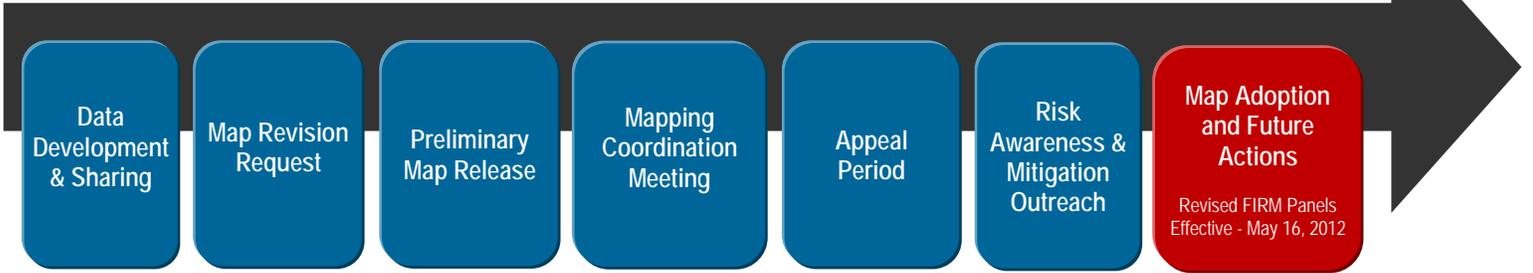




### Flood Map Project Process



**Contact Information**

If you have any flood hazard mapping questions or would like to discuss the status of the flood map project for Yolo County, please contact the Federal Emergency Management Agency (FEMA) or the City of Woodland.

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### Introduction

Through the life of the Cache Creek flood map project for the city of Woodland and Yolo County, FEMA has worked with your community to identify, assess, and communicate your community's flood hazards. Revised Flood Insurance Rate Map (FIRM) panels for the city of Woodland and Yolo County, California will become effective on May 16, 2012. The revised FIRM upgrades the currently effective digital FIRM, which was published on June 18, 2010. The revised flood maps are available online at <https://msc.fema.gov>.

Although the flood mapping processes are nearly complete, communication and risk mitigation steps will continue. This fact sheet explains the final steps of the map revision process and outlines some of the additional actions communities can take to minimize flood risk.

### Communicating Flood Insurance Information

The period before May 16, 2012, is an important time to communicate flood zone changes to constituents. Once the revised FIRM panels become effective, lenders will use them to determine whether a property owner with a federally backed mortgage is required to purchase flood insurance and insurance agents will use them for flood insurance rating purposes.

As structures are being removed from the mapped high risk area called the Special Flood Hazard Area (SFHA) as a result of the new map panels, local officials will want to inform constituents about the opportunity to convert their existing policy to a more affordable Preferred Risk Policy (PRP) that provides them protection at a lower cost. A PRP covers both a structure and contents for as little as \$129 per year.

If there are homes or businesses that are newly included in the SFHA as a result of the new maps, we recommend informing the property owner before the map effective date (May 16, 2012) because they can qualify for lower flood insurance premiums under the National Flood Insurance Program's (NFIP) grandfathering rules.

For structures that are close to the SFHA boundary (within 100 feet on either side), we recommend informing citizens early about documenting flood zone determinations. For the May 16, 2012, FIRM, flood zones are changing along Cache Creek and associated overflows. A map identifying the areas of SFHA increases and decreases is available at [www.r9map.org/Yolo-county/](http://www.r9map.org/Yolo-county/).

Currently insured structures in an SFHA may be eligible for lower flood insurance premiums after the updated FIRM panels become effective on May 16, 2012. Insurance premiums for structures in SFHAs are based, among other factors, on the difference between the structure's lowest floor elevation and the Base (1-percent-annual-chance) Flood Elevation (BFE) for that location. If the new FIRM panels show a lower BFE in the area of your structure, the cost of your premium may be reduced. A flood insurance premium comparison chart is available at [http://www.floods.org/ace-files/documentlibrary/committees/Insurance/Premium\\_Comparisons\\_Oct2011.pdf](http://www.floods.org/ace-files/documentlibrary/committees/Insurance/Premium_Comparisons_Oct2011.pdf)

Please contact your local flood insurance agent for information on possible changes to your flood insurance premium. A list of local flood insurance agents is available at <http://www.floodsmart.gov>.

Recognizing the hardship that a change in flood insurance requirements can have on homeowners who have been newly mapped into a high-risk flood zone, FEMA recently introduced a cost saving flood insurance option. These property owners can now pay

## Where Can I Get More Online Information?

Floodplain Management:  
[www.fema.gov/plan/prevent/floodplain](http://www.fema.gov/plan/prevent/floodplain)

Floodplain Management Publications (including FEMA 495): [www.fema.gov/plan/prevent/floodplain/publications.shtm](http://www.fema.gov/plan/prevent/floodplain/publications.shtm)

44 CFR Section 60.3:  
[www.fema.gov/library/viewRecord.do?id=3065](http://www.fema.gov/library/viewRecord.do?id=3065)

Flood insurance, preferred risk policies, and grandfathering:  
[www.FloodSmart.gov](http://www.FloodSmart.gov)

Community Rating System (CRS): [www.fema.gov/business/nfip/crs.shtm](http://www.fema.gov/business/nfip/crs.shtm)

Cache Creek SFHA Change Map: [www.r9map.org/Yolo-county](http://www.r9map.org/Yolo-county)

Yolo County Operational Area Multi-Hazard Mitigation Plan (MHMP):  
[www.yolocounty.org/Index.aspx?page=718](http://www.yolocounty.org/Index.aspx?page=718)

Flood Insurance Premium Comparison Chart:  
[http://www.floods.org/ace-files/documentlibrary/committees/Insurance/Premium Comparisons\\_Oct2011.pdf](http://www.floods.org/ace-files/documentlibrary/committees/Insurance/Premium%20Comparisons_Oct2011.pdf)

reduced flood insurance premiums for two years when they purchase a PRP, provided they meet certain criteria.

The PRP extension allows time for property owners newly mapped in a SFHA to save and prepare for paying a higher premium, which will be based on standard NFIP rates, after the initial two-year period. If a structure is newly mapped into a high-risk flood zone on the May 16, 2012 FIRM, a property owner may be eligible for the lower-cost PRP for two policy years after the effective date of the map revision.

Additionally and on the third year, these property owners may then be eligible for additional savings through grandfathering if they meet the NFIP's grandfathering guidelines.

### Outreach Activities

Flood risk reduction does not end once revised FIRM panels are produced—it is important to communicate the results of the May 16, 2012 FIRM panels and its implications to citizens.

FEMA has a variety of tools and templates to help local officials educate citizens about their flood risk and actions they can take to reduce risk. These include insurance protection and mitigation actions such as floodproofing. FEMA staff is available to help local officials develop an outreach plan designed specifically for your community. Additionally, there are a number of approaches local officials can use to notify citizens and business owners, as follows:

- Direct mailings to property owners
- Content on the community website
- Local media (newspapers, radio, and TV stations)
- Open houses with stations for floodplain management, flood insurance, and flood map viewing
- Hosting training for insurance agents
- Notices in public areas

A valuable source of information and outreach is the FloodSmart website, [www.FloodSmart.gov](http://www.FloodSmart.gov). We encourage you to reach out to the staff at FEMA Region IX to assist you with your outreach needs.

### Flood Insurance Discounts

Local officials can reduce the cost of insurance for citizens and help to make them flood aware

by participating in the Community Rating System (CRS). When your community participates in CRS, property owners in high risk flood zones can qualify for an insurance premium discount of up to 45%. Yolo County is currently participating in CRS with a rating of 8. This rating qualifies county residents for a 10% discount in insurance premium for structures within the SFHA and a 5% discount for non-SFHA structures. The city of Woodland is not currently participating in CRS.

CRS credits are awarded to communities that provide flood zone determinations to property owners. If your community provides a service that determines the flood zone in which a structure was located on a previously effective FIRM (information needed to determine PRP extension eligibility), your community may qualify for additional CRS credits. Contact FEMA for more information on joining CRS or maximizing credits.

CRS is a voluntary incentive program that recognizes and encourages community SFHA management activities that exceed the minimum NFIP requirements. Your community may already be taking actions that qualify your citizens for a discount. For more information on CRS, visit [www.fema.gov/business/nfip/crs.shtm](http://www.fema.gov/business/nfip/crs.shtm).

### Future Actions

With the release of the revised FIRM panels, we encourage the city of Woodland and Yolo County to consider the long-term vision for the communities and watersheds in Yolo County and to keep flood risk in mind as citizens implement planning and zoning regulations, and plan the future of your community. A multi-hazard mitigation plan (MHMP) that includes both Yolo County and city of Woodland, California, is in progress. Public meetings to review the new MHMP were held on December 6<sup>th</sup> and 7<sup>th</sup>, 2011. This plan will replace the previous MHMP that expired on January 23, 2011. For more information on the plan, visit <http://www.yolocounty.org/Index.aspx?page=718>.

In short, the new flood map is an important step in the process towards making your community more resilient to flood risk. The updated maps and data are tools to help the public make educated decisions and choose mitigation actions that have the potential to reduce the effects of flooding on lives and property.