

What is a floodplain?

A floodplain is any land or area susceptible to flooding from creeks or any other water body. Floodplains are mapped, by FEMA, to show areas potentially flooded by a 100-year storm and areas flooded by a 500- year storm. Refer to the map on the other side of this flyer for the proposed 100-year and 500-year floodplains.

Why are the floodplain maps changing?

Floodplain maps need to be updated on a regular basis as more areas get developed, as more flood protection facilities are built, and as more scientific information becomes available. Since technology has improved and methodologies have changed, it is possible to more accurately map the floodplain areas. Consequently, the floodplain maps have changed and will continue to change in the future as new improvements are made.

If I'm now in the floodplain will I be required to buy flood insurance?

We have been advised that mortgage lenders will require you to buy flood insurance if you are in a 100-year floodplain. If you are in a 500-year floodplain, you may be required by your lender to purchase flood insurance. Insurance is available through your insurance agent and flood insurance premiums are relatively consistent as they are set through the National Flood Insurance Program (NFIP). If you do not have federally related financing (i.e., if you do not have a mortgage), you are not required by federal regulations to have flood insurance, although it is available for you to purchase.

How much flood insurance can I buy?

How much does it cost per year?

The maximum amount of flood insurance coverage you can purchase for your home is \$250,000. Costs for insurance vary and you may benefit from purchasing the insurance 30 days prior to the date the DFIRM takes effect. Flood insurance rates for some properties may triple after the proposed maps are adopted. In some cases, lower rates may be locked-in by purchasing insurance before the new maps are adopted. Typical costs are between \$300 and \$1,800 annually and vary depending on a variety of factors such as the deductible, the location, occupancy, and type and age of building.

What is the City of Camarillo doing to help?

The City is doing the following:

- Because the City participates in the National Flood Insurance Program (NFIP), our residents are able to purchase flood insurance protection.
- We are actively reviewing the floodplain maps prepared by FEMA and others to ensure their accuracy and reasonableness. As a result of our review, we hope to remove some property from the proposed floodplain.
- We will continue to construct drainage facilities and/or collaborate with local, state and federal agencies to construct flood protection facilities in and around the City. Construction of these facilities will remove some property from the floodplain.

What do I need to do now?

Where do I get more information?

You can get more information about the revised floodplain mapping by visiting the City website at www.cityofcamarillo.org, or stopping by City Hall to pick up information. The City website has more detailed maps and information. You may also want to contact your insurance agent about flood insurance.