

# Flood Hazard Mapping Realignment

## Lower Russian River Municipal Advisory Council

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# Key Terms

- FEMA- Federal Emergency Management Agency
  - ▣ Creates flood and other disaster information/maps, provides flood insurance, disaster relief.
- National Flood Insurance Program (NFIP)
  - ▣ Federal program that provides flood insurance to property owners in participating communities
- Regulatory Floodway
  - ▣ A channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height.
- Floodplain
  - ▣ Any land area susceptible to being inundated by floodwaters from any source

# Updates - Why and How

- **Why is this being done?**
  - ▣ Area has not been studied or mapped by FEMA in over 30 years
  - ▣ Technology has advanced, allowing for higher accuracy
- **How does FEMA generate maps?**
  - ▣ Incorporates data from:
    - Climate Science
    - Waterway Information
    - Hydrological Data
    - Local Engineers and Surveyors
    - Land Use and development information

# Who needs to be aware and who was noticed?

- Areas along waterways where populations are concentrated:
  - ▣ Russian River Area, Creeks and Channels, low-lying flood-prone areas like wetlands
- Public notice sent via USPS to affected property owners and property owners within 300' of affected parcels;  
Press Democrat

# What are the changes?

- County implements FEMA maps through parcel rezoning to add or remove the Floodway (F1) or Floodplain (F2) to remain in compliance with FEMA regulation.
- If your parcel is added to the F1 or F2:
  - ▣ Subject to FEMA regulations implemented through County's zoning and building codes that apply when building a new structure, remodeling, repairing, or making other improvements
    - Check with insurance providers to review insurance impacts to your parcel

# 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

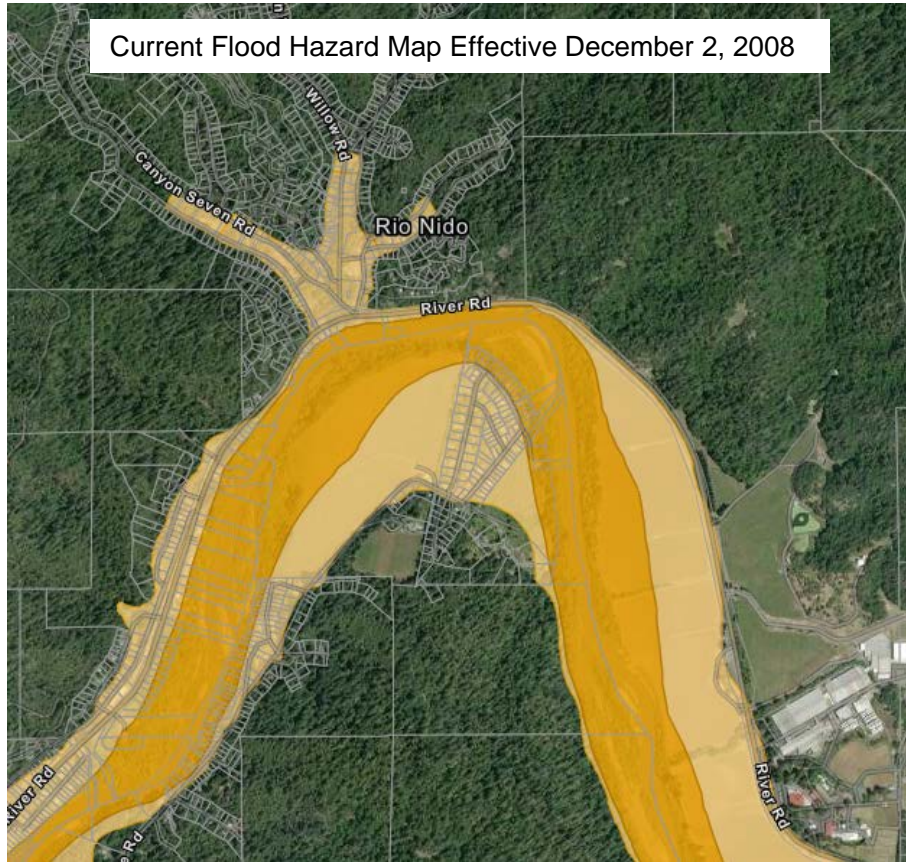
Notices of appeal period for preliminary FIRMs published in Press Democrat

## July 31, 2024

Final FIRMS published and no longer appealable

# Flood Map Expansion (Rio Nido)

Current Flood Hazard Map Effective December 2, 2008



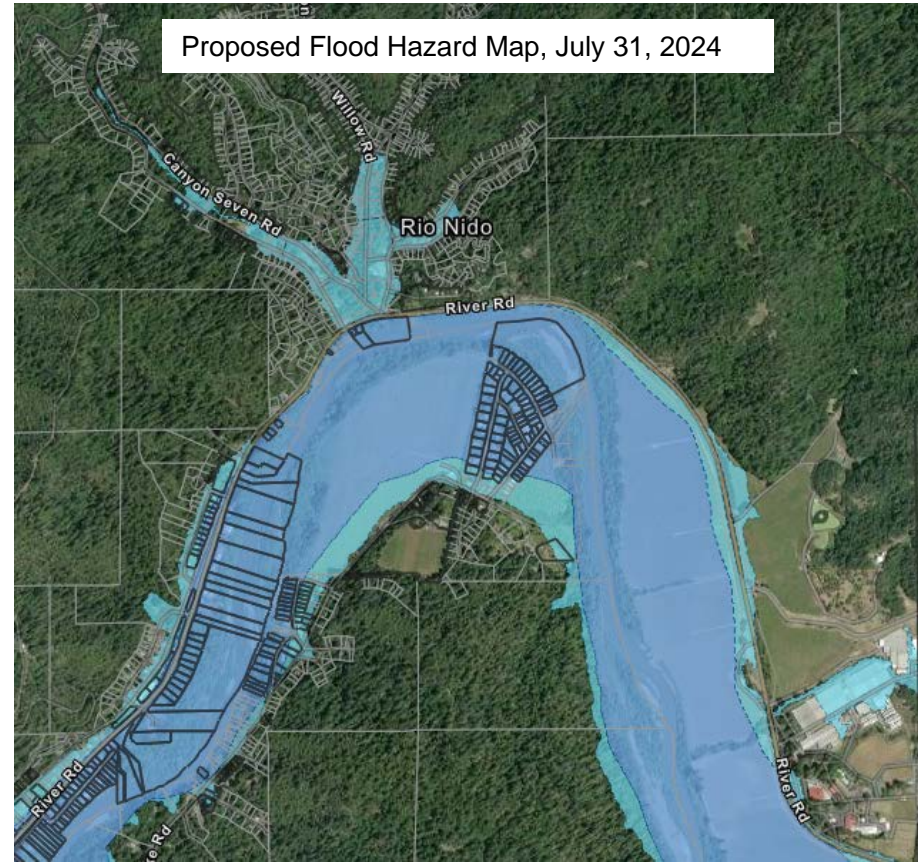
F1 - Floodway | Current



F2 - Floodplain | Current



Proposed Flood Hazard Map, July 31, 2024



F1 - Floodway | Proposed

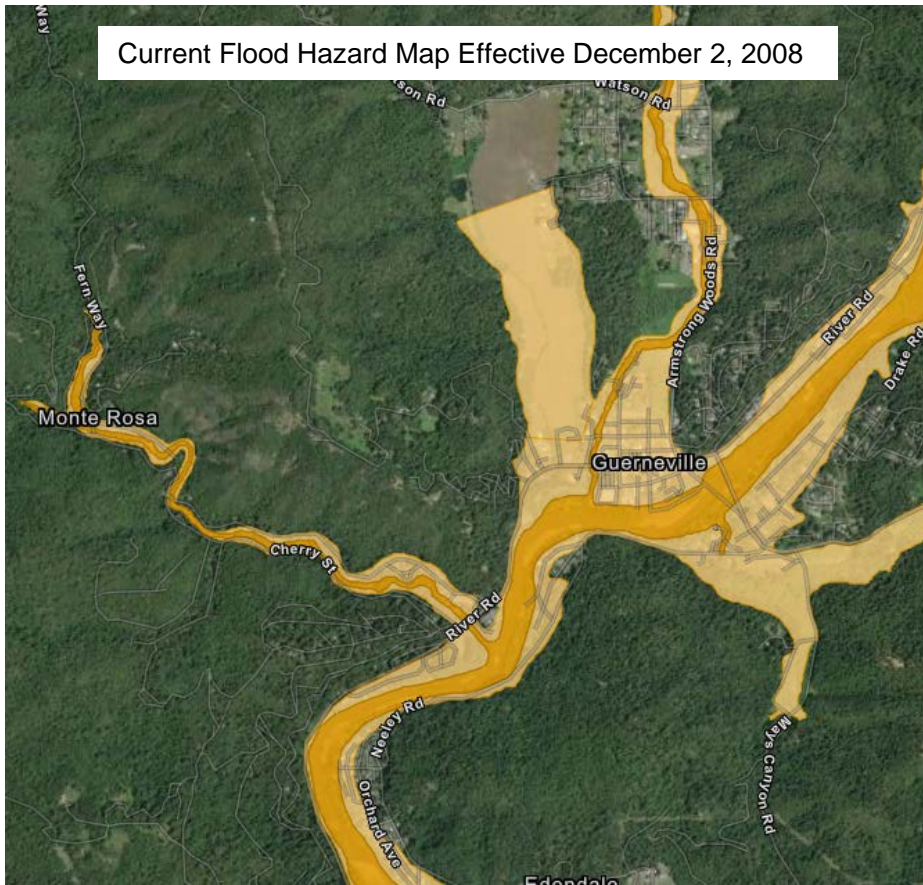


F2 - Floodplain | Proposed



# Flood Map Expansion (Guerneville)

Current Flood Hazard Map Effective December 2, 2008



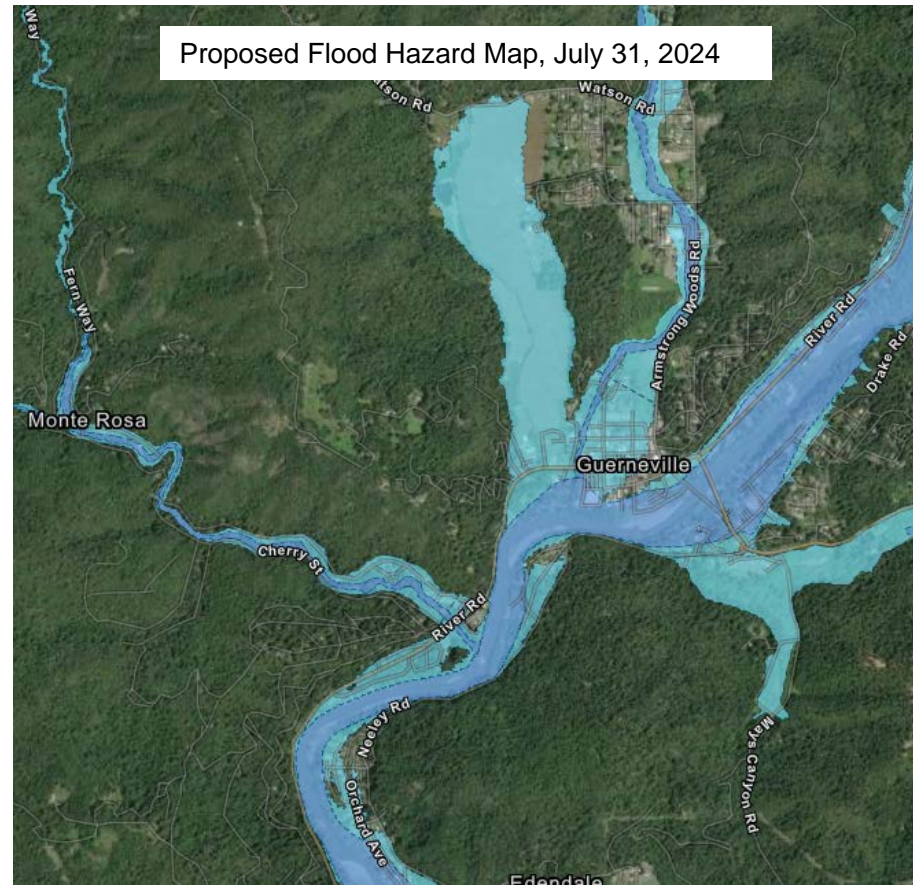
F1 - Floodway | Current



F2 - Floodplain | Current



Proposed Flood Hazard Map, July 31, 2024



F1 - Floodway | Proposed



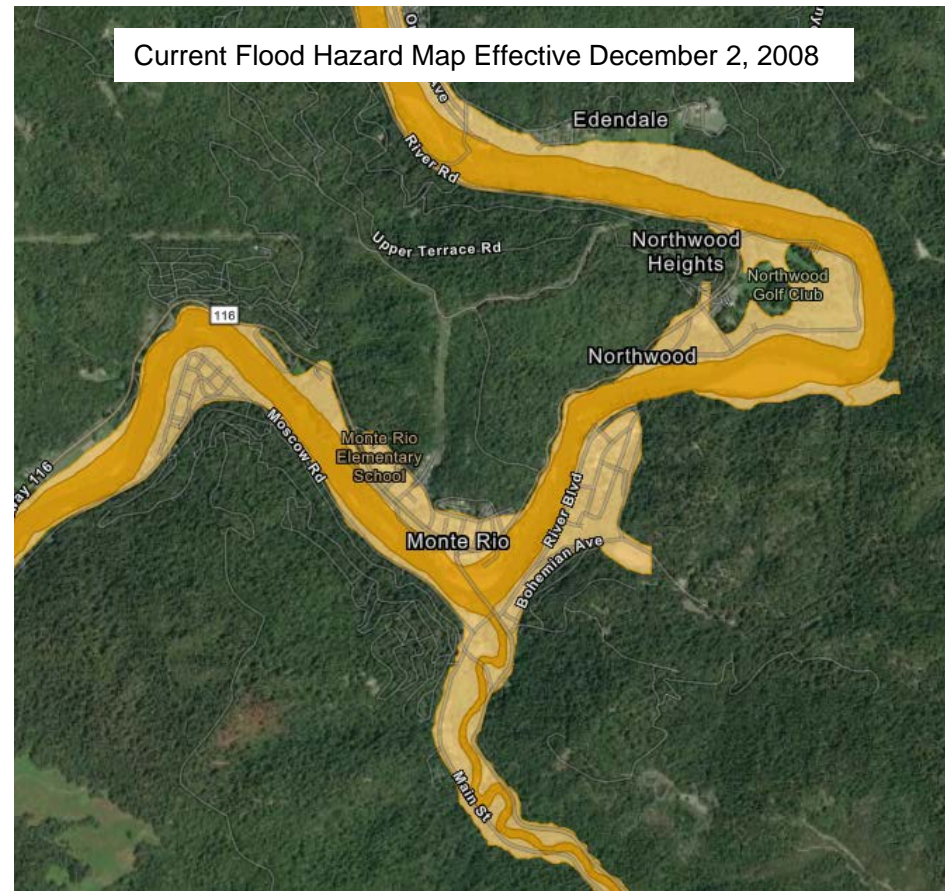
F2 - Floodplain | Proposed





# 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



# Floodway (F1) Combining District

- Applies to properties within the Regulatory Floodway as shown on FEMA maps
- **F1 Regulations:**
  - ▣ Undeveloped/Vacant property: No new permanent structures within mapped floodway areas.
  - ▣ Property with existing structures: No new permanent structures or additions\*
    - Exceptions: Elevation above flood level, repairs that do not increase floor area, septic improvements, and well improvements

*Note: Only applies to portions of parcel subject to the F1 Regulations, not necessarily whole parcel.*

# Floodplain (F2) Combining District

- Applies to properties within the 100-year (1% annual risk) flood hazard area as shown on FEMA maps
- **F2 Regulations:**
  - ▣ Structural development must comply with local building code in Sonoma County Code Chapter 7B (floodproofing)
    - New Residential/Commercial structures must be elevated 1 foot above the Base Flood Elevation (BFE)

*Note: Only applies to portions of parcel subject to the F1 Regulations, not necessarily whole parcel.*

# Examples of F1 Regulations

- Residential Example 1:
  - ▣ IF: House in F1 destroyed by flooding
  - ▣ THEN: House can be reconstructed within same footprint
- Residential Example 2:
  - ▣ IF: Deck F1 rots, needs replacement
  - ▣ THEN: Deck can be replaced. Can't be enclosed or increased in size/scope
- Commercial Example 1:
  - ▣ IF: Guerneville Safeway is partially destroyed by floods
  - ▣ THEN: Reconstruction of the Safeway is allowed if damaged less than 50% of the replacement value of the Safeway structure
  - ▣ ALSO: Improved/reconstructed Safeway must comply with flood elevation requirements per Chapter 7B of the Sonoma County Code

# Examples of F1 Regulation (cont.)

- ▣ IF: Commercial structure is damaged by flooding
- ▣ REGULATION: Commercial uses are limited to 20% of the appraised value of the structure during any calendar year for repairs and maintenance, excluding foundation work
- ▣ THEN: Structure can be repaired up to 20% of the appraised value

# What could change if County does not act?

- If county is **suspended** from the NFIP:
  - **No** new or renewed NFIP policies
  - **No** federal grants/loans for development in affected areas
  - **No federal disaster assistance for any natural disaster**
  - County **Flood Elevation Mitigation Program** unavailable
    - Since 1997, this program elevated over 300 homes and provided \$27 million for elevation projects
  - **No** federal mortgage insurance/loan guarantees
  - Lenders **must** disclose properties within affected areas are not eligible for federal disaster assistance
  - Access to Hazard Mitigation Grant Program (HMGP) **removed**

# What is Permit Sonoma doing next?

1. Implement FEMA's maps through rezoning, ensuring compliance with NFIP
2. Assessing options to work directly with FEMA on restudy of the area to ensure accuracy
3. Board of Supervisors hearing for final consideration of parcel rezoning to adopt F1 /F2 flood map zoning changes in January 2025

# Online Resources

## □ Links:

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



**Scan the QR code for  
Mobile access to  
Proposed F1 and F2  
Map**



# Online Resource - URLs



- Floodway/Floodplain Comparison Map:  
<https://experience.arcgis.com/experience/6a336939ddad424f8b097dffb580b90/>
- Floodway and Floodplain FAQ:  
<https://app.infilla.com/o/sonomacounty/faqs/91ffef0d-d844-4e3b-8c90-5b27d80a576d>
- Interactive Zoning and Land Use Map:  
<https://sonomacounty.maps.arcgis.com/apps/webappviewer/index.html?id=06ac7fe1b8554171b4682dc141293962>
- FEMA Maps: <https://hazards-fema.maps.arcgis.com/apps/webappviewer/index.html?id=8b0adb51996444d4879338b5529aa9cd&extent=-122.94330427295434,38.51689308065658,-122.90176221973168,38.533680132891625>

# Questions?

If you have any questions, please reach out to  
**Steve Snow, Floodplain Manager:**

**Steve.Snow@Sonoma-County.org**  
**(707) 565-4443**





# 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)