



County of Fresno

DEPARTMENT OF PUBLIC WORKS AND PLANNING
ALAN WEAVER, DIRECTOR

FLOOD INSURANCE REQUIREMENTS AND BUILDING RESTRICTIONS FOR FRESNO COUNTY

Most Recent Special Flood Hazard Areas

Most recent Federal Emergency Management Agency Flood Insurance Rate Maps (FIRMs) for Fresno County went into effect on February 18, 2009. Your property may be one that is now placed in a "Special Flood Hazard Area."

To determine whether or not your property is located in a Special Flood Hazard Area, please visit FEMA's Map Service Center at www.msc.fema.gov and input the property's address. Property owners without computer access can call Fresno County at (559) 600-4022 for information regarding properties located within the unincorporated areas of the County.

Flood Insurance Requirements

Flood insurance is mandatory for all real estate loans from any federally-regulated lender if your building is in a Special Flood Hazard Area. If your property was placed into the Special Flood Hazard area as a result of the updated FIRMs and you obtained your insurance policy prior to February 18, 2009, you should have received a preferred risk policy rate for the first year of coverage. You would have also preserved the opportunity to "grandfather" your property's flood zone for a continued lower rate. For those who did not purchase a policy prior to the effective date of the new FIRMs, we urge you talk to your Insurance Agent to explore ways to reduce the cost of your insurance premiums. (Elevation Certificate, Flood Zone Determination Letter, etc...) Existing homes and businesses constructed after December 1, 1982 may have opportunities to purchase flood insurance based upon the flood zone that was in effect at the time their structure was constructed. Please contact your Insurance Agent or the County of Fresno for additional information.

Why Buy Flood Insurance?

Insurance is available for businesses, homeowners, and renters. Both buildings and contents may be insured. All property owners and renters are strongly encouraged to consider flood insurance, whether or not they are in a Special Flood Hazard Area as flood losses aren't covered by your homeowner's insurance policy. Annual insurance rates will vary depending on many factors, including what flood risk zone your property is located in as it appears on the current FIRMs. You can purchase flood insurance through the National Flood Insurance Program (NFIP) by contacting an insurance provider. To understand your insurance rate and requirements, or to purchase

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insurance, please contact a trained flood insurance agent at www.floodsmart.com, [Click on “Find an Agent.”].

Building Restrictions

In addition to mandatory flood insurance coverage, building restrictions apply within Special Flood Hazard Areas. Property owners planning to build new structures or make changes to existing structures should contact the Fresno County Development Engineering Section at (559) 600-4022 well in advance to discuss on-going or proposed building activities and permit requirements and restrictions.

County Flood Risks and Emergency Preparedness

Floods are the most likely natural disaster to occur in Fresno County. Your local government is doing its best to make wise investments in flood protection to safeguard lives and property. Still, just as people who live in earthquake or wildfire-prone areas should have a plan in case of emergency, all Fresno County residents should know their flood risk and have an emergency plan. The Fresno County Office of Emergency Services website provides guidance on disaster preparedness to protect your family in case of emergency, including a flood. See link below.

www.co.fresno.ca.us/DepartmentPage.aspx?id=1568

To learn how to prepare your family for an emergency, visit www.plan2survive.org.

Flood Protection Infrastructure Improvements

Existing flood control facilities throughout Fresno County, including levees, have been improved and maintained to provide the excellent level of flood protection that our area currently has. However, stricter standards from the federal government have necessitated additional improvements. Newly enacted State law will require even higher levels of flood protection in future years for our urban areas. The Fresno County Public Works and Planning Department and the Kings River Conservation District are working with the State Department of Water Resources, the U.S. Army Corps of Engineers, and the Federal Emergency Management Agency to develop the projects that will be required to provide a higher level of County-wide flood protection. Cities, Reclamation Districts, and other flood protection agencies are also collaborating in this effort.

The following is a list of resources and contact information if you have further questions regarding the flood maps or insurance requirements:

- General information about flood insurance: www.floodsmart.gov
- To find a local agent: 1-888-FLOOD29 (1-888-356-6329) or check your local Yellow Pages
- Fresno County <http://www.co.fresno.ca.us/> or (559) 600-4022.

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