

Dear Santa Fe County residents:

If there were to be a disaster of any sort (flood, earthquake, severe windstorm, etc.) in Santa Fe County, we would be eligible for help from the Federal Emergency Management Agency (FEMA). However, to be eligible for federal disaster relief, there are certain requirements imposed by the federal government. For example, to be a participant in the National Flood Insurance Program, the County must adopt a Floodplain and Stormwater Management Ordinance which, among other things, identifies where floodplains are in the County. We have adopted such an ordinance, and, in fact, our ordinance goes beyond the minimum criteria established by FEMA.

You may be surprised to learn that the total amount of insurance claims for damage due to floods is about three times that for fire damage in the United States as a whole. Although those statistics probably don't apply in the arid southwest, the cost of flood insurance is based on nationwide data. This is not necessarily fair, and there are protests being lodged, but that is the way the situation is now.

How much a resident of Santa Fe County pays for flood insurance varies substantially according to whether the residence is in a floodplain or not. And many -- if not all -- entities that write mortgages are requiring flood insurance for any building in a floodplain.

Recently FEMA has issued new Flood Insurance Rate Maps for Santa Fe County. This was part of a nationwide map modernization project call RAMPP (Risk Assessment, Mapping and Planning Partners). Not all areas of the County have been remapped by this project. However, there have been revisions in County and City growth areas, as well as in areas identified as needing more detailed analysis in order to correct or more accurately define the floodplain as mapped prior to 2008.

The preliminary new maps are now available for public inspection. However, it is important to note that these maps have not yet been formally adopted as part of our Ordinance. There will be a period in which affected homeowners (or other property owners) may appeal.

The formal 90-day appeal period will officially begin after FEMA has published the legal notice in our local newspapers as required by Federal Code. After the appeal period ends, and all appeals based on technical data are incorporated, the final maps will become effective. We anticipate that this will occur sometime in the spring of 2012.

Approximately 200 residents in Santa Fe County (incorporated and unincorporated areas) are effected. Some properties have been removed from the floodplain, whereas others have been now moved inside the floodplain. And in some cases, the area on a property that is inside the floodplain has either increased or decreased.

If you would like to see whether your house (or any part of your property) is in a revised or existing floodplain, you can either view hardcopy maps in the Building and

Development Services Department at the County building downtown on Grant Street, or you can visit the following website: [riskmap6.com/NM/SantaFe/](http://riskmap6.com/NM/SantaFe/) . Just enter your address, and you will then be able to view a map that shows the location of your property and any floodplains in the area.

If your residence flips into a floodplain area according to the new maps, you will still be able to obtain flood insurance for two years at the rate that it would be if it were not in the floodplain. So, it is important to find out whether your house is in that category.

Another reason that it is important to know whether or not any part of your property is in a floodplain is that the County cannot issue any kind of building permit unless stringent criteria are met if the structure is in the floodplain. This may include things like access improvements, elevating on fill, or relocating your proposed structure. These requirements may even be triggered by applying for permits for small projects (for example, adding a porch). In other words, if you come in for any kind of construction permit, you may be required to upgrade your structure (or access to that structure) with some rather major (and expensive) safety improvements.

The County and City will be hosting two public information meetings so that people can get more information about this topic. On April 27th, there will be a meeting in the Chambers at the County building from 4:00 p.m. to 8:00 p.m. On April 28th, the meeting will be at the Genoveva Chavez Center, also from 4:00 p.m. to 8:00 p.m. There will also be insurance representatives present at both meetings to answer questions about that particular topic.

Sincerely,

-Kathy