

FAQs

CITY OF SAN DIEGO

FLOOD MAP COMMUNITY OPEN HOUSE

WHAT IS A FLOOD MAP?

Flood maps help communities learn which areas have the highest risk of flooding. Keep in mind that floods don't follow city limits or property lines. Using a flood map, you can see the relationship between your property and the areas with the highest risk of flooding. While there is no area without risk, some may have low or moderate risk.

WHY ARE THE FLOOD MAPS CHANGING?

The flood maps for parts of the San Diego River and Sycamore Creek are being updated. A new analysis has looked at how rainfall patterns, development, and ground elevations have changed. It also used better modeling techniques to provide more accurate flood risk estimates. These updated flood maps provide clearer and more up-to-date information about your property's flood risk.

ARE THE FLOOD MAPS AS ACCURATE AS POSSIBLE?

These updated flood maps provide clearer, more up-to-date information about flood risk, but it's important to remember that flooding doesn't follow city limits or property lines. FEMA uses standard practices and modern technology to collect more up-to-date data for these maps, yet some areas may still not reflect the full extent of actual risk. Speaking with a qualified expert can help you understand what this updated information means for your specific property.

WHERE DO I FIND MY FLOOD MAP?

Having digital flood maps makes it easier for communities to access flood risk information about their properties. You can find your flood map by visiting the FEMA Flood Map Service Center (MSC) at <https://msc.fema.gov/portal/home> and using the search tool.

WHAT DO I NEED TO KNOW ABOUT FLOOD INSURANCE?

Flood insurance can help protect you, your family, and your property from the effects of flooding. Through the FEMA National Flood Insurance Program (NFIP) and a network of more than 50 insurance companies, the 23,000 communities that take part in the program can buy coverage. To learn more and find a provider, visit floodsmart.gov.

Flood insurance for higher flood zones: The flood maps show high-risk areas for flooding. These are also known as Special Flood Hazard Areas (SFHA). They are shown on the flood maps as zones starting with A (e.g., zones A, AE, AO, etc.). If your home or business is in one of these high-risk areas and you have a federally backed mortgage, your lender will require you to carry flood insurance. The NFIP offers coverage of up to \$250,000 for residential buildings and up to \$500,000 for commercial buildings. The program also offers coverage for contents. Contact your insurance agent to learn more.

Flood insurance for moderate- and low-risk flood zones: In moderate- and low-risk areas, the NFIP offers the same coverage that is available in high-risk flood zones. Flood insurance is not required in these zones, but 25% of flood claims are filed in moderate- and low-risk areas. As such, you may still want to protect your property.



MY NEIGHBORHOOD HAS NOT EXPERIENCED FLOODING RECENTLY, SO WHY AM I IN THE FLOOD ZONE?

Floods are unique, and the agency's new maps use advanced data and technology. Remember, flood maps consider more than just past floods. If your property is in the SFHA, it has at least a 26% chance of flooding over the course of a typical 30-year mortgage. Even areas outside of the SFHA can experience flooding. Anywhere it can rain, it can flood. If you have questions about your community flood map, contact the City directly at ewilliams@sandiego.gov.

WHAT CHANGES WILL WE SEE ON THE NEW FLOOD INSURANCE RATE MAP (FIRM)?

Some buildings may be included in the high-risk area for the first time. This area is known as a SFHA. However, some buildings may no longer be in the SFHA.

- If the building is currently mapped in an SFHA, but will be outside the SFHA on the new FIRM, flood insurance is no longer federally required. Flood insurance is still recommended, for both homeowners and renters.
- Mortgage companies or lenders may still require you to buy flood insurance.

CAN I VIEW MY HOME ON THE UPDATED FIRM BEFORE THE OPEN HOUSE?

Yes. You can view an address on the preliminary map at <https://msc.fema.gov/fmfv>. For more resources and tools about flood risk, visit the City of San Diego Floodplain Management website at <https://www.sandiego.gov/stormwater/floodplain-management>.

WHO SHOULD ATTEND THE FLOOD RISK OPEN HOUSE?

Everyone should attend a Flood Risk Open House, especially if:

- Your property is currently mapped within an SFHA.
- Your property is newly mapped within an SFHA.
- You currently have flood insurance.
- You are not sure or want to learn more.

If you are unsure of your flood risk or have questions about your community flood map, contact the City directly at ewilliams@sandiego.gov.

WHAT HAPPENS AT THE FLOOD RISK OPEN HOUSE?

Property owners can meet with industry experts individually to talk about the updated FIRM. They can also ask questions and get answers about flood insurance.

DO I HAVE TO STAY AT THE OPEN HOUSE FOR THE ENTIRE TIME?

No. You can drop in at any time between the hours listed. Plan to spend about an hour at the Open House to get the details you need. The Open House is set up so you can move between information stations. You may choose which stations or experts to visit.

WHAT SHOULD A HOMEOWNER BRING TO THE FLOOD RISK OPEN HOUSE?

Bring an address to learn more about that property's flood risk. A current flood insurance policy or elevation certificate may provide more specific details about your flood insurance options.



DO I HAVE TO BUY FLOOD INSURANCE?

Flood insurance rates are determined in part by the FIRM that is in effect at the time. If the updated FIRM shows your property in a high-risk flood area, and you have a mortgage through a government-backed lender:

- You must buy flood insurance.
- This is required once the updated FIRM goes into effect.
- The updated flood maps go into effect March 3, 2026 but you can purchase or update a policy any time. .
- Wherever it rains, it can flood. Buying flood insurance is a good idea for property owners and renters, even in low-risk areas.

CAN I BUY INSURANCE AT THE OPEN HOUSE?

No. Flood insurance is available through the NFIP, a federally underwritten program. You can purchase a policy through NFIPDirect (recommended, www.floodsmart.gov), a Write Your Own policy from a local agent, or private flood insurance through a local private insurance agency. A specialized agent provides insurance options; they can help you decide which is best for you. Find an agent at FloodSmart.gov.

WHAT IF I DON'T AGREE WITH THE MAP UPDATES?

If you think your property is wrongly placed in a high-risk flood zone, you can ask FEMA for a Letter of Map Change (LOMC). A LOMC officially updates the FIRM. If FEMA approves your request, you may be able to reduce your flood insurance premium or even not need flood insurance at all.

To support your LOMC request, you need to provide evidence, like ground-elevation data or updated flood studies that show the mapping is incorrect. Your local official or a FEMA representative can help explain flood zones and the next steps.

HOW SOON DO RESIDENTS NEED TO GET FLOOD INSURANCE IF THE CURRENT MAPS ARE IMPLEMENTED?

When a structure is newly mapped into the SFHA and the property has a federally backed mortgage or loan, they may be required to purchase and maintain flood insurance. The mortgage or loan holder would send a 45-day notice of a flood insurance purchase requirement after the map effective date.

Owners without a federally backed mortgage are not required to carry flood insurance, but FEMA and the City strongly recommends flood insurance for all residents and businesses within SFHAs. Flood insurance is available through the NFIP or from private insurance companies.

For more resources and tools about flood risk, visit the City of San Diego Floodplain Management website at <https://www.sandiego.gov/stormwater/floodplain-management>.

