

## **FEMA MAP UPDATES – FAQ**

Effective 10/26/2022 – 1/4/2023

FEMA has updated the Arcade and Cripple Creeks floodplain limits in Citrus Heights. FEMA flood maps are used to communicate flood risk to the public and ensure safe building standards within the floodplain. A recent study of the 1979 FEMA maps, recognized the existing flood elevations should be, on-average, two feet higher than the existing map. Properties that did not previously fall within or touch the floodplain may now be required by their lender to acquire Flood Insurance based on their new designation.

Anytime a parcel touches the floodplain the lender could err on the “conservative side” and require flood insurance. The City can offer a letter of determination to the lender confirming the dwelling/structure is OUTSIDE the floodplain limits. The lenders typically review the information but are not required to recognize the city letter to determine whether they need flood insurance or not. Lenders are only required to recognize the flood zone determination from FEMA. FEMA designates changes via the Letter of Map Amendment (LOMA) and an Elevation Certificate. Property owners may have to hire a CA Professional Land Surveyor to receive an Elevation Certificate.

The owner will then need to take the additional step and have FEMA review it. The LOMA is an additional step where the homeowner would send the Elevation Certificate (EC) and also our flood zone determination letter to FEMA for review. If FEMA agrees, they will issue the LOMA. In the past, FEMA has **approved most** of the LOMA applications because **the city’s flood zone determination letter** includes additional information that helps support the EC (i.e. recorded map or assessor map, aerial map showing the floodplain limits, etc.).

The 90-day comment & appeal period began October 6, 2022 and ends January 4, 2023. Representatives from FEMA, Sacramento County and Citrus Heights will be available for to discuss the preliminary flood map updates and review flood risks, insurance requirements and floodplain management at a **Public Meeting to be held at the Citrus Heights Community Center on Monday, November 14, 2022 at 6 PM.**

### **FAQ’s**

#### **1. I received a letter about the FEMA Maps. What does it mean?**

FEMA has updated the Arcade and Cripple Creeks floodplain limits in Citrus Heights. FEMA flood maps are used to communicate flood risk to the public and ensure safe building standards within the floodplain. A recent study of the 1979 FEMA maps, recognized the existing flood elevations should be on-average two feet higher than the existing map. FEMA Flood Zones beginning with letter “A” are considered high risk areas.

*Mortgaged properties, federally backed loans, and Properties that did not previously fall within or touch the floodplain, may now be required by their lender to acquire Flood Insurance based on their new designation. New or improved properties within the floodplain will be required to comply with updated floodplain management regulations.*

#### **2. Why am I finding this out now?**

Public Notices about the proposed map change were posted in the Sacramento Bee on September 29, 2022 and October 6, 2022. The 90-day comment & appeal period began October 6, 2022 and ends January 4, 2023.

### 3. What do I do now?

#### **Visit the FEMA websites to view the new maps**

- <https://msc.fema.gov> for existing maps
- <https://hazards.fema.gov/femaportal/prlimdownload> for proposed revised map
- or [www.fema.gov/plan/prevent/fhm/bfe](http://www.fema.gov/plan/prevent/fhm/bfe) to appeal or comment on the revised map

#### **Call the FEMA Mapping & Insurance Exchange 877-336-2627**

The 90-day comment & appeal period began October 6, 2022 and ends January 4, 2023. Attend the Public Meeting to be held at the Citrus Heights Community Center on Monday, November 14, 2022 at 6 PM. FEMA, Sacramento County and Citrus Heights representatives will be available to discuss the preliminary flood map updates, review flood risks, insurance requirements and floodplain management.

### 4. Can I stop the designation?

Property owners who wish to appeal the FEMA designation and have engineering data to support their claim, may do so during the 90-day comment & appeal period which ends January 4, 2023, at [www.fema.gov/plan/prevent/fhm/bfe](http://www.fema.gov/plan/prevent/fhm/bfe) or call FEMA Mapping and Insurance Exchange 877-336-2627.

### 5. My Lender says I need a Flood Insurance but I think the map is wrong. What should I show my Lender to prove I don't need the insurance?

Property owners who wish to dispute their lender's requirements for flood insurance need to obtain an Elevation Certificate from a CA Professional Land Surveyor and submit a request for a Letter of Map Amendment (LOMA) to FEMA.

The LOMA is an additional step where the homeowner would send the Elevation Certificate (EC) and also our flood zone determination letter to FEMA for review. If FEMA agrees, they will issue the LOMA. In the past, FEMA has agreed to all of the LOMA applications because our letter includes additional information that helps support the EC (i.e. recorded map or assessor map, aerial map showing the floodplain limits, etc.).

### 6. If you have more questions that can't be answered from the FAQ, please get provide your contact info, including:

- a. NAME
- b. PHONE NUMBER
- c. ADDRESS of property in Citrus Heights
- d. EMAIL ADDRESS
- e. REASON for the Call
- f. CALL BACK or EMAIL reply?

Then email it to [Stormwater@citrusheights.net](mailto:Stormwater@citrusheights.net). A City representative will call them back or email them as soon as possible.