

FEMA's Flood Risk Mapping Update for Placer County

Public Workshop
City of Lincoln – McBean Pavillion

Wednesday, January 15, 2025
Presentation will begin at 5:15 pm



FEMA



City of Lincoln

Introductions & Overview

- Introductions
- Overview of Tonight's Workshop
 - Presentation
 - Break-out Session
 - Address Your Question w/ a Rep
 - Get Custom Flood Map

Workshop Overview

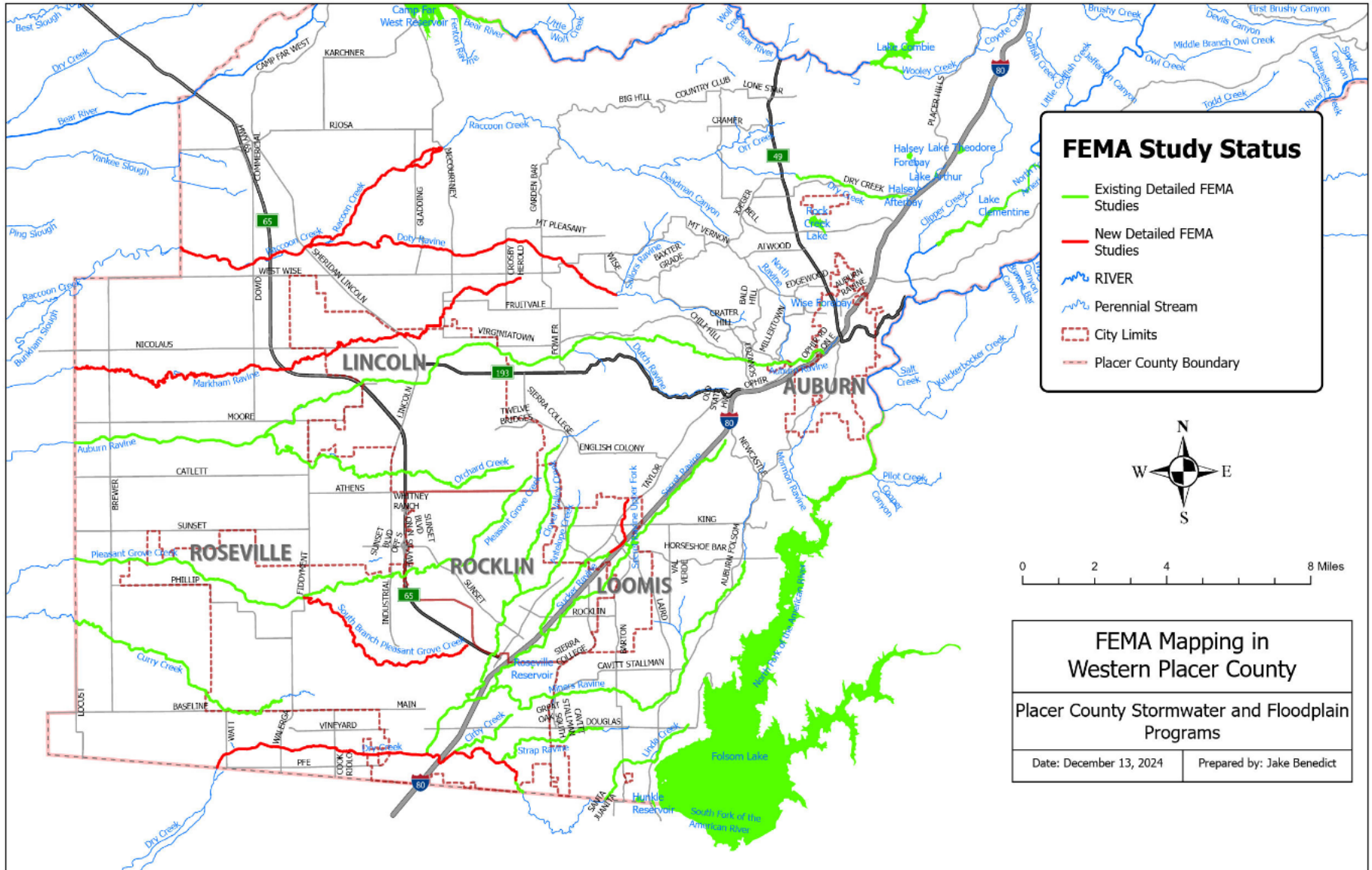
- Flood Facts, Flood Events, and Floodplains
- Why you received a map update letter
- Process & schedule to rollout flood maps
- Why flood maps needed updating
- How changes might affect you
- Flood Insurance
- Lincoln Conducting a Review of FEMA Flood Model

City/County Flood Insurance Facts

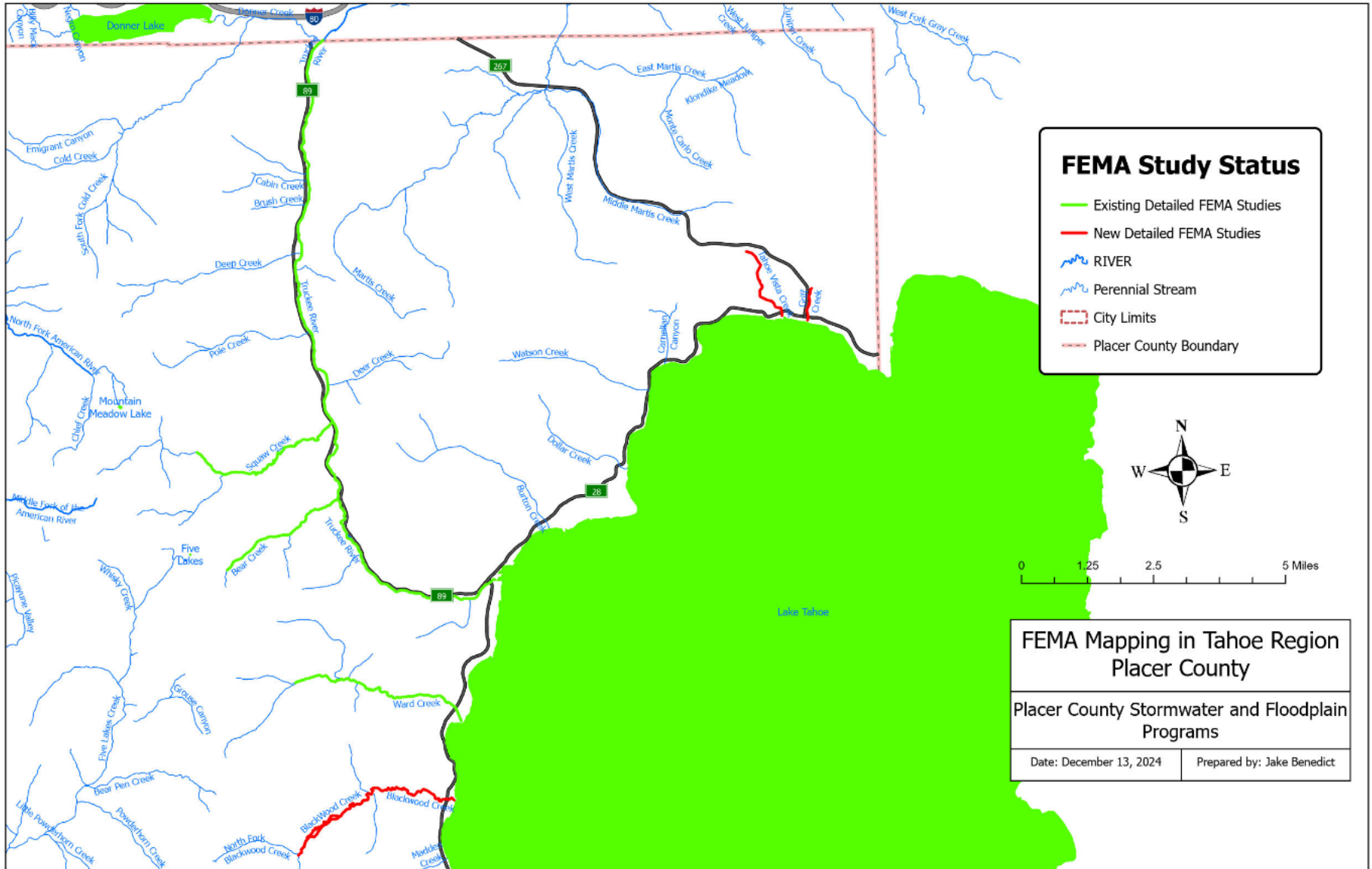
	Unincorp. Placer	Roseville	Rocklin	Auburn	Lincoln	Loomis
Total Policies	365	255	67	14	43	33
Insurance Coverage	\$114,270,000	\$84,409,000	\$23,665,000	\$4,228,000	\$15,101,000	\$8,844,000
Total # Claims	240	300	27	31	8	14
Claims \$ Paid	\$11,493,850	\$24,320,829	\$712,185	\$1,412,052	\$170,305	\$822,294

Source: FEMA January 2025

Western County Floodplains



Eastern County Floodplains

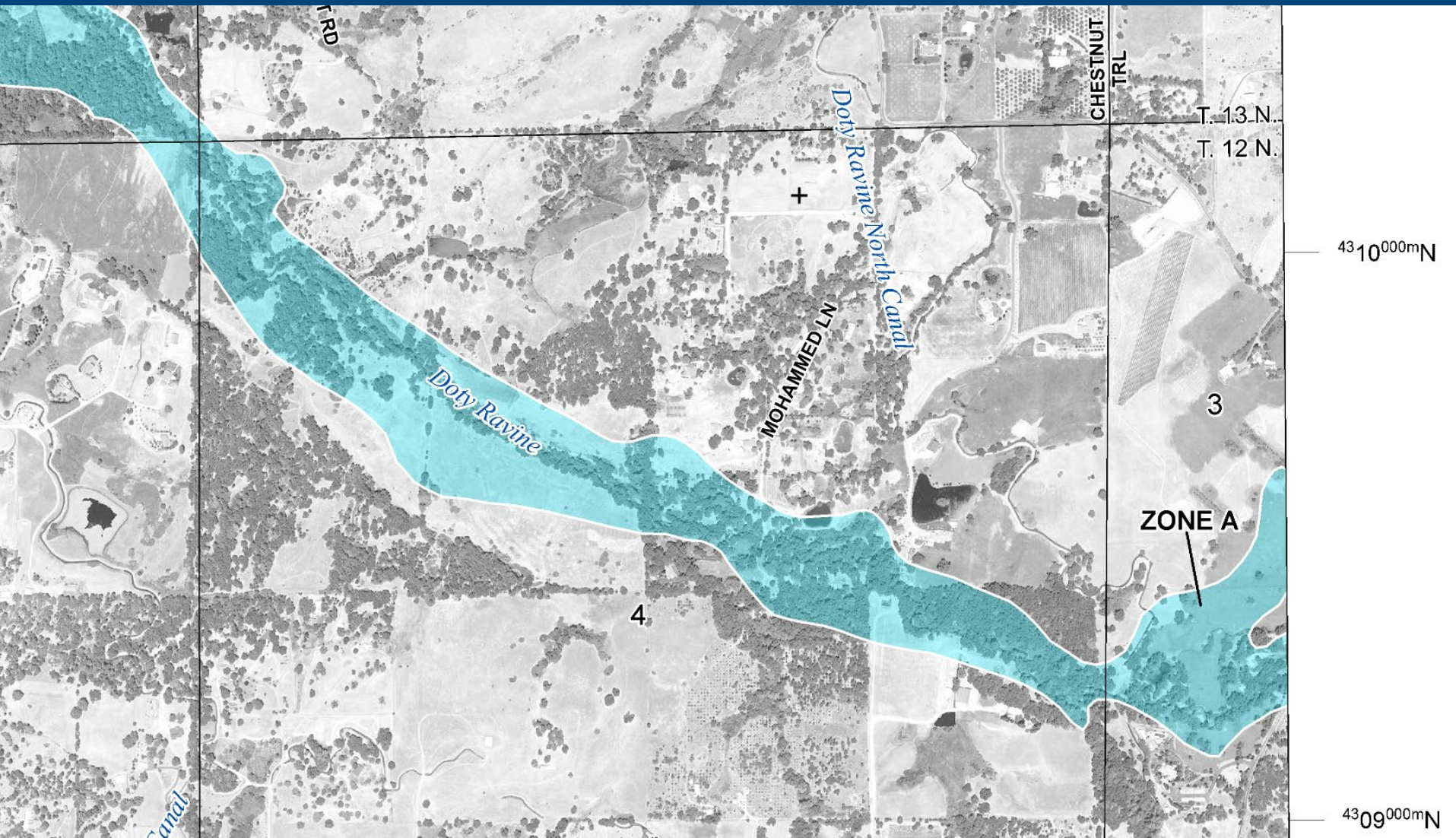


Updated Process & Schedule

<u>Task</u>	<u>Date Occurred</u>
Data Development Begins	2019
FEMA publishes proposed Flood Hazard Determinations in Local Newspaper	October 22, 2024 to January 17, 2025
Public Outreach Meetings (three)	January 15, 2025 January 16, 2025 January 21, 2025
90-Day Appeal Period Begins	January 18, 2025
Appeal Period Ends	April 18, 2025
Comments/Appeals resolved by FEMA in coordination with community(s)	Spring 2025 - Summer 2025*
FEMA issues Letters of Final Determination (LFDs)	Summer 2025*
New FIS Report and FIRM panels (flood maps) become Effective (six months after LFDs)	Winter 2026*

* Dates are preliminary

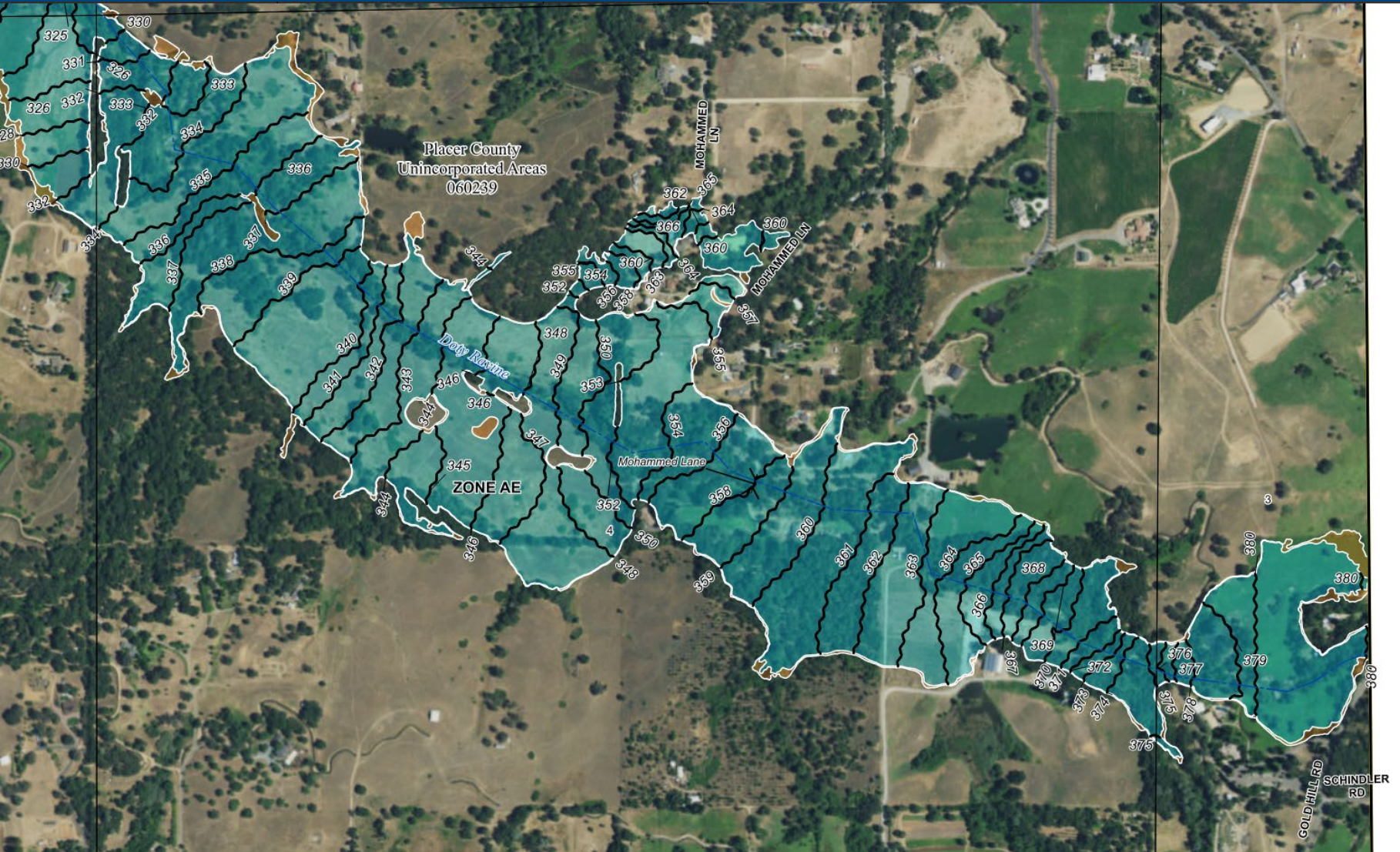
Flood Map Comparison – old FIRM



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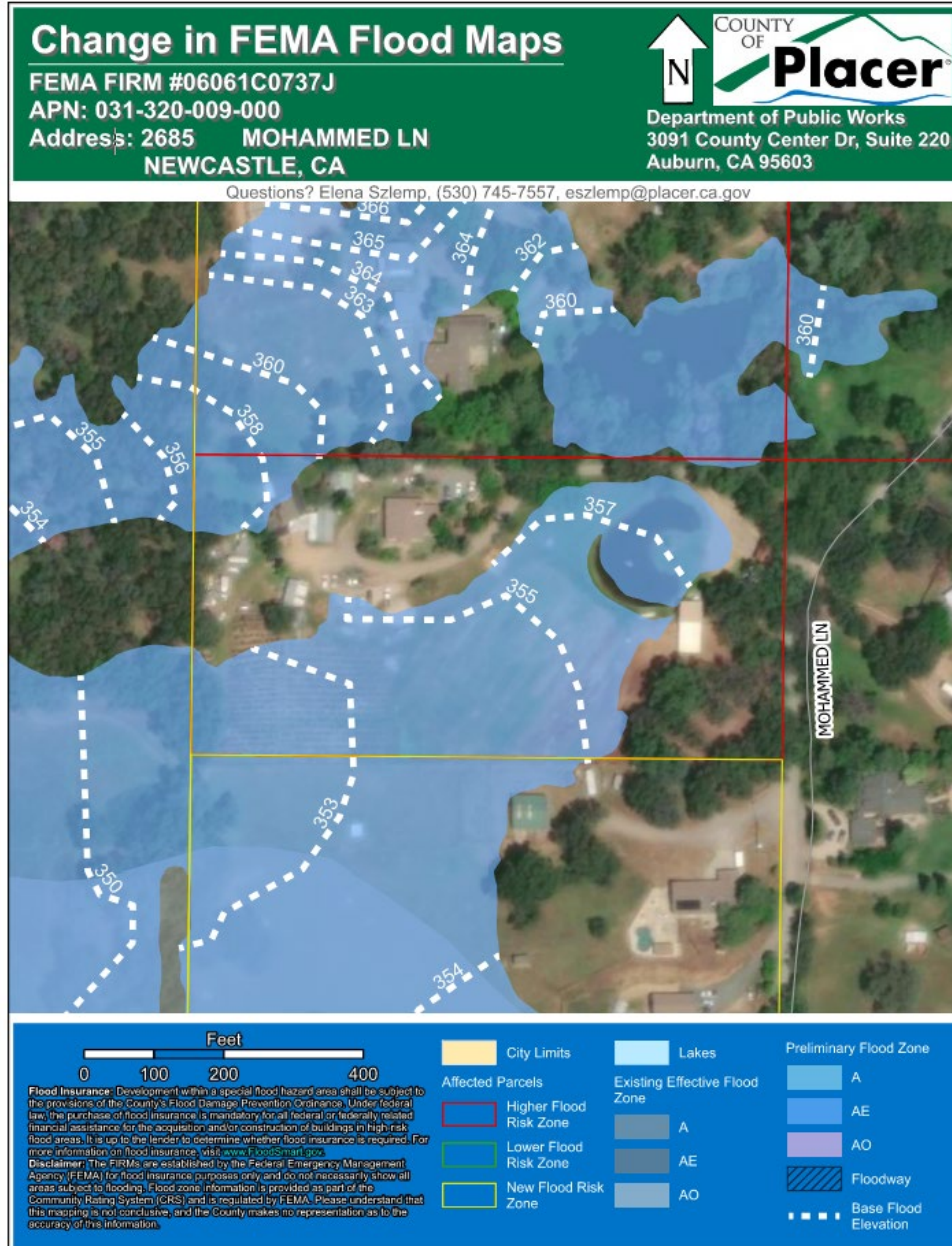
Flood Map Comparison – New DFIRM



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Flood Map Comparison – New DFIRM



Estimated Impact of Updated Risk Maps

Within Placer County:

- Approximately 296 structures within high risk area Countywide
- Around 28 new structures added, but 43 structures removed

Within Lincoln:

- Approximately 100 structures within high risk area Citywide
- Around 88 new structures added

Estimated Impact of Updated Risk Maps

Formerly In High-Hazard; Now Out:

- All or Portion of Property In Low to Moderate Hazard Floodplain now
- If structure is now out, no longer required to carry flood insurance (inquire about your structure if you received a lower risk letter)
- Affordable insurance available & encouraged

Formerly Out of High-Hazard; Now In:

- All or Portion of Property In High Hazard “100-Year” Floodplain now
- If structure is now out, no longer required to carry flood insurance (inquire about your structure if you received a lower risk letter)
- Insurance still available & encouraged

**Base Flood Elevation*

Estimated Impact of Updated Risk Maps

Formerly In Zone A without BFE; Now in Zone AE with BFE*

- All or Portion of Property In High Hazard 100-Year Floodplain with a BFE now
- Previous Floodplain was approximate, new study provides more information
- Elevation Certificate may show You're > newly established BFE*
- Consider Flood Risk Reduction Measures

**Base Flood Elevation*

Advice to Property Owners

- Flooding occurs within and outside of high-risk areas
- Know and understand your flood risk
- View the interactive searchable map to learn specific information about possible changes to your property
- Contact your insurance agent to learn your insurance options, inc. FEMA & non-FEMA backed coverage
- Get a NFIP quote:
- <https://www.floodsmart.gov/policy-quote/>
- Contact your local Floodplain Management staff for specific flood risk information for your property and flood risk reduction measures you can take



Maximum Flood Insurance Available

Occupancy	Building	Contents
Residential	250,000	100,000
Non-Residential (Commercial)	500,000	500,000

How Do I Purchase Flood Insurance?

Contact Your Local Insurance Agent



Newly Mapped into a High Risk Area


Best Rating Options:

1. Newly Mapped Discount – available if flood insurance policy is purchased or renewed within 12 mo. after the flood map change.
 - a. Flood insurance premiums will then go up no more than 18% each year until full-risk rate is reached.
 - b. CRS discount only available for policies at full-risk premium.

NATIONAL FLOOD INSURANCE PROGRAM

MAP CHANGES AND FLOOD INSURANCE

WHAT PROPERTY OWNERS NEED TO KNOW



The image is a dark blue graphic with white text. At the top, it says 'NATIONAL FLOOD INSURANCE PROGRAM'. Below that, in large, bold, white letters, is 'MAP CHANGES AND FLOOD INSURANCE'. Underneath that, in smaller white letters, is 'WHAT PROPERTY OWNERS NEED TO KNOW'. In the bottom right corner, there is a white square containing a black QR code. The background of the graphic shows a close-up of water with ripples.

Removed from the High Risk Area

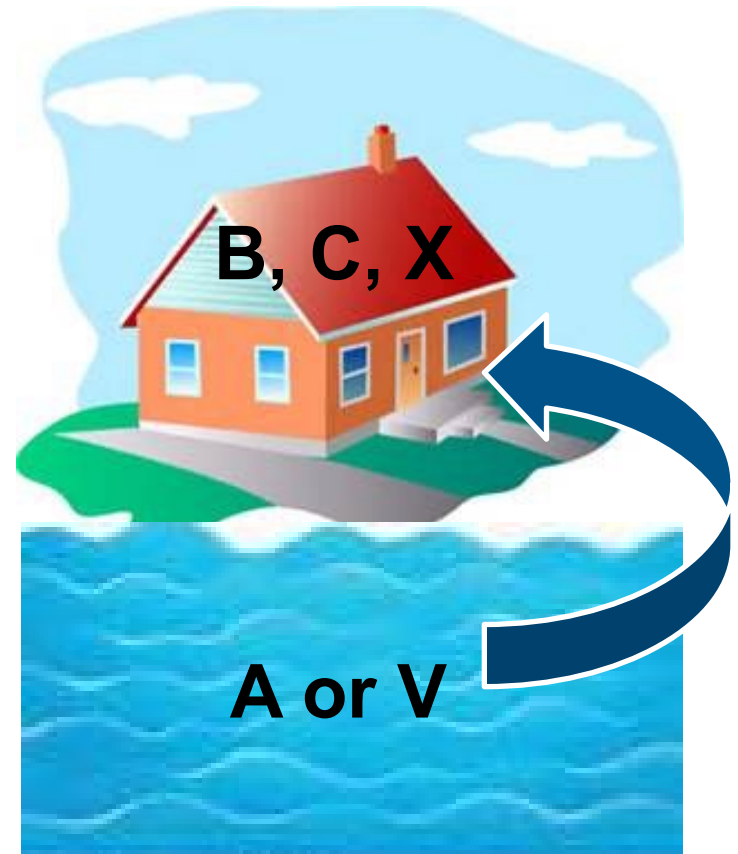
Removed from the High Risk Area

***Have flood risk reassessed to convert your flood policy to a lower cost**

Stay covered & review ratings factors; or

Cancel your flood policy & obtain any eligible refund

**Recommended*



Where to Get More Information

NFIP Website: <https://www.fema.gov/flood-insurance>



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Apply for Assistance

Floods & Maps

Flood Insurance

Find an Insurance Form

Work with National Flood Insurance

NFIP's Pricing Approach

Insurance Outreach Publications

Rules and Legislation

Flood Insurance Advocate

Floodplain Management

Flood Insurance

The National Flood Insurance Program provides insurance to help reduce the socio-economic impact of floods.



Public Information Resources

- Visit the City's Floodplain Management Website:
<https://www.lincolncalifornia.gov/en/living-here/flood-zone-information.aspx>
- Visit FEMA's Flood Map Service Center:
<https://msc.fema.gov/portal/home>
- FEMA's website with flood insurance information:
[FloodSmart.gov](https://www.floodsmart.gov)
- Visit the County Floodplain Management Website:
<https://www.placer.ca.gov/floodplain>
- Visit the City/County Active Stream Level Reporting website:
www.roseville.ca.us/streams
- Visit FEMA's Protect Your Property From Flooding & Technical Bulletin websites
<https://www.fema.gov/nfip-technical-bulletins>
<https://www.fema.gov/protect-your-property>

Local Agency Contact Info



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