**Simi Valley/Moorpark City Club**

**Floodplain Questions & Resources**

1. **How do the new FEMA maps overlay the Simi Valley map?**
	1. Poorly – When FEMA moved to digitize the original paper maps, they attempted to overlay it on to the most recent City aerials. However, the paper maps did not register exactly, requiring stretching to fit. This has resulted in tweaking that keeps shifting properties in and out of the SFHA.

1. **What if Simi Valley or some of its citizens don't agree with how the map is drawn?  How do they object?**
	1. LOMA – Individual owners can provide more accurate information (Elevation Certificate) that FEMA can accept to remove the property from the SFHA. FEMA does not charge for this.
	2. LOMR – One or more owners (or the City) can provide detailed engineering using best available data to remove the property from the SFHA. FEMA does charge for this.
	3. PMR – This is essentially a LOMR that affects a significant area, especially if it affects more than one panel.
	4. RISK Map – Typically a federally funded project that incorporates the community to understand, analyze and remap a large area.
	5. Objections – See #4 below.

1. **How can Simi Valley citizens who need it get the most reasonably priced flood insurance?  Who will be required to have this insurance?**
	1. Community Rating System – The City participates in a FEMA program of public education and higher regulatory standards that result in a discount on flood insurance premiums. An ordinance update is underway to increase this discount to 25%.
	2. Avoid lenders that service federally backed mortgages. Not an easy thing to do.
	3. Change lenders – Some lenders are overtly conservative and may require insurance when the structure is out of the SFHA, but too close for their comfort. Most other lenders rely on third-party determination companies to make the call…which is highly automated by computer algorithms.
	4. Compare FEMA to the secondary market, i.e. Lloyds of London (but be aware of the compromise.
		1. If federal flood insurance is dropped for more than 90 days, a return will immediately be assess full-risk rate…all subsidy benefits will be lost.
		2. Private insurance tends to support only the least risky properties.
		3. Lloyds has been known to drop a policy once a claim has been paid, leaving no option but federal insurance…and the full-risk rate.
	5. Obtain an Elevation Certificate – The FEMA maps were prepared with two-foot accuracy…the best available at the time. A surveyor can measure to hundredths of a foot. Using the best available data could prove that your home is actually higher and the flood depth actually lower…see the LOMA process above.
	6. Obtain evidence from more detailed engineering – This is an alternative taken by most developers wishing to develop land within the floodplain.

1. **What is the sequence of events when FEMA maps are updated and how can citizens stay informed of this process and how it might affect them?**
	1. LOMR – Affected property owners are notified at the conditional stage if the flood elevation would increase on their property…or if they would be put into the SFHA. A letter can be sent to FEMA and the City/County to protest the map change. The City of Simi Valley does not allow any negative impact by development on other properties unless full mitigation is provided. A LOMR within the City of Simi Valley will NOT cause others to pay higher flood insurance premiums or be forced into the program.
	2. PMR – A change to the mapping of this size extends across one or more map panel. Typically, a notice in the newspaper is used rather than direct mailing. Objection would also be by a letter to FEMA and the City/County to protest the map change.
	3. RISK Map – This process involves a full on public information and participation program. It would be the process taken for the remapping of the City and most all affected property owners and residents will become knowable of the process. A letter can be sent to FEMA and the City/County to protest the map change, but actual participation in the process would be the most effective way of being informed and expressing concerns.

1. **What sorts of resources are available?**

We have more resources than you can imagine, but here are some of my favorites:

* 1. A digital map of the FEMA Flood Insurance Rate Maps that provide visual confirmation of properties in/out of the SFHA and specific flood depth zones. It has more information than you might need, but it is the official FEMA map. Just type in your address in the box at the upper right: <http://fema.maps.arcgis.com/home/webmap/viewer.html?webmap=cbe088e7c8704464aa0fc34eb99e7f30&extent=-118.79558791078976,34.24916070228456,-118.77481688417786,34.255013665399275>
	2. To get an idea of your possible losses due to flooding, check out this site to determine the level of insurance you might need: <https://www.floodsmart.gov/floodsmart/pages/flooding_flood_risks/the_cost_of_flooding.jsp>
	3. This is the FEMA website: <https://www.floodsmart.gov/floodsmart/>
	4. This is the City’s website with links to great information: <http://www.simivalley.org/index.aspx?page=312>
	5. This is the Ventura County website: <http://www.vcfloodinfo.com/>
	6. This is the website for the Floodplain Managers Association of which I am a board member. It has links to more information: <http://www.floodplain.org/>
	7. Finally, let’s train our kids to understand the risks of flooding (and other natural hazards) and know what they need to do in emergencies: <https://www.ready.gov/kids>

Please do not hesitate to contact me for general or specific floodplain information.

Brent Siemer, P.E., CFM

Deputy Director/Development Services

Floodplain Manager & NFIP CRS Coordinator

Department of Public Works

City of Simi Valley

2929 Tapo Canyon Road

Simi Valley, CA  93063

Tel: 805.583.6805

bsiemer@simivalley.org