



# Flood Maps Changes What You Should Know

## MAPPING THE RISK FLOOD MAP MODERNIZATION

**This May 4, 2009  
Novato enters a new era.**

A multi-year project to re-examine flood zones and develop detailed, digital flood hazard maps is nearing completion. The new maps reflect current flood risks and areas of recent growth, replacing maps that are up to 23 years old. As a result, property owners throughout Novato will have up-to-date, reliable, Internet-accessible information about their flood risk — on a property-by-property basis. And owners of numerous properties will learn that their risk is higher, or lower, than they thought. As someone with a stake in Novato's future, you should be aware of how the maps are changing and why — and how the changes will affect residents and business owners alike.

### Flood Maps: A Risk Management Must

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and

properties in Novato. By showing the extent to which areas of the Novato area — and individual properties — are at risk for flooding, flood maps help business and property owners make better financial decisions about protecting their property. These maps also allow community planners, local officials, engineers, builders and others to make important determinations about *where* and *how* new structures and developments should be built.

To ensure that everyone within Novato has access to the most accurate and up-to-date information about flood hazards, the new maps are being made available for public view and review.

### A Better Picture of Flood Hazards

Over time, water flow and drainage patterns have changed dramatically due to surface erosion, land use and natural forces. The likelihood of inland, riverine and coastal flooding in certain areas has changed along with these factors. New digital

mapping techniques will provide more detailed, reliable and current data on county flood hazards. The result: a better picture of the areas most likely to be impacted by flooding and a better foundation from which to make key decisions.

The flood map modernization project is a joint effort between local agencies including the City of Novato and the Federal Emergency Management Agency (FEMA), in cooperation with association and private sector partners.

### MAP ADOPTION INFO

**May 4, 2009** — Maps adopted; New insurance requirements take effect.

### For General Information

Visit <http://msc.fema.gov> to see the preliminary maps and learn when map changes take effect; and [www.floodsmart.gov](http://www.floodsmart.gov) for flood insurance questions and information.

### Call

The City of Novato Public Works Department at (415) 899-8246  
Or email [pw@ci.novato.ca.us](mailto:pw@ci.novato.ca.us)

## Flood Insurance Requirements and Options

When the new maps are adopted, flood insurance requirements will change. However, options exist that will allow property owners to save money while still protecting their property.

IF MAPS SHOW...	THESE REQUIREMENTS, OPTIONS AND SAVINGS APPLY
<b>Change from low or moderate flood risk to high risk</b>	<p><b>Flood insurance is mandatory.</b> Flood insurance will be federally required for most mortgage holders.* Insurance costs may rise to reflect the true (high) risk.</p> <p><b>Grandfathering offers savings.</b> The National Flood Insurance Program (NFIP) has “grandfathering” rules to recognize policyholders who have built in compliance with the flood map or who maintain continuous coverage. An insurance agent can provide more details on how to save.</p>
<b>Change from high flood risk to low or moderate risk</b>	<p><b>Flood insurance is optional, but recommended. The risk has only been reduced, not removed.</b> Flood insurance can still be obtained, at lower rates. Twenty-25 percent of all flood insurance claims come from low- to moderate-risk areas.</p> <p><b>Conversion offers savings.</b> An existing policy can be converted to a lower-cost Preferred Risk Policy.</p>
<b>No change in risk level</b>	<p><b>No change in insurance rates.</b> Property owners should talk to their insurance agent to learn their specific risk and take steps to protect their property and assets.</p>

## Flood Risks and Flood Zones

Flood maps refer to areas of high, medium or low risk as “flood hazard zones” and the zones of highest risk as “Special Flood Hazard Areas.”

RISK LEVEL	FLOOD HAZARD ZONE
<b>High Flood Risk</b>	<p><b>AE, A, AH or AO Zone.</b> These properties have a 1 percent chance of flooding in any year — and a 26 percent chance of flooding over the life of a 30-year mortgage.</p> <p><b>VE or V Zone.</b> These properties have a 1 percent chance of flooding in any year and also face hazards associated with coastal storm waves.</p> <p><b>Insurance note:</b> High-risk areas are called Special Flood Hazard Areas, and flood insurance is mandatory for most mortgage holders.*</p>
<b>Low or Moderate Flood Risk</b>	<p><b>Shaded X Zone.</b> These properties are outside the high-risk zones. The risk is reduced but not removed.</p> <p><b>X Zone.</b> These properties are in an area of overall lower risk.</p> <p><b>Insurance note:</b> Lower-cost preferred rate flood insurance policies (known as Preferred Risk Policies) are often an option in these areas.</p>

\* Required for loans provided by federally regulated lenders as well as Government Sponsored Enterprises such as Freddie Mac and Fannie Mae.