



FEMA

# City of Del Mar, San Diego County Updated Coastal Flood Insurance Rate Maps

FEMA Region IX

May 15, 2019

**RiskMAP**  
Increasing Resilience Together



# Welcome and Introductions

## Community Representative

**Amanda Lee** - Principal Planner/Long Range Planning

## FEMA

**Gregor Blackburn** - Floodplain Management and Insurance Branch Chief

**Adam Lizarraga** - Flood Insurance Specialist

**Frank Mansell** - Public Affairs Specialist

## STARR II (Mapping Contractor)

**Bradford Hartley** - Project Manager



# Our Goal Today

*... present the coastal San Diego County Flood Insurance Rate Maps (FIRM), which have been updated along the coast, to help you understand areas of potential flood risk, provide flood insurance information, and answer your questions.*



# National Flood Insurance Program

- U.S. Congress established the National Flood Insurance Program with the passage of the National Flood Insurance Act of 1968
- Community adopts and enforces a floodplain management ordinance to reduce flood risk to new and existing development in mapped floodplains
- Federal government makes flood insurance available to property owners in participating communities



National Flood Insurance Program

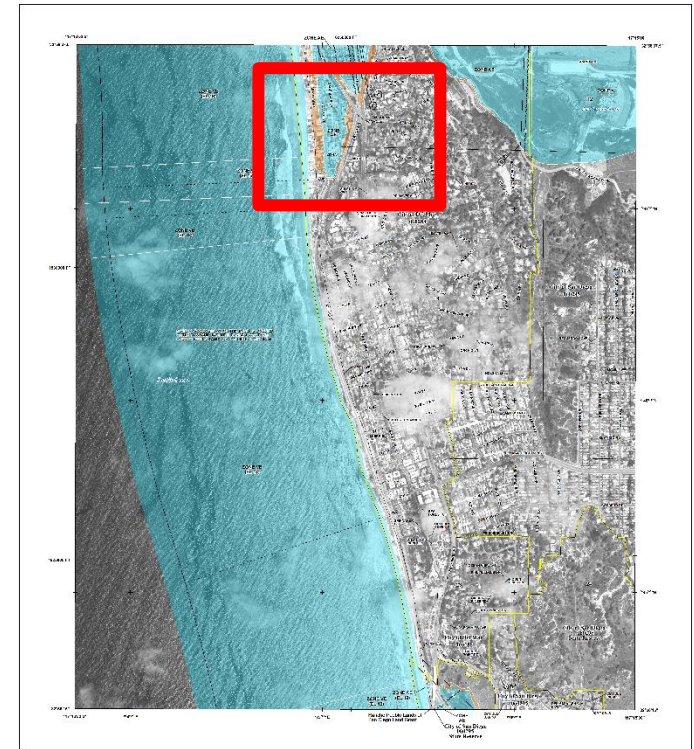
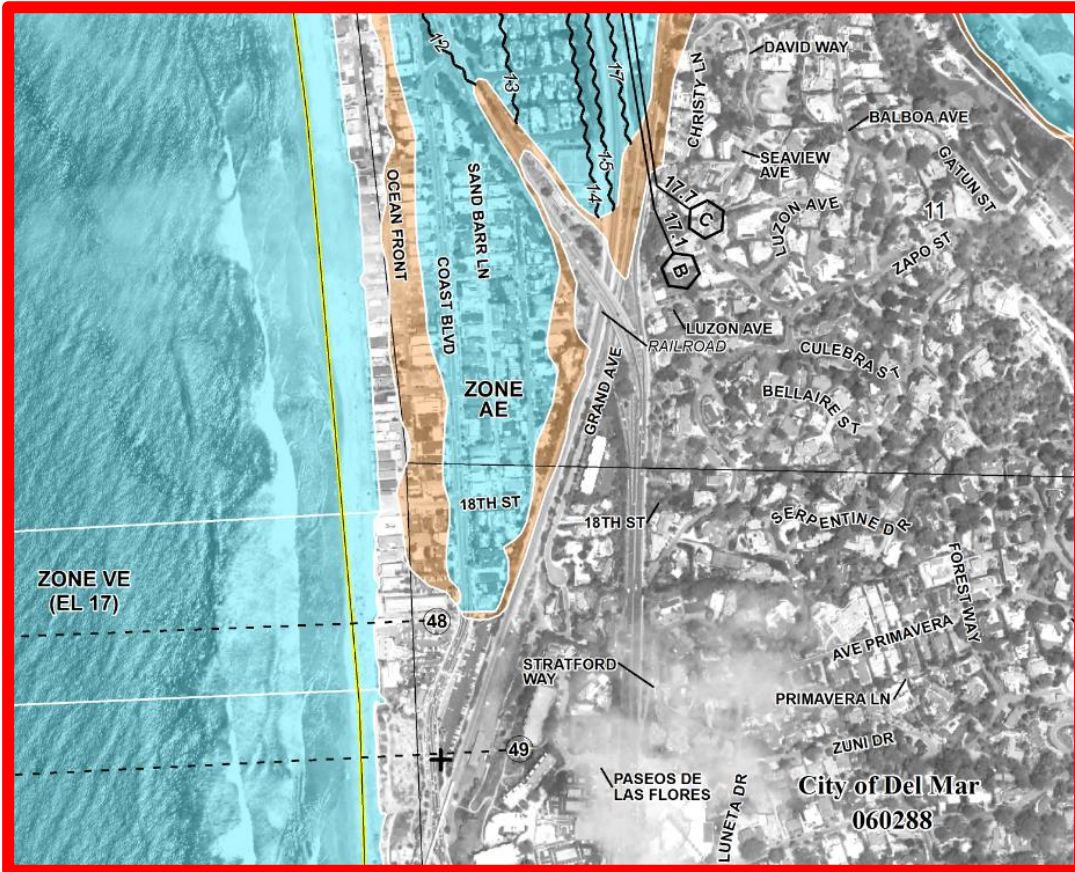
Answers to  
Questions About  
the NFIP

FEMA F-084 / March 2011



For more information on the NFIP visit [www.fema.gov/NFIP](http://www.fema.gov/NFIP)

# What is a FEMA Flood Insurance Rate Map (FIRM)?



**FLOOD HAZARD INFORMATION**

NOTES TO USERS

SCALE

PANEL LOCATOR

FEMA National Flood Insurance Program

RISK MAP Increasing Resilience Together

# Why did FEMA Conduct a Coastal Flood Hazard Study?

- Coastal areas within the current San Diego County FIRM were mapped in the early 1980s.
- Improvements in technology enable a more accurate assessment of flood hazards.
- Updated maps help you understand your current coastal flood risk.



# FEMA's Open Pacific Coast Study



Phase 1  
Northern & Central California Coast

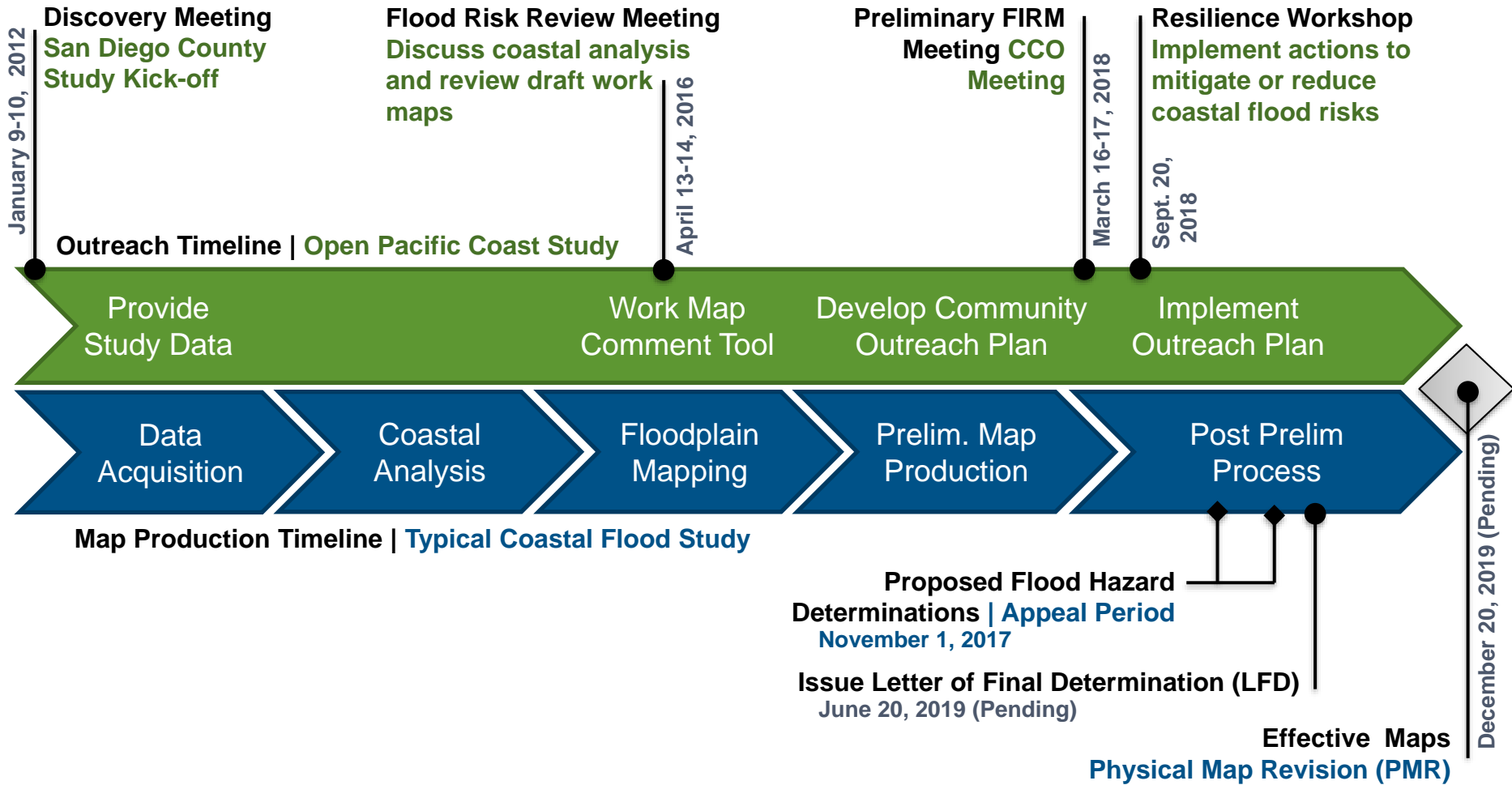
Phase 2  
Southern California Coast



# San Diego County Coastal Mapping History

- Previous Coastal Study.....1982
- Discovery/Kick-off Meeting.....January 9-10, 2012
- Flood Risk Review Meeting.....April 13-14, 2016
- Preliminary FIRM.....February 3, 2017
- CCO (Consultation Coordination Officer) Meeting.....March 16-17, 2017
- Del Mar Public Meeting with FEMA..... May 15, 2019
- FIRM Effective Date..... December 20, 2019 (Pending)

# Outreach Timeline for Community Floodplain Manager



# Wave Runup and Overtopping



Photo: Lesley Ewing (from FEMA Coastal Construction Manual)



Photo: Justin Vandever, BakerAECOM

- During severe coastal storm events along the Pacific coast, high waves run up on and may overtop coastal barriers including bluffs, dunes, seawalls, revetments, and beach berms.

# Flood Hazard Mapping

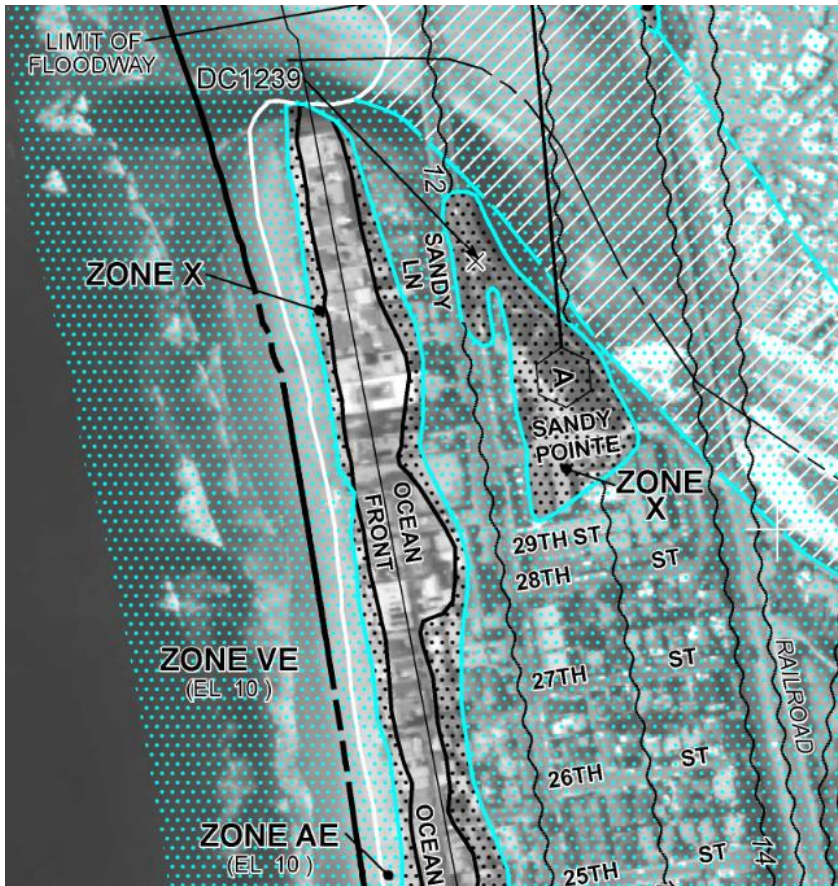
## Special Flood Hazard Area (SFHA) Mapping

- Zone VE: Inundated by 1-percent annual chance flood with additional wave-induced hazards; detailed Base Flood Elevation (BFE)
  - Wave runup
  - Wave overtopping
  - High velocity flow
  - Breaking waves
  - Primary Frontal Dune (PFD)
- Zone AE: Inundated by 1-percent annual chance flood with lesser wave hazards; detailed BFE
- Both AE and VE zones carry mandatory flood insurance purchase requirements
- Zone X (shaded): Inundated by 0.2-percent annual chance flood (or inundated by <1 ft for 1-percent flood)
- Zone X (unshaded): area of minimal flood risk

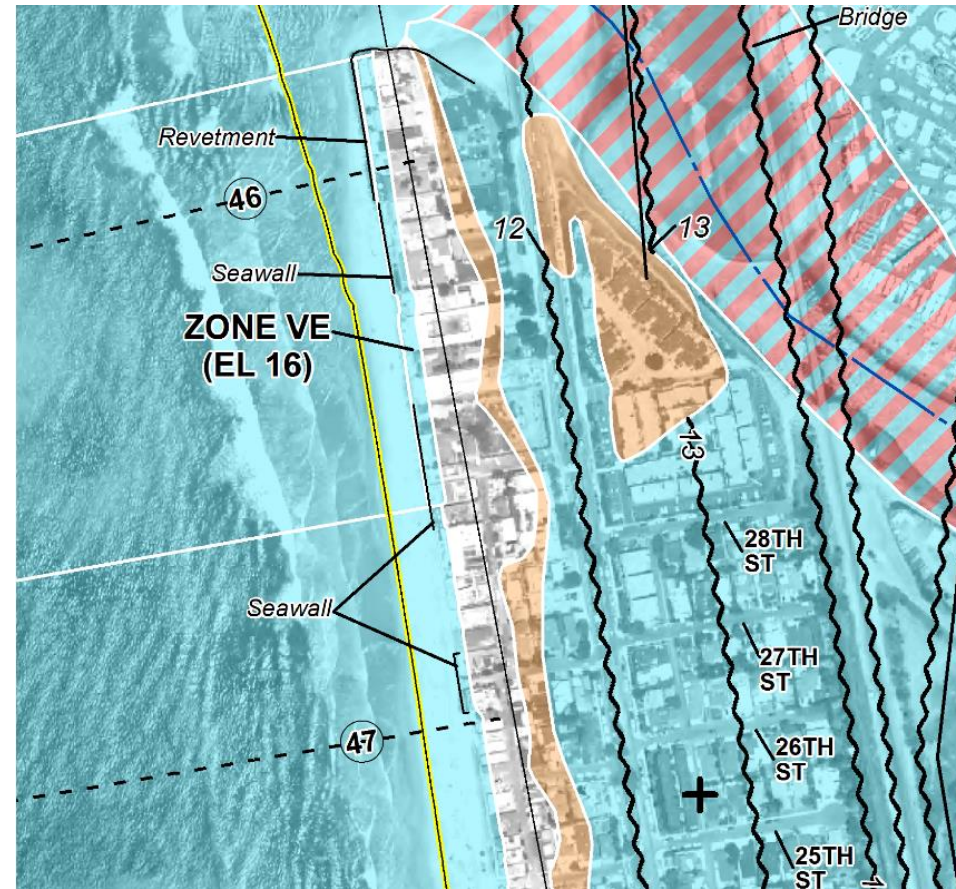
Coastal  
High  
Hazard  
Areas

# Flood Hazard Mapping

2012 FIRM (06073C1307G):  
Zones VE 10-14, AE 10-14, and Zone X  
Shaded

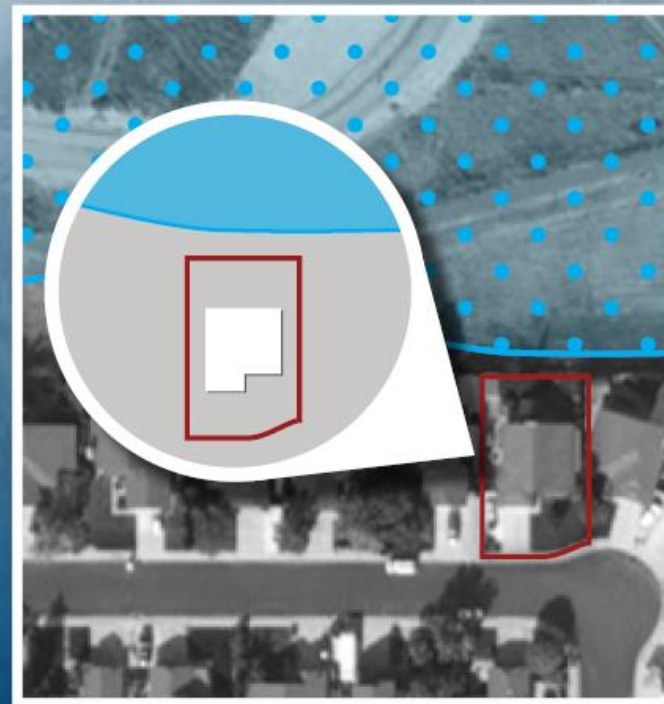
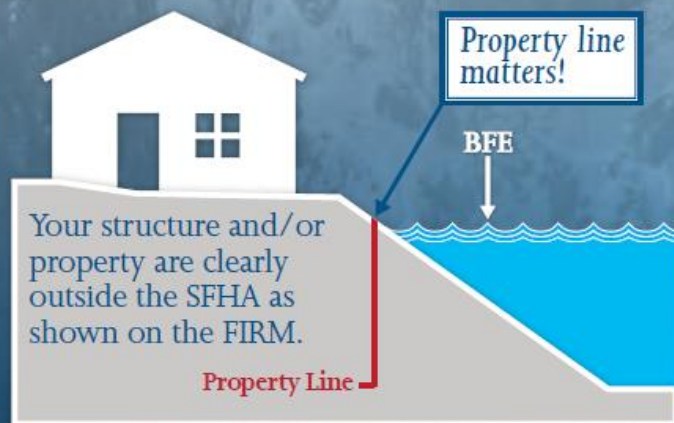


2019 OPC Study FIRM (06073C1307H):  
Zones VE 16-18 and Zone X Shaded



# Floodplain Management and Insurance – LOMA Scenario 1 (OAS)

## Property is out of the SFHA as shown



# Floodplain Management and Insurance – LOMA Scenario 2

## Structure is in SFHA but above BFE

LAG matters!

BFE

Your property is **in** the SFHA on the FIRM, and more documentation is needed.

Property Line



FEMA

# Flood Insurance Information

**RiskMAP**  
Increasing Resilience Together



# Maximum Flood Insurance Available

<b>Occupancy</b>	<b>Building</b>	<b>Contents</b>
<b>Residential</b>	<b>250,000</b>	<b>100,000</b>
<b>Non-Residential (Commercial)</b>	<b>500,000</b>	<b>500,000</b>

# How Do I Purchase Flood Insurance?

**Contact Your Local Insurance Agent**



**To Find an Agent Call: 1-800-427-4661**

# When is Flood Insurance Required?

- **Buildings in  
A and V zones**

**with**

- **Federally backed  
loans**



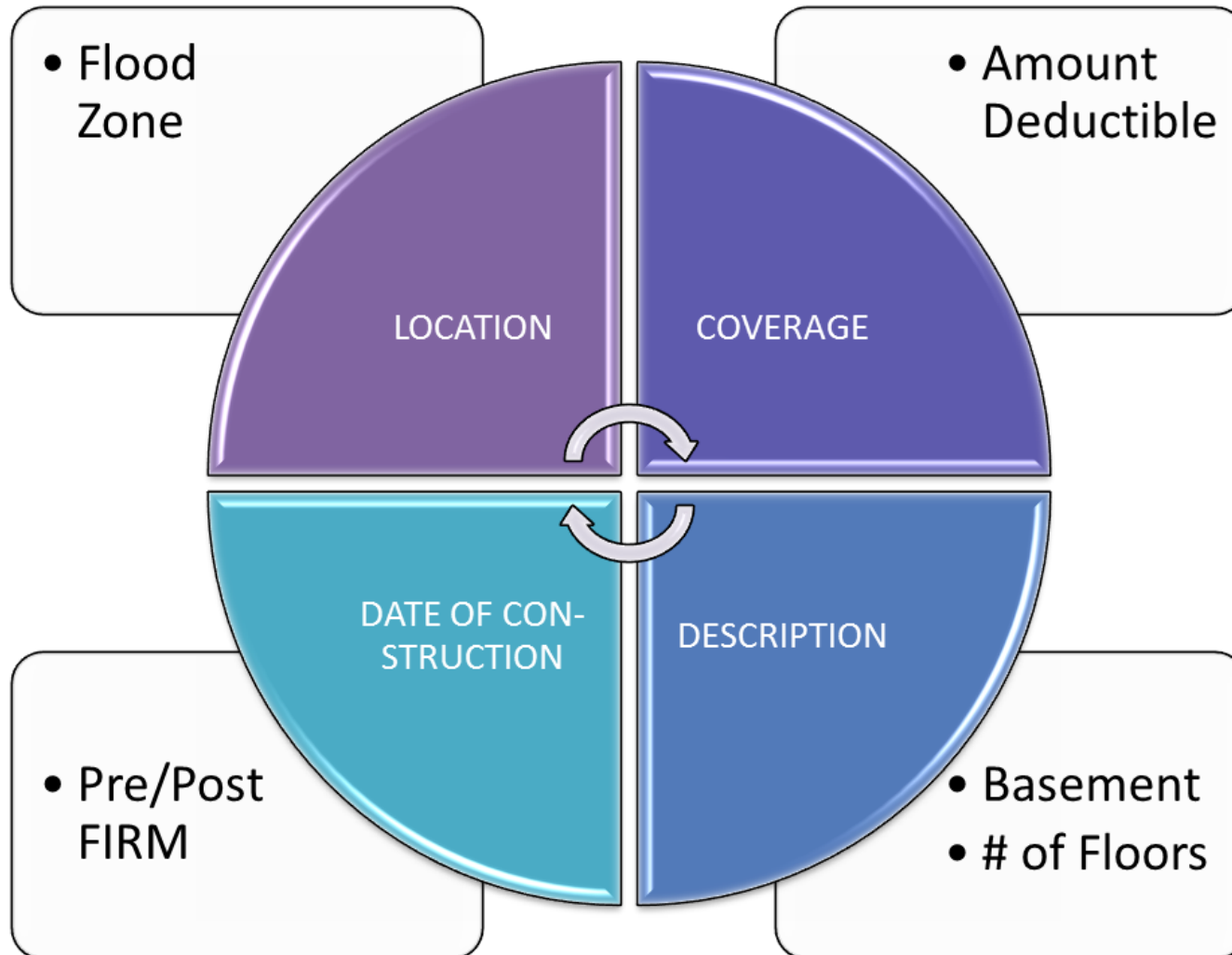
# How Much Flood Insurance is Required?

## Lender Decision:

- **Outstanding loan balance**
- **Maximum available**
- **Replacement cost or actual cash value**



# Cost of Flood Insurance



# Possible Impacts of New Map

1. **Newly mapped into a high risk area**
2. **Removed from the high risk area**
3. **Change in type of high risk area**
4. **Change in how high water gets**



# Save Money: Buy Insurance Early



- **Lower cost Preferred Risk Policy (PRP)**
- **Purchase before December 20, 2019**
- **Keep coverage continuous**
- **\$504 to \$558 First Year Premium\***

\*Applies to Eligible Single Family Primary Residences with Maximum Coverage

# Where to Get More Information

**www.floodsmart.gov or 1-800-427-4661**

Here's how you know

**FEMA** **NATIONAL FLOOD INSURANCE PROGRAM**

Q Search | For Agents

[Why Buy or Renew](#) [How to Buy or Renew](#) [Understanding Costs](#) [Before and After a Flood](#)

**Protect the life you've built.**

Flood insurance is financial protection - and peace of mind.

[Learn More](#)

# Questions?

## Thank You

