



Questions Answered by FEMA on Ventura County's Flood Map Revision

What is a Flood Insurance Rate Map, or FIRM?

A Flood Insurance Rate Map, or FIRM, is an official flood map issued by the Federal Emergency Management Agency for insurance and floodplain management purposes that identify Special Flood Hazard Areas. These flood zones are high risk areas which have at least a 1% annual chance of flooding. The current and pending Flood Insurance Rate Map panels for Ventura County are viewable at the Federal Emergency Management Agency's [Map Service Center](#). A Flood Insurance Rate Map is updated through a multi-year process that includes distribution of preliminary mapping and a statutory 90-day public comment period.

What is the Special Flood Hazard Area, or SFHA?

The Special Flood Hazard Area is the area mapped on a Flood Insurance Rate Map by the Federal Emergency Management Agency with at least a 1% annual chance of flooding every year. A Special Flood Hazard Area is also called the 100-year floodplain. If your home or other structure is the Special Flood Hazard Area, it has a 26% or greater chance of getting flooded over a 30-year period. This likelihood of flooding is about five times more than a severe fire.

Why do FEMA flood maps need to be revised?

Federal flood maps are revised periodically to reflect changes in flood hazards as well as incorporate more accurate data. Much of the mapping being revised in Ventura County was developed over 25 years ago. Watershed and floodplain conditions have changed and there has been significant development. Furthermore, analysis tools and data collection have improved over time resulting in increased flood map accuracy.

How often are flood maps updated?

There is no set timeline for how often federal flood maps are updated. Flood zone designations and flood elevations may be revised when more accurate engineering information becomes available through a FEMA-funded restudy or when a community makes new information available to the Federal Emergency Management Agency.

Where in Ventura County are the flood maps being revised?

The revised flood mapping for Ventura County covers the Pacific Coastline and the Ventura River watershed. Updated flood zones are found in the Cities of Ojai, Oxnard, Port Hueneme and Ventura (San Buenaventura) as well as the unincorporated areas of Ventura County. In general, the new flood mapping shows updated flood levels being higher on more properties in the revised high-risk flood zones. Improved topographic data and engineering mapping techniques are showing on the revised flood maps that some structures or properties will be removed from the mapped high-risk flood zone.

Who initiated the Ventura County flood map revision?

Approximately ten years ago, the Federal Emergency Management Agency initiated a restudy of flood hazards from the Pacific Ocean for all of California. This coastal study is part of a much larger effort to examine flood hazards along all populated coastlines, including the Great Lakes, in the United States. For the Ventura River watershed restudy, a cooperative partnership involved the Federal Emergency Management Agency, Ventura County, and the City of Ojai.

When will the revised flood maps for Ventura County take effect?

Updated FIRM panels and revised flood zones for Ventura County take effect on January 29, 2021, for the Pacific Coastline and the Ventura River watershed. The new and updated flood zones are used for flood

insurance purposes starting on January 29, 2021. Property owners are encouraged to review the updated flood maps and discuss implications with their insurance agent **before** January 29, 2021.

What does all this have to do with me?

If a new structure or substantial improvement to an existing structure in the Special Flood Hazard Area is planned, the building will have to incorporate criteria that minimizes future flood damages and a local permit will be required. Building to reduce exposure to flood damage may potentially reduce the cost of flood insurance. If your property or other insurable structure gets mapped out of the Special Flood Hazard Area into a low or moderate risk zone as a result of this map revision, your flood insurance premiums may decrease or no longer be required.

If your house, garage, studio, barn, or other insurable structure is currently not mapped in the Special Flood Hazard Area but will be with this flood map revision for Ventura County, you should seriously consider purchasing flood insurance before January 29, 2021, in order to get the best rate. If you have a Federally backed loan or mortgage you will be required by your lender to purchase flood insurance annually. **Homeowner insurance policies do not cover floods, so having a separate flood insurance policy is extremely important.**

How can I save money on flood insurance?

Buying flood insurance before January 29, 2021, can save you money. The Federal Emergency Management Agency has a cost-saving option for properties that are being newly mapped in the SFHA for the first time. This low-cost flood insurance option is called a Preferred Risk Policy and you must purchase a policy before the flood map revision takes effect on January 29, 2021. Purchase early since it typically takes time for insurance companies to process requests.

Where can I find out more about purchasing flood insurance?

Contact your insurance agent for more information about purchasing flood insurance. To find an insurance agent, visit www.floodsmart.gov or contact the NFIP Help Center at 1-877-336-2627. www.floodsmart.gov is the official website for the National Flood Insurance Program (NFIP). This website contains helpful resources for customers and insurance agents.

Who can I talk to if I have a question?

Questions on flood maps and flood insurance can go to the Federal Emergency Management Agency Mapping and Insurance eXchange, or FMIX, Customer Care Center at 877-FEMA-MAP, that's 877-336-2627, or FEMAMapSpecialist@riskmapcdfs.com. Additional information on the January 29, 2021, flood map revision for Ventura County is available on the county's website at vcfloodinfo.com/resources.