



# FEMA Floodplain Map Update | FACT SHEET

**City of Oxnard Service Center | 214 South C Street | Oxnard, Ca 93030**

**Contact:**

Development Services  
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**Hours:** 8 AM - 5 PM

## OVERVIEW

The **Federal Emergency Management Agency (FEMA)** is responsible for periodic review of existing **Flood Insurance Rate Maps (FIRMs)** for communities, such as Oxnard, that have joined the National Flood Insurance Program. FEMA is concluding such a re-evaluation of potential stormwater flows within the Santa Clara River and the

associated flooding risks for north Oxnard properties. The results of this evaluation are reflected on new preliminary Flood Insurance Rate maps that will be released by FEMA in July of this year. These new maps replace maps published in 1985.

## WHAT IS AN SFHA?

A **Special Flood Hazard Area (SFHA)** is typically an area that has an increased risk of flooding during what is commonly called a 100-year event. A more accurate description is an event that has a greater than 1% chance of being exceeded within any particular year. If you have a mortgage from a federally-regulated lender and the parcel is in the SFHA, then by federal law, your lender must require you to carry flood insurance when these flood maps become effective.

Property owners in the SFHA may benefit from purchasing flood insurance prior to the FIRM taking effect. Flood insurance is available through the **National Flood Insurance Program (NFIP)**, a federally underwritten program provided by nearly 100 insurance companies and written through licensed insurance agents. Residents who are potentially affected by the new FIRM should

contact their insurance agent to learn about lower-cost “grandfathering” options available through the NFIP for properties being mapped into higher-risk areas for the first time. The City is also pursuing an extension to the preferred rate flood insurance (standard is 1-year) that is available under the “grandfathering” option mentioned earlier in this letter. For more information on flood insurance, visit the NFIP website at [www.floodsmart.gov](http://www.floodsmart.gov).

If you do not have a mortgage, flood insurance is still a recommended option but is not a requirement. Most homeowner insurance policies do not provide coverage for damage due to flooding.

## HAS THE CITY REVIEWED THE PRELIMINARY MAPS AND ASSOCIATED CALCULATIONS?

City staff has reviewed studies prepared by FEMA since an initial draft of the Santa Clara River Flood Insurance Study was released in March of 2008 and the first version of the Digital Flood Insurance Rate Maps was released in May of 2008. Initial maps indicated that more than 6400 parcels were within a special flood hazard area. Information and engineering analysis provided by the City of Oxnard, and review and comment on four versions of revised maps has resulted in a more accurate analysis and FEMA’s removal of more than

4600 parcels from the special flood hazard area. The number of parcels within the special flood hazard area now stands at less than 1800.

The City of Oxnard will continue to review any map revisions and associated hydraulic calculations for accuracy. The City and the Ventura County Watershed Protection District have begun the process of evaluating levee construction options and we are pursuing funding to provide a solution that would remove many parcels from the special flood hazard.

