



# CITY OF PETALUMA

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Mayor

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Kathy Miller  
Councilmembers

February 17, 2014

Subject: Updated Flood Insurance Rate Maps Become Effective on  
February 19, 2014.

Attn: Petaluma Homeowners and Residents within the Floodplain

The City of Petaluma is pleased to announce that Petaluma's updated Flood Insurance Rate Map (FIRM) becomes effective on February 19, 2014. The purpose of this letter is to advise you that you may be affected by Petaluma's updated FIRM.

Staff members from the City and Federal Emergency Management Agency have worked together for the past several years to develop the updated flood maps. To view the flood zone status of your property on the updated flood maps, please visit the Federal Emergency Management Agency's map service center website, under the product catalog, effective FIRM's section, at the following location: <https://msc.fema.gov/>. You may also contact the City of Petaluma Floodplain Administration at (707) 778-4303 to discuss the updated flood maps.

The City of Petaluma previously held public open house workshops at the Petaluma Community Center on August 7<sup>th</sup> and August 21<sup>st</sup>, 2012 to discuss the draft updated flood insurance rate maps, review updated flood risks, the flood mapping and technical appeal process and schedule as well as answer questions regarding flood insurance. On December 3, 2013, the City held another public open house workshop at the Petaluma Community Center to answer questions regarding the final updated flood maps, review updated flood risks and answer questions regarding flood insurance.

Please read the below statements regarding the process and what to expect if your property is being removed from or added to the high risk flood zone.

## Properties Removed From the High Risk Flood Zone

If your structure is currently mapped in a high risk flood zone, shown on the Flood Insurance Rate Map (FIRM) as zone "A" and is being remapped into a lower risk flood zone, shown on the FIRM as zone "X", and if you have a mortgage from a federally regulated or insured lender, you will no longer be required by federal law to maintain flood insurance after the updated FIRM becomes effective on February 19, 2014. However, your lender still retains the right to require flood insurance as a condition on the loan.

### **Public Works & Utilities**

**City Engineers**  
11 English Street  
Petaluma, CA 94952  
Phone (707) 778-4303  
Fax (707) 776-3602  
E-Mail:  
[publicworks@ci.petaluma.ca.us](mailto:publicworks@ci.petaluma.ca.us)

**Parks & Building Maintenance**  
840 Hopper St. Ext.  
Petaluma, CA 94952  
Phone (707) 778-4303  
Fax (707) 778-4437

**Transportation Services**  
555 N. McDowell Blvd.  
Petaluma, CA 94954  
Phone (707) 778-4421  
Fax (707) 776-3799

**Utilities & Field Operations**  
202 N. McDowell Blvd.  
Petaluma, CA 94954  
Phone (707) 778-4546  
Fax (707) 778-4508  
E-Mail:  
[utilities@ci.petaluma.ca.us](mailto:utilities@ci.petaluma.ca.us)



To request to remove this requirement, notify your lender that the updated flood maps become effective February 19, 2014 and request to have an updated flood zone determination prepared for your structure. Your lender will perform this process using the updated flood maps. If the lender determines your property is no longer in the high risk flood zone, Zone A, you must request a letter from your lender stating that flood insurance was a condition of your mortgage and is no longer required. Then you can contact your flood insurance agent regarding refunding the current year flood insurance premium. While flood insurance becomes optional, maintaining coverage is highly recommended as the flood risk has only been reduced, *not removed*. Lower cost flood insurance from the National Flood Insurance Program (NFIP) is available in moderate- to low-risk areas and you may even qualify for the lower cost Preferred Risk Policy (PRP). Contact your insurance agent to learn more about the PRP. For more information on flood insurance and to find a local agent, visit [www.floodsmart.gov](http://www.floodsmart.gov).

#### Properties added to the High Risk Flood Zone:

If your property is being added to the high risk flood zone, shown on the FIRM as zone "AE", and if you have a mortgage from a federally regulated or insured lender and the building(s) on your parcel are within high risk flood zone, then by federal law your lender must require you to carry flood insurance. Flood insurance is available through FEMA's National Flood Insurance Program (NFIP). Contact your local insurance agent to purchase flood insurance or to find a local agent, visit [www.floodsmart.gov](http://www.floodsmart.gov). If you have questions about flood proofing structures or other flood or drainage related questions, please contact City of Petaluma Floodplain Administration at (707) 778-4303.

#### Properties within Jess Avenue, Cordelia Drive, West Payran Street and Pigeon Court:

A majority of the Payran neighborhood has been removed from the high risk flood zone, Zone AE. However, some properties on Jess Avenue, Cordelia Drive, West Payran Street and Pigeon Court are still located in Zone AE on the updated flood maps. The reason for this is the United States Army Corps of Engineers and City of Petaluma have not yet completed all planned flood control improvements to the Petaluma River in the Payran Area. A majority of the Petaluma River flood control work is complete and the City is seeking funding to complete the remaining sections of work. Once funding is secured, the City and Army Corps will complete and certify the project. Once certified, it is anticipated that all properties in these areas will be removed from the high risk flood plain. In the meantime, the City has applied for and received approval of a special flood zone designation called "A99" from the Federal Emergency Management Agency. The A99 zone designation is allowed for areas that have received substantial flood improvements but have not yet completed the project. Properties within the A99 zone will receive a discount on their flood insurance premiums until such time the flood control project is complete and properties have been removed from the Zone A99 flood plain. The A99 zone designation is scheduled to become effective on June 20, 2014. Once the zone becomes effective, inform your lender that your property has been designated as an A99 flood zone and ask for a new flood zone determination. Your lender will perform this process and if the lender determines your property



has been designated A99 flood zone, your lender will notify your insurance company and you'll be eligible for reduced insurance rates applicable to A99 flood zones. Contact your flood insurance company for questions regarding insurance premium rates for A99 flood zones.

For questions regarding Petaluma's updated flood insurance rate maps or the City's floodplain administration program, please visit the City's website at the following location: <http://cityofpetaluma.net/pubworks/plan-flood.html> or call the City of Petaluma Department of Public Works and Utilities at (707) 778-4303. Flooding is the most common disaster in the United States. Homeowners are encouraged to look at the flood insurance rate maps to become familiar with flood risks in their community. These flood maps can help individuals make informed decisions about flood insurance options and flood protection measures. For more information about flood insurance or to find a local agent, visit [www.floodsmart.gov](http://www.floodsmart.gov).

For questions about flood maps, visit <http://msc.fema.gov>, call 877-FEMA-MAP (877-336-2627) or email [FEMAMapSpecialist@riskmapcds.com](mailto:FEMAMapSpecialist@riskmapcds.com).

Sincerely,

A handwritten signature in blue ink, appearing to read 'Curtis M. Bates', with a stylized flourish at the end.

Curtis M. Bates, P.E  
City Engineer/Floodplain Administrator

C: City Manager  
Director of Public Works and Utilities