



BUTTE COUNTY and CITY OF CHICO



FEMA Releases New Flood Maps for Butte County

Joint County/City News Release

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Oroville, CA – The Federal Emergency Management Agency (FEMA) issued new flood maps for Butte County today. The maps will become effective January 6, 2011, and property owners affected by the new FEMA maps are encouraged to obtain flood insurance. In many cases, property owners can take advantage of lower rates if they purchase flood insurance prior to January 6, 2011 before being placed the new FEMA maps become effective.

The newly released FEMA flood maps, also known as Flood Insurance Rate Maps (FIRM) show the high-risk areas where there is at least a one-percent-annual-chance of flooding. In these areas, also known as Special Flood Hazard Areas, flood insurance is required by FEMA for mortgages from a federally regulated lender. Approximately 400 parcels in the south county along the west side of Feather River as well as 150 parcels in Chico will be subject to new FEMA flood insurance requirements.

When risk designations change, flood insurance rates will change as well. However, property owners may be able to take advantage of certain cost saving options available through the National Flood Insurance Program (NFIP), if they purchase insurance prior to being placed in a Special Flood Hazard Area by these new maps.

The NFIP's grandfathering provision offers savings for structures that were built before a flood map was issued for the community, or that were built in compliance with the flood map in effect at the time of construction. The simplest way to grandfather is to purchase a flood insurance policy before the new map takes effect and maintain coverage without a lapse.

To get more information on FEMA's National Flood Insurance Program, property owners can go to its website, www.floodsmart.gov and obtain flood risk, estimated flood insurance rate, and find an insurance agent. They can also call NFIP directly at (888) 379-9531. Moreover, property owners can contact their insurance agents directly for rate information. The County has also established a website where residents can enter their address or parcel number to see the new FIRM released by FEMA by using the following link <http://sk.chicomapworks.com/>. FEMA requires flood insurance for mortgages from a federally regulated lender in any parcel with an "A", or "AR" designations. (see attachment for more information)

Local government officials are continuing to work together on long-term solutions for enhanced flood protection in our communities. Information on these long-term solutions will be provided to affected property owners in the coming months.

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