal, well vault, pump, pump block, or discharge pipe

Floodplain (F2) Combining District

- Applies to properties within the 100-year (1% annual risk) flood hazard area as shown on FEMA maps
- **F2 Regulations and Restrictions:**
 - Structural development must comply with local building code in Sonoma County Code Chapter 7B
 - Residential structures must be elevated 1 foot above the Base Flood Elevation (BFE)
 - Non-residential structures must be elevated 1 foot above the BFE, or floodproofed to 1 foot above the BFE
 - May require submission of topographic data, engineering studies, or other studies to determine the effects of flooding on a proposed structure

National Flood Insurance Program (NFIP)

- NFIP is managed by FEMA and provides flood insurance in communities that have adopted compliant floodplain management regulations
- FEMA identifies flood hazards nationwide and publishes and updates flood hazard data to inform NFIP
- Data provided to communities as a Flood Insurance Rate Maps (FIRM) & Flood Insurance Study (FIS) reports
- If a community does not have flood regulations meeting FEMA requirements prior to the effective date of the FIRM and FIS report, the community is suspended from NFIP.

National Flood Insurance Program (NFIP)

- If a community is **suspended** from the NFIP:
 - ▣ Property owners will **not** be able to purchase NFIP policies or renew them
 - ▣ Federal grants/loans for development will **not** be available in affected areas (including funds from programs administered by Federal agencies such as HUD, EPA, and Small Business Administration)
 - ▣ Federal disaster assistance may **not** be provided for **any** natural disaster, including flood damage repair or reconstruction

National Flood Insurance Program (NFIP)

- If a community is **suspended** from the NFIP (continued):
 - ▣ Federal mortgage insurance/loan guarantees (such as Federal Housing Administration-FHA and Veterans Administration-VA programs) will **not** be provided in affected areas
 - ▣ Lenders must disclose property within Flood Hazard Areas and that it is **not** eligible for federal disaster assistance
 - ▣ Hazard Mitigation Grant Program (HMGP) would be **unavailable** to the County & flood hazard area residents

FEMA Mapping Update

October 2022

FEMA released preliminary FIRMs for public review

June 29 to September 27, 2023

90-day appeal period during which residents, businesses, and the County could appeal flood risk information on the preliminary FIRMs

June 22 and June 29, 2023

Notices of appeal period for preliminary FIRMs published in Press Democrat

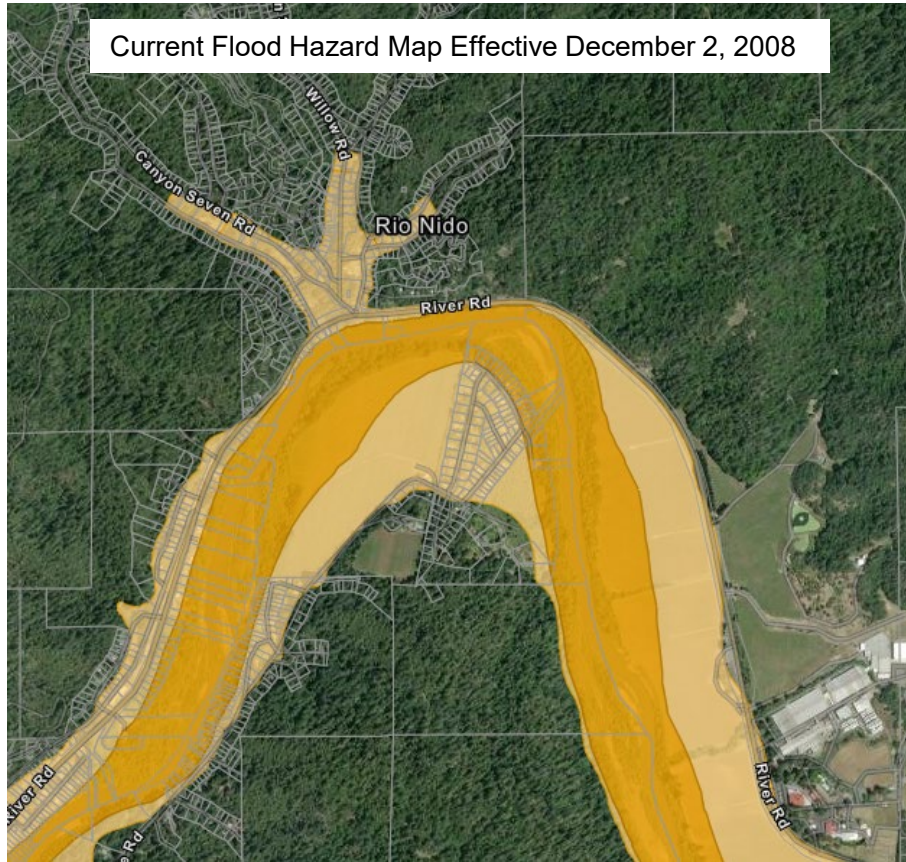
July 31, 2024

Final FIRMS published and no longer appealable



Flood Map Expansion (Rio Nido)

Current Flood Hazard Map Effective December 2, 2008



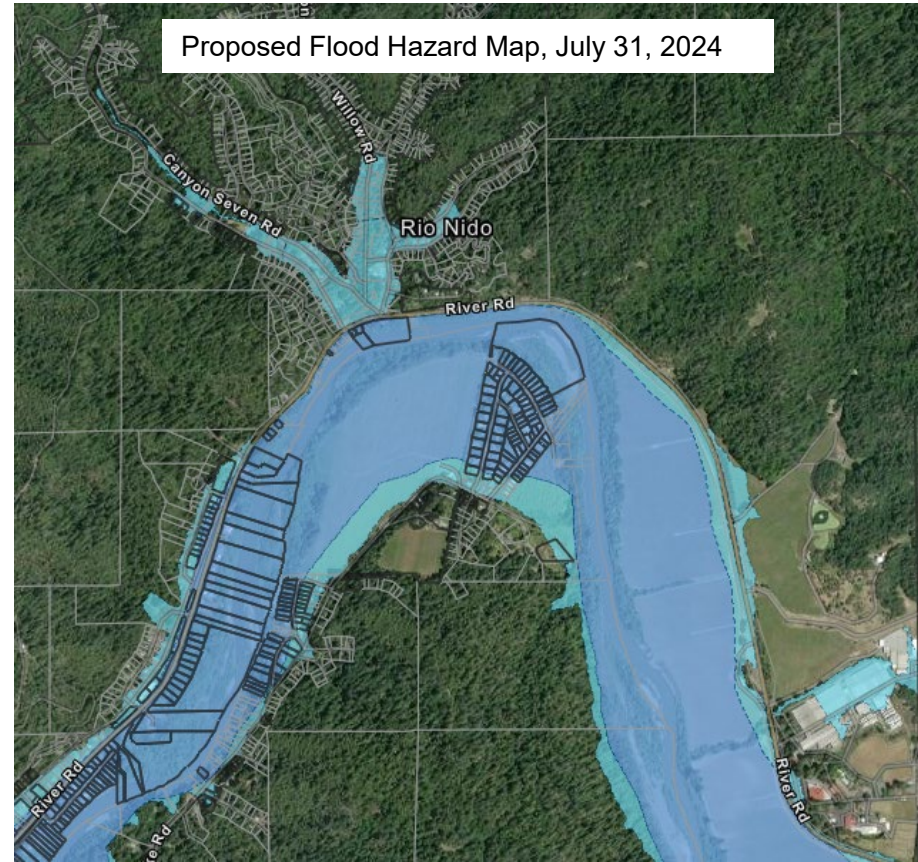
F1 - Floodway | Current



F2 - Floodplain | Current



Proposed Flood Hazard Map, July 31, 2024



F1 - Floodway | Proposed

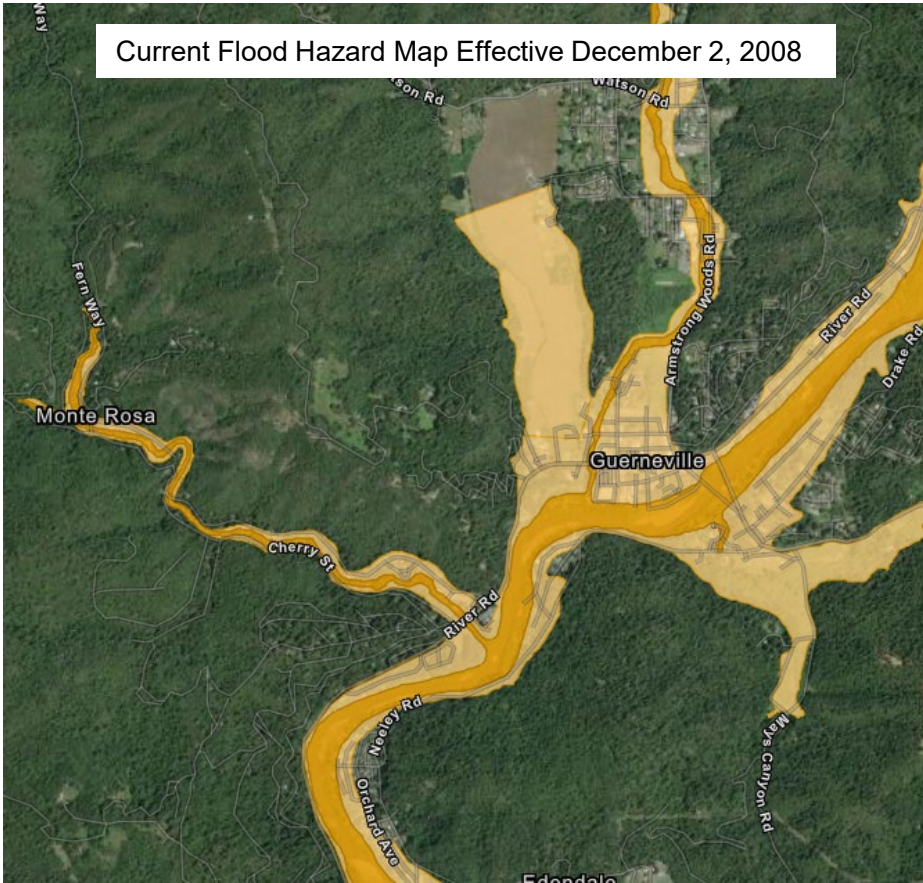


F2 - Floodplain | Proposed



Flood Map Expansion (Guerneville)

Current Flood Hazard Map Effective December 2, 2008



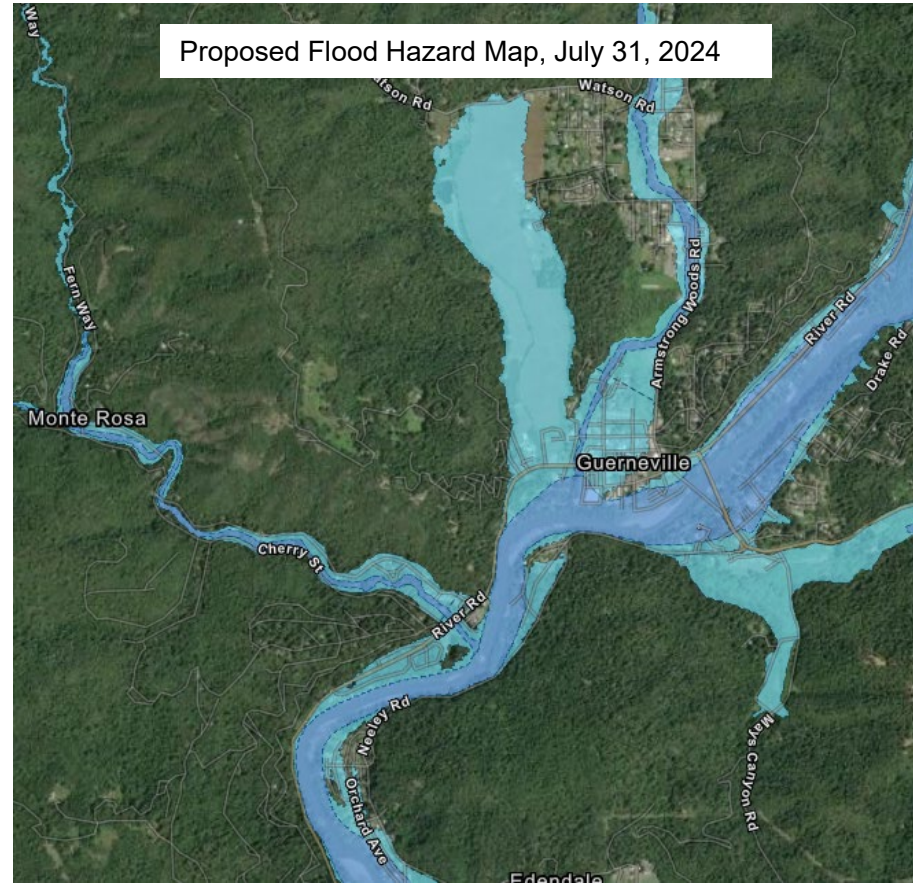
F1 - Floodway | Current



F2 - Floodplain | Current



Proposed Flood Hazard Map, July 31, 2024



F1 - Floodway | Proposed

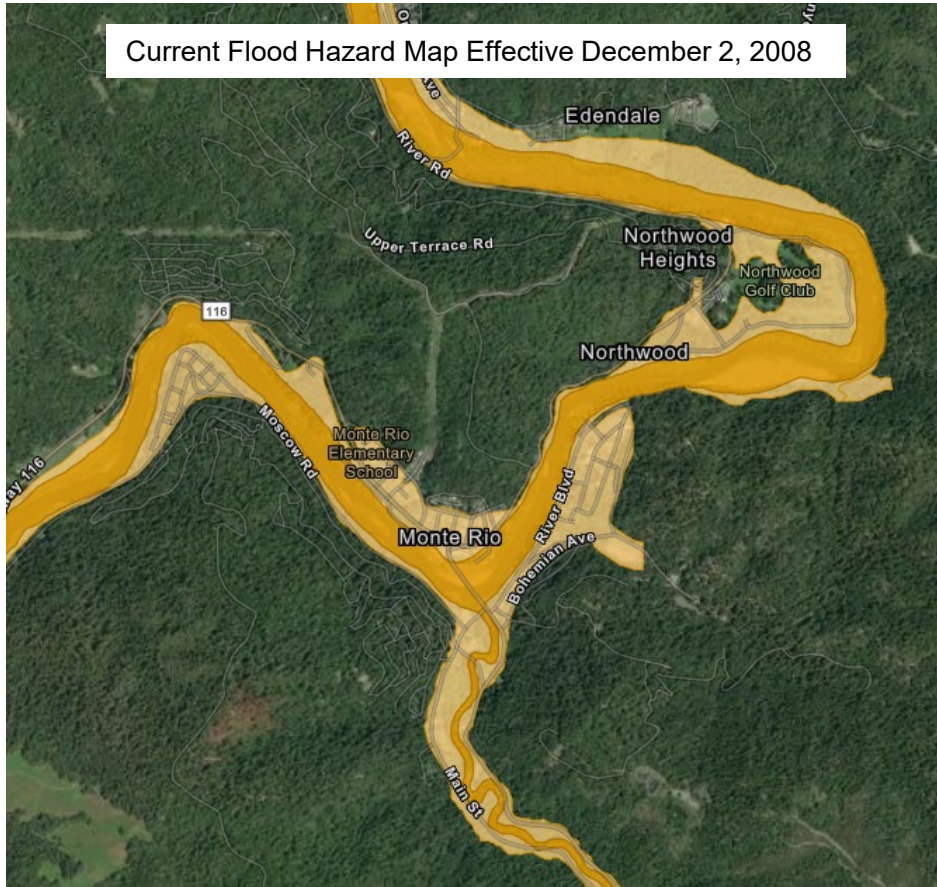


F2 - Floodplain | Proposed



Flood Map Expansion (Monte Rio / Northwood)

Current Flood Hazard Map Effective December 2, 2008



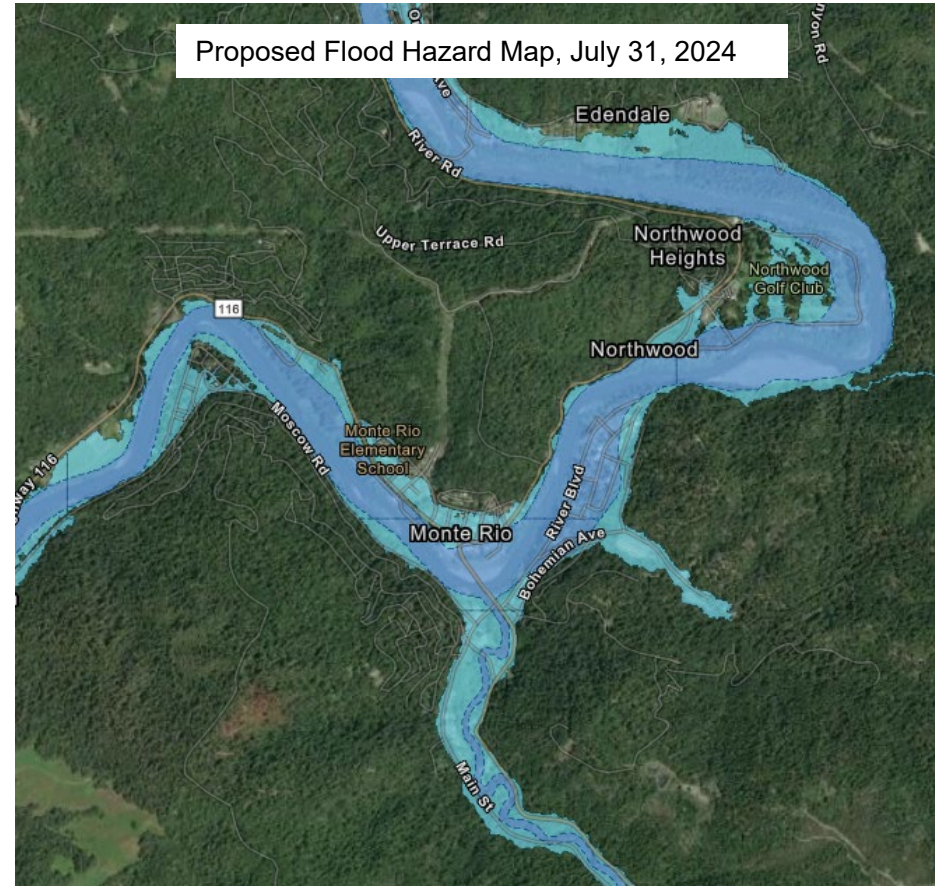
F1 - Floodway | Current



F2 - Floodplain | Current



Proposed Flood Hazard Map, July 31, 2024



F1 - Floodway | Proposed



F2 - Floodplain | Proposed



Can the FEMA maps be changed?

- A property owner who believes their parcel was incorrectly identified as a special flood hazard area may submit a **LOMC request** with accompanying technical data from a licensed land surveyor or civil engineer.
- LOMC process determines the location and elevation of a property or structure in relation to the SFHA.
- FEMA reviews request and issues a determination document, approving or denying the map changes.
- Two types of LOMC determination documents:
 - ▣ Letter of Map Amendment (LOMA)
 - ▣ Letter of Map Revision Based on Fill (LOMR-F)

Flood Hazard Mapping Realignment

July 31, 2024

Final FIRMS for Russian River Watershed published

November 12, 2024

Board of Supervisors hearing
on parcel zoning updates.

October 17, 2024

Planning Commission hearing
on technical zoning corrections,
including proposed parcel zoning
updates to align local floodway
and floodplain mapping with
updated FEMA maps

January 2025

Permit Sonoma to return
to the Board for final
consideration of parcel
zoning updates for F1
and F2 changes.

Online Resources

□ Links:

- [Permit Sonoma F1 and F2 Current vs Proposed Comparison Map](#)
- [Permit Sonoma Zoning and Land Use GIS Map](#)
- [FEMA Map](#)

Scan the QR code for access to the links above and more:



Questions?





Reference Slides

Definitions for FEMA Terms

- **Special Flood Hazard Area (SFHA):** An area mapped by FEMA as flood prone
 - Shown on FIRMS
 - Areas where NFIP floodplain management regulations must be enforced
 - Areas where purchase of flood insurance is mandatory
- **Flood Insurance Rate Maps (FIRM):** Official map of a community in which FEMA has delineated Special Flood Hazard Areas and Base Flood Elevations (BFE)
- **National Flood Insurance Program (NFIP):** Provides flood insurance to property owners, renters and businesses. Requires participating communities to have adopted, compliant floodplain management regulations.
- **Base Flood Elevation (BFE):** The elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year. The BFE is shown on the Flood Insurance Rate Map (FIRM).
- **LOMA / LOMR:** Letter of Map Amendment or Revision, a process managed by FEMA to amend FIRMS

Definitions for County Terms

- **F1 (Floodway):** The County's zoning district that corresponds to FEMA's mapped floodways. Land use regulations for those areas are included in Sonoma County Zoning Code Article 56.
- **F2 (Floodplain):** The County's zoning district that corresponds to FEMA's mapped floodplains. Land use regulations for those areas are included in Sonoma County Zoning Code Article 58.
- **Sonoma County Code Chapter 7B:** County's local building regulations for flood damage prevention
 - ▣ Requirements for construction materials and methods
 - ▣ Requires all construction with special flood hazard areas to be elevated at least 1 foot above the Base Flood Elevation)