



Flood Hazard Realignment

Permit Sonoma File ORD24-0011



Overview

- FEMA Mapping
 - ▣ Timeline and process
 - ▣ How County regulations relate to FEMA maps
- National Flood Insurance Program
 - ▣ Participation requirements and benefits
- County Regulations for Flood Hazard Areas
 - ▣ What it means for property owners & residents
- Changing FEMA Maps





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





Flood Hazard Map Updates

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 Hazard Map Updates

- **Why were maps updated?**
 - Russian River Watershed has not been restudied by FEMA in over 30 years
 - Technology has advanced, allowing for higher accuracy of risk
- **How does FEMA generate maps?**
 - Incorporates data from:
 - Climate Science
 - Waterway Information
 - Hydrological Data
 - Local Engineers and Surveyors
 - Land Use and development information





Impacts to Property Owners

- County implements FEMA maps through parcel zoning
- County required to **add or remove the Floodway (F1) or Floodplain (F2) zoning districts to select parcels** in order to:
 - Align with FEMA's flood hazard maps, and
 - Remain in compliance with the National Flood Insurance Program (NFIP)
- If a 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.*





Parcel Rezoning

July 31, 2024

Final FIRMS for Russian River Watershed published

November 12, 2024

Board of Supervisors hearing on parcel zoning updates.

October 17, 2024

Planning Commission hearing on technical zoning corrections, including proposed parcel zoning updates to align local floodway and floodplain mapping with updated FEMA maps

January 2025

Board of Supervisors hearing
Permit Sonoma returns to the Board for final consideration of parcel zoning updates for F1 and F2 changes.





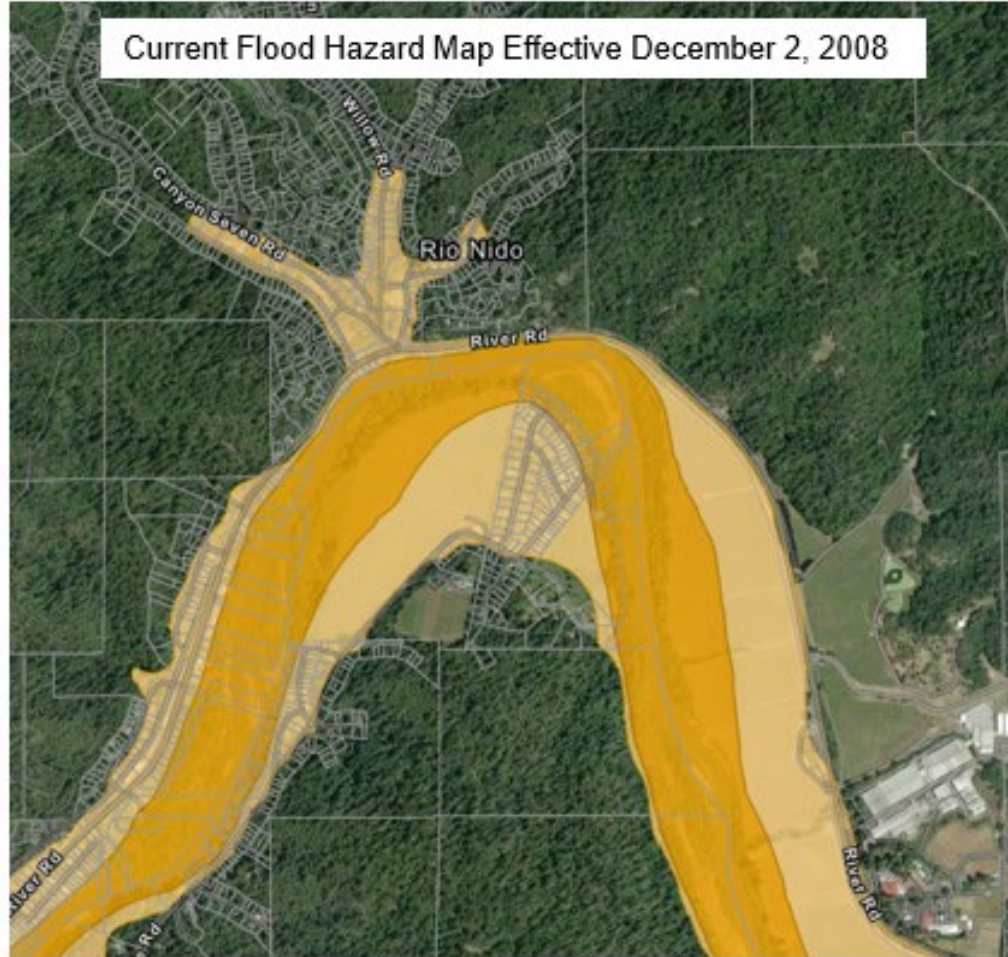
Public Notice and Outreach

- For all hearings, public notice sent via USPS to affected property owners and property owners within 300' of affected parcels and published in Press Democrat
- With support from Russian River Chamber of Commerce, Permit Sonoma presented to:
 - Lower Russian River Municipal Advisory Council
 - Mark West Area Municipal Advisory Council
- Prepared interactive GIS map showing current and proposed flood hazard zoning





Flood Map Expansion (Rio Nido)



F1 - Floodway | Current



F2 - Floodplain | Current



F1 - Floodway | Proposed



F2 - Floodplain | Proposed





Flood Map Expansion (Guerneville)



F1 - Floodway | Current

F2 - Floodplain | Current

F1 - Floodway | Proposed

F2 - Floodplain | Proposed





Flood Map Expansion (Monte Rio / Northwood)



F1 - Floodway | Current



F2 - Floodplain | Current



F1 - Floodway | Proposed

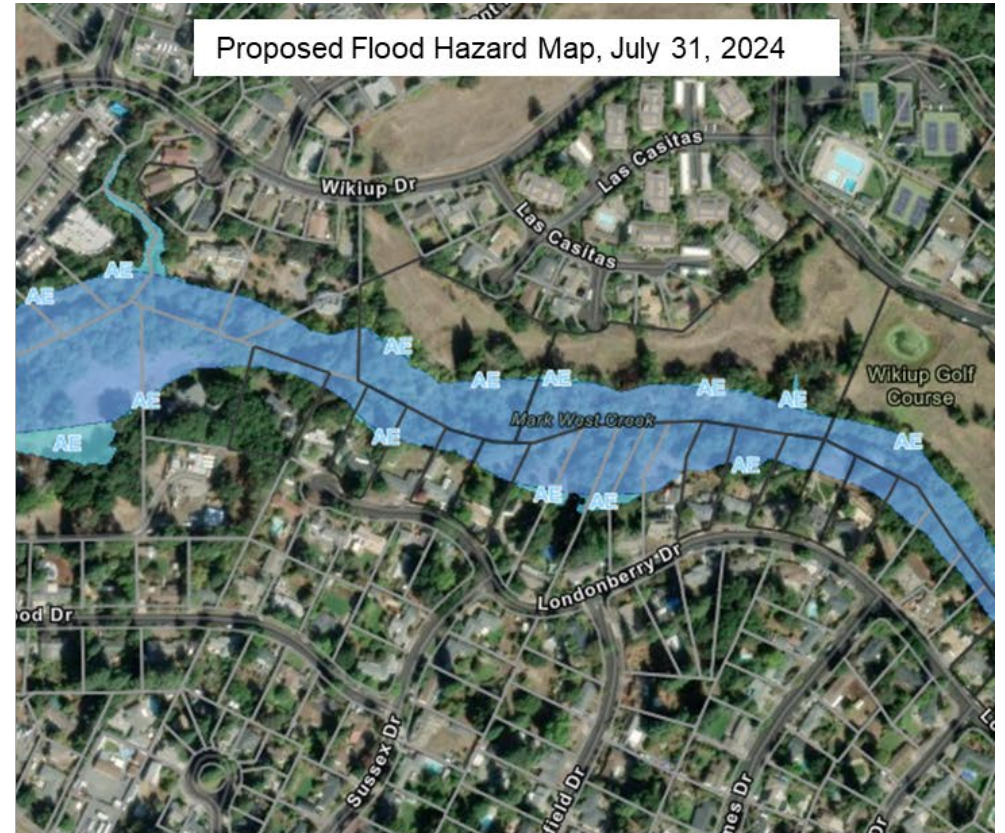
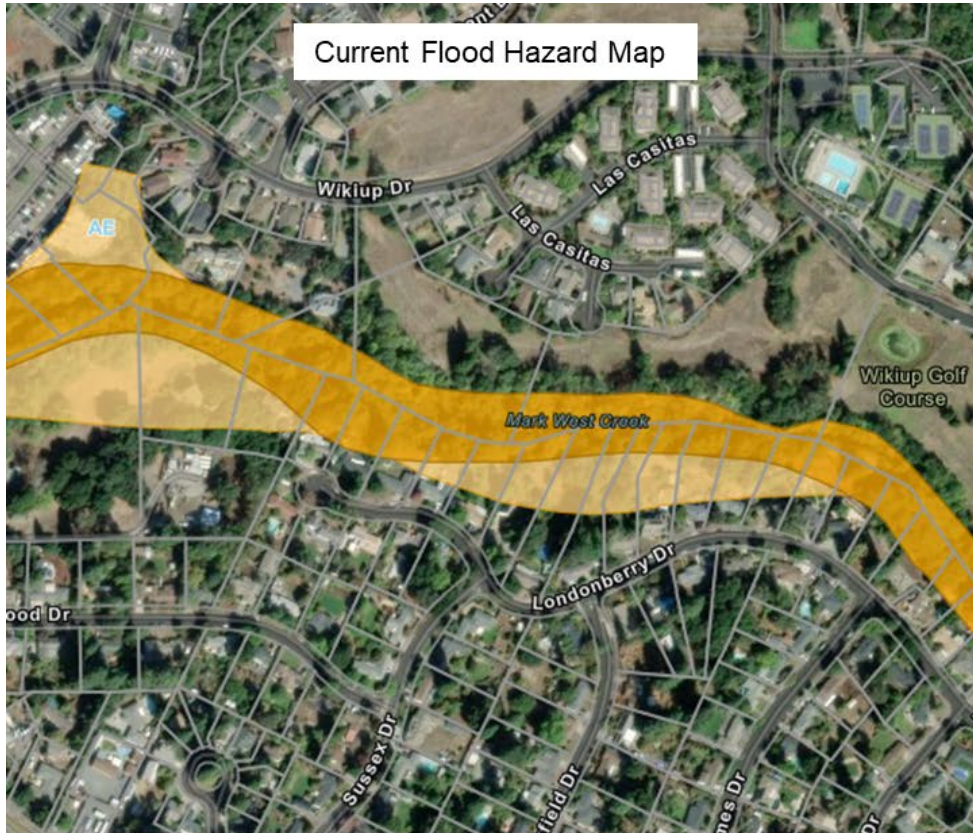


F2 - Floodplain | Proposed





Flood Map Expansion (Londonberry Drive / Wikiup Drive)



F1 - Floodway | Current



F2 - Floodplain | Current



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.



If County Does Not Rezone

- If the County does not implement the FEMA maps, the County could be **suspended** from the NFIP. Suspension would mean:
 - **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 to properties within affected areas they are not eligible for federal disaster assistance
 - Access to Hazard Mitigation Grant Program (HMGP) **removed**





Steps to Mitigate Impacts to Property Owners

1. County must implement FEMA maps through rezoning, ensuring compliance with NFIP
2. Permit Sonoma is assessing options to work directly with FEMA on restudy of the area to ensure accuracy





Planning Commission Review

- On October 17, 2024, the Planning Commission:
 - Considered the Technical Corrections (File no. PLP24-0013) item, which included updated Floodway and Floodplain Combining District boundaries; and
 - Passed a resolution recommending that the Board of Supervisors approve amendments to the County General Plan Land Use Map and the Official Zoning Database





General Plan Consistency

- Floodway (F1) and Floodplain (F2) Combining District amendments are consistent with the Sonoma County General Plan:
 - **Public Safety Element Policy PS-2v** directs the County to continue enforcing floodplain management code requirements in flood hazard areas to implement the National Flood Insurance Program (NFIP).





California Environmental Quality Act (CEQA)

- Amendments to the Official Zoning Database to update the Floodway (F1) and Floodplain (F2) Combining Districts are directed by County Code and are thus ministerial and statutorily exempt from CEQA pursuant to **CEQA Guidelines § 15268.**





Staff Recommendation - Today

1. Adopt an ordinance amending the Official Zoning Database to update the Floodway (F1) and Floodplain (F2) Combining District boundaries; and
2. Provide direction to Permit Sonoma to proceed with a technical review of FEMA's new flood hazard maps for the Russian River Watershed to identify possible modeling errors and locations of focus for a potential restudy.





Staff Recommendation - Next Steps

- Restudy of lower Russian River and Mark West Creek
- Update noticing protocols for FEMA mapping
- Reassess local regulations
 - ▣ General Plan Safety Element Update
 - ▣ Zoning
 - ▣ Rebuilding
 - ▣ Overlays



Reference Slides



Examples of F1 Regulation

□ 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: Commercial structure is partially destroyed by floods
- THEN: Reconstruction is allowed if damage is less than 50% of the replacement value of the structure
- ALSO: Improved/reconstructed Safeway must comply with flood elevation requirements per Chapter 7B of the Sonoma County Code



Reference Slide



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



Reference Slide



Online Resources

Links to Web Resources

- ❑ [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**



Reference Slide

