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SAN DIEGO**



San Diego County Flood Map Updates

WHAT CHANGED & WHY IT MATTERS NOW

The Federal Emergency Management Agency (FEMA) is updating the flood maps for San Diego County, which includes the cities of San Diego and Santee.

These updates are based on new engineering studies and recent flood data. The updates show more up-to-date flood risk information to help communities prepare for a flood disaster.

WHAT AREAS WERE STUDIED?

The San Diego River from El Capitan Reservoir to the Mission Valley YMCA, as well as Sycamore Creek in the City of Santee.

WHAT'S CHANGING?

Flood risks change as communities develop and rainfall patterns shift. To reflect these changes, FEMA updates Flood Insurance Rate Maps (FIRMs) to better represent current flood risk levels.

The updated flood maps may show:

- Areas added to flood hazard zones.
- Areas removed from flood hazard zones.
- Updated flood elevations and boundaries.

These updates may change the flood insurance, community planning, and building requirements that apply to your property.

Flood maps show risk – not certainty. They help plan and reduce future damage.

**New Flood Maps
Effective
March 3, 2026**

**Cities of San Diego, Santee,
Poway, and El Cajon.**

HOW DOES YOUR COMMUNITY REVIEW THE UPDATED FLOOD MAPS?

To find your community on a flood map please visit **FEMA's Map Service Center (MSC)** at <https://msc.fema.gov/portal/home>. Additional flood risk products available at the Map Service Center include:

- Flood Insurance Rate Maps (FIRMs).
- Flood Insurance Study (FIS) reports.
- Flood depth and change comparison tools.

If you have questions about your community flood map, contact the City directly at ewilliams@san Diego.gov.

WHAT CAN RESIDENTS DO NOW?



Look up your address on the new flood maps.



Learn how flood zones may affect insurance and development.



Ask local officials about permitting and future projects.



Explore ways to reduce flood risk to homes and neighborhoods.



Stay informed about flood preparedness and safety.

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.



Why Does Community Engagement Matter?

Sharing information and listening to community feedback helps:

- Improve understanding of flood risks.
- Identify local concerns and barriers.
- Support informed planning and mitigation decisions.

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>.

