

FEMA LOOSENS INSURANCE RULES

By **Dana M. Nichols**
October 04, 2011
Record Staff Writer

SAN ANDREAS - Hundreds of Calaveras County homeowners who are being forced to buy flood insurance they don't need can now get relief thanks to an agreement between federal and county officials.

Calaveras County Planning Director Rebecca Willis said that the resolution was reached during a meeting Sept. 22. She said Federal Emergency Management Agency representatives agreed to five measures to help Calaveras homeowners. She said those measures are:

- » Providing Calaveras planners with detailed FEMA aerial photography maps that property owners can use to show that the roof of their home does not fall within a flood zone.
- » Ending the requirement that property owners hire their own surveyor to prove they are not in a flood zone.
- » Extending for two years the opportunity to grandfather in lower flood-insurance rates. That opportunity had expired in December 2010.
- » Paying for new light detection and ranging aerial surveys to more accurately map topography in heavily vegetated areas.
- » Continuing studies on Cosgrove Creek in Valley Springs and Lake Tulloch to resolve flood-zone disputes.

The flood-insurance angst started because FEMA revised its flood-zone maps. The old maps showed flood zones only along about 20 miles of rivers and creeks in Calaveras County. The new maps included potential flooding areas along 700 miles of waterways.

The new maps took effect Dec. 17. It was after that, when it was too late to lock in a low flood-insurance rate, that many property owners got notices from their banks that they had to buy flood insurance, sometimes for thousands of dollars a year.

But the flood-map system was based on the largely flat flood zones in the Midwest and along the Mississippi River - thus it identified entire parcels, sometimes 50 acres or more, as flood zones even if a creek only crossed one corner and the home in question was perched on a hilltop.

Willis said her department is now set up to help property owners fill out paperwork that can resolve flood-insurance disputes and demonstrate if a home is not in a flood zone.

Contact reporter Dana M. Nichols at (209) 607-1361 or dnichols@recordnet.com. Visit his blog at recordnet.com/calaverasblog.