

IDENTIFYING AND UNDERSTANDING FLOOD RISK IN ROSS

- ▶ November 13, 2025
- ▶ Ross Town Hall

TOWN OF ROSS



Presentation Outline

1. NFIP Timeline for Ross
2. FEMA Flood Insurance Maps and Studies
3. Overview of Flooding Dynamics in Ross
4. Town of Ross Capital Projects:
 - Bolinas Avenue Drainage Improvements
 - Winship Bridge Replacement
5. What we can do to get ready... because we will FLOOD AGAIN!

N.F.I.P. Timeline

- 1968: NFIP is formed under the National Flood Insurance Act of 1968.
- 1974: Ross joins NFIP
- 1976: Ross appears on first flood insurance maps
- 1979: Initial FIS identifies flooding sources in Ross
- 1981: Detailed NFIP Maps generated for Ross (non-digital)
- 2009: FIS update – some properties in Ross added to the SFHA
- 2014: FIS update and **Regulatory Floodways** identified – some properties in Ross added and some removed from the SFHA
- 2016, 2017: FIS updated

FEMA Flood Insurance Maps and Studies

Identify flood-prone areas: Shows areas with varying levels of flood risk, including high-risk zones called Special Flood Hazard Areas (SFHAs), which have at least a 1% annual chance of flooding.

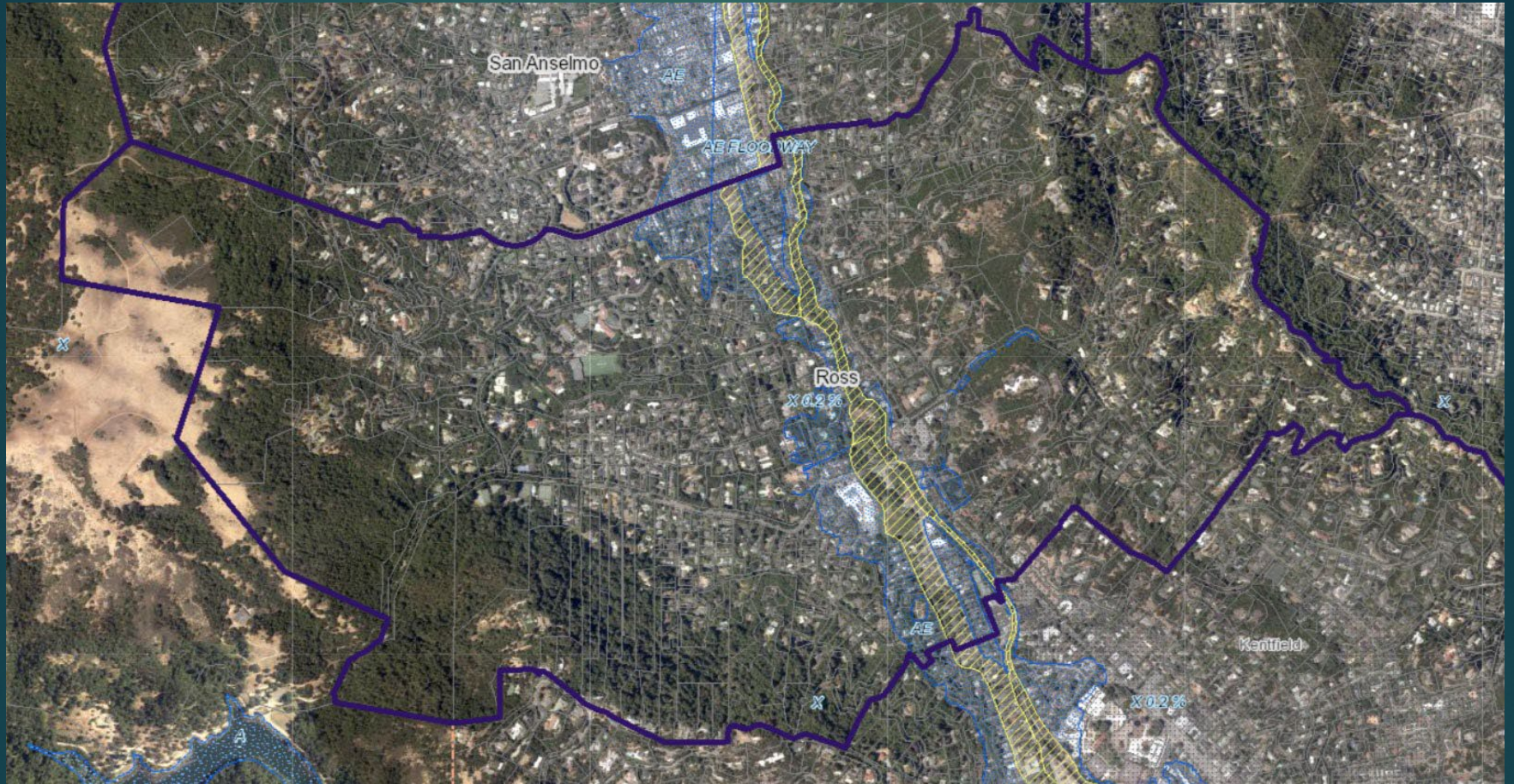
Support floodplain management: Local governments use them to enforce building codes and land-use regulations that reduce flood damage.

Determine flood insurance requirements: Lenders use these maps to decide whether flood insurance is mandatory for properties in high-risk zones.

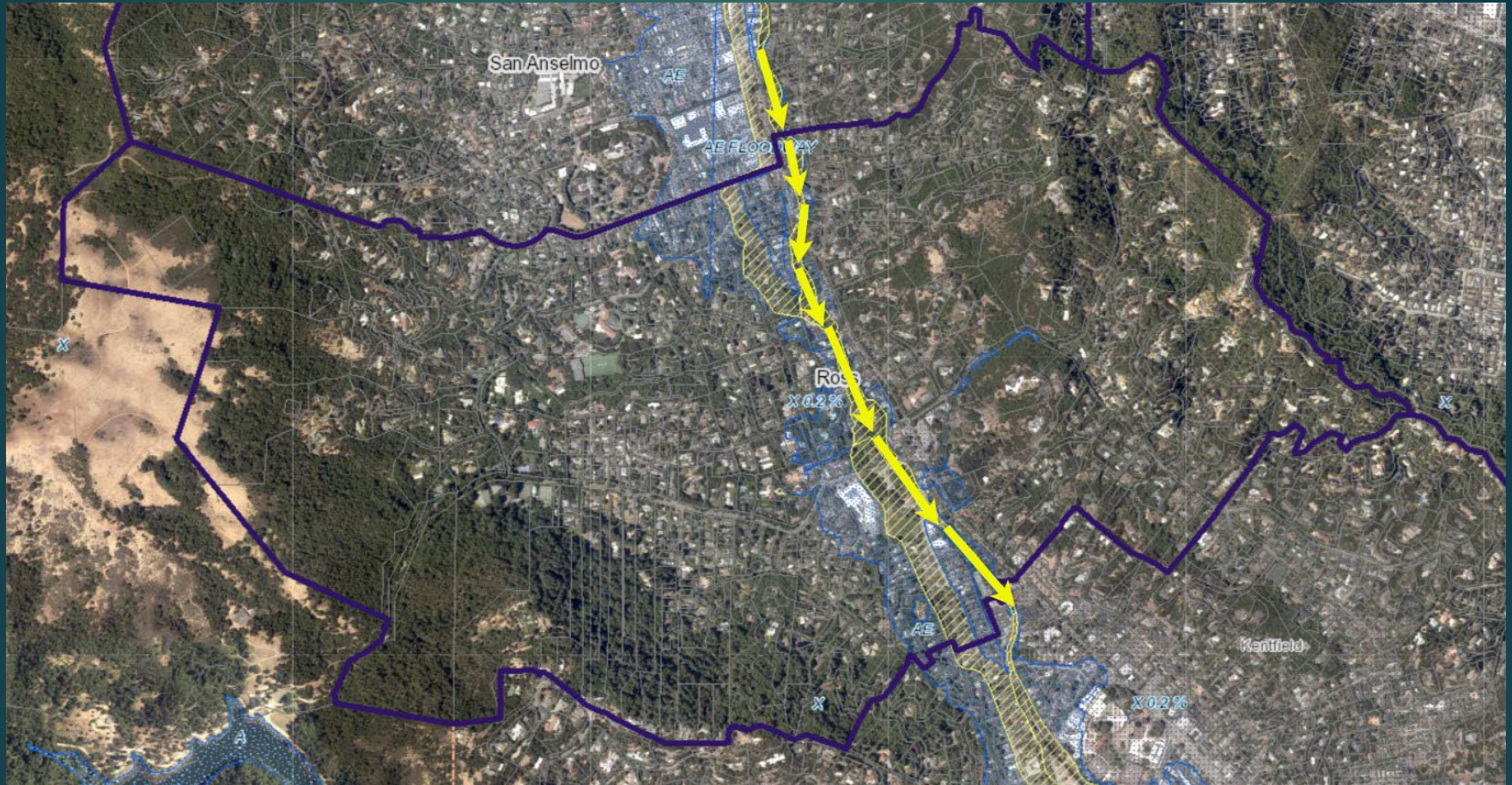
Inform property owners and buyers: They help individuals understand their flood risk and make informed decisions about purchasing insurance or property.

Guide development and construction: Builders and developers use them to plan safe, compliant projects and avoid high-risk areas

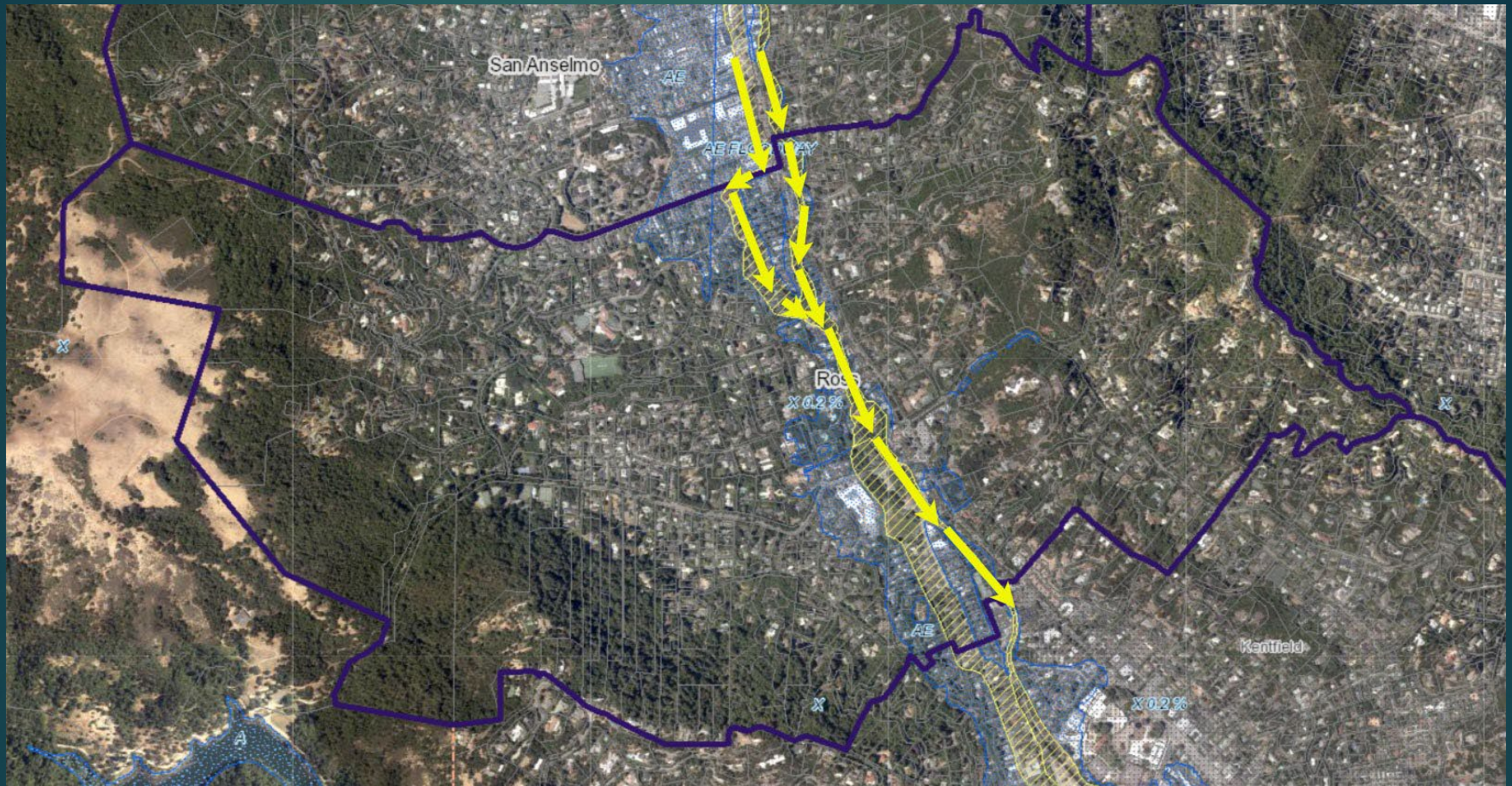
Flood dynamics in Ross



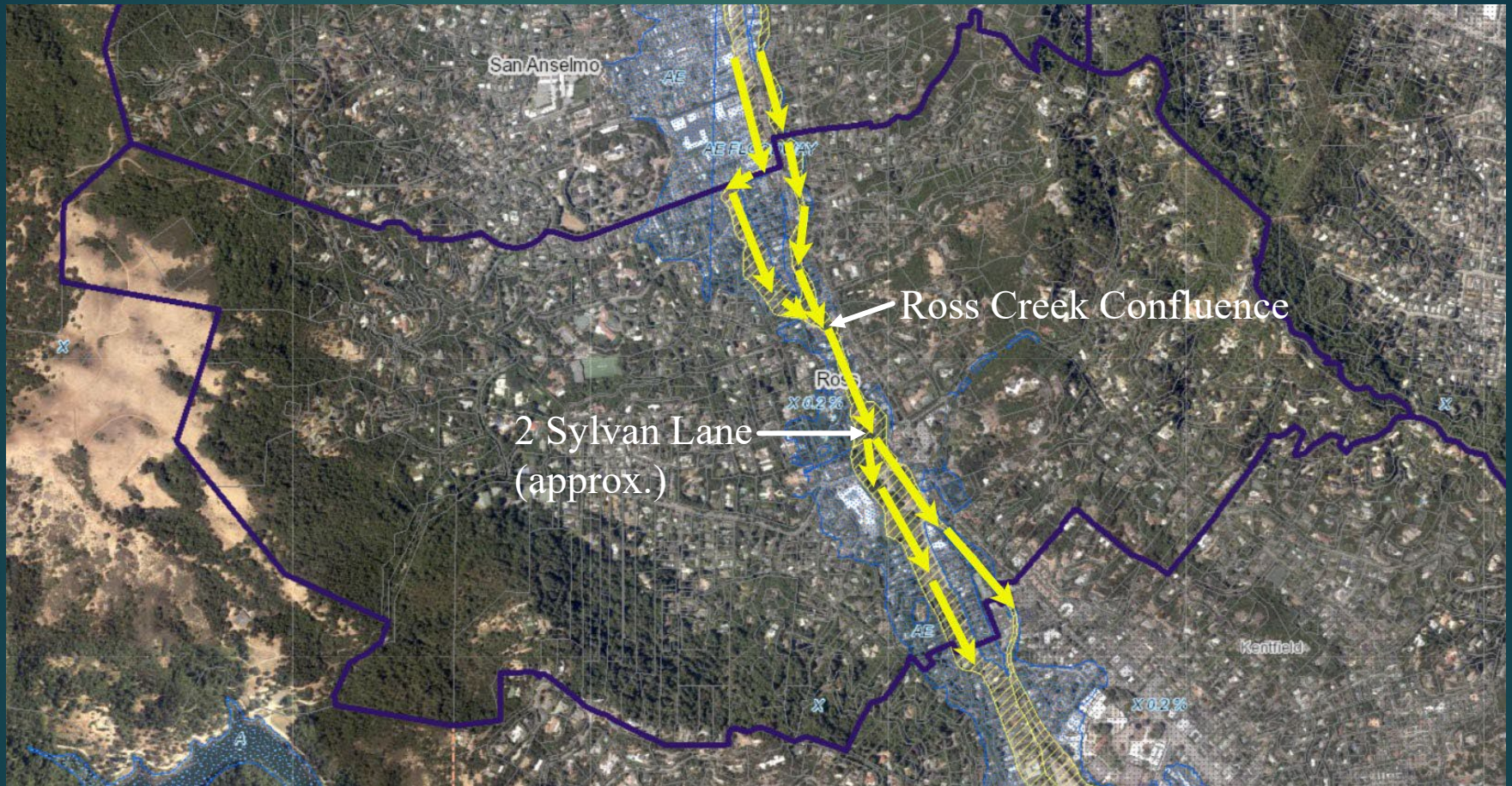
Flood dynamics in Ross



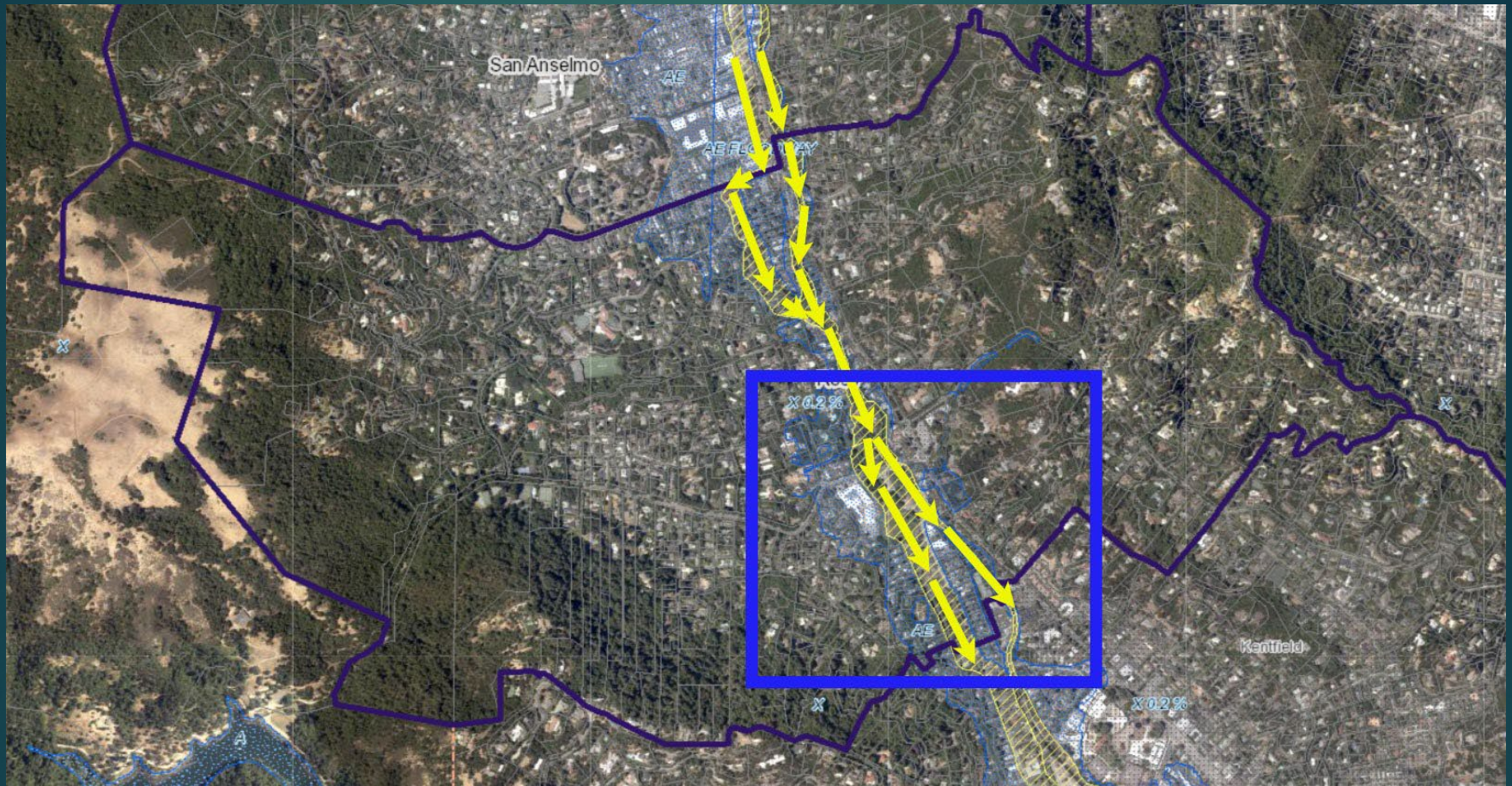
Flood dynamics in Ross



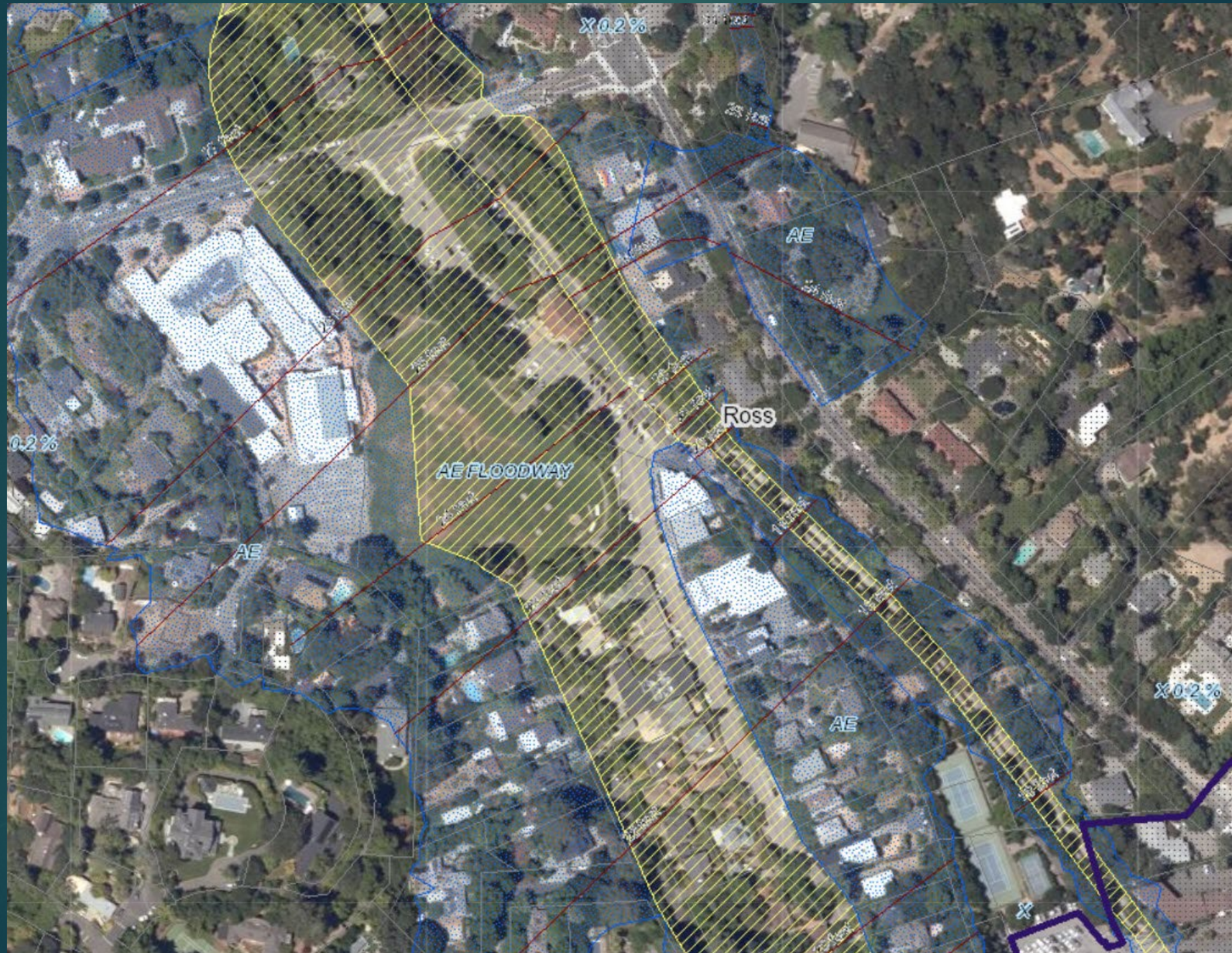
Flood dynamics in Ross



Flood dynamics in Ross



Flood dynamics in Ross



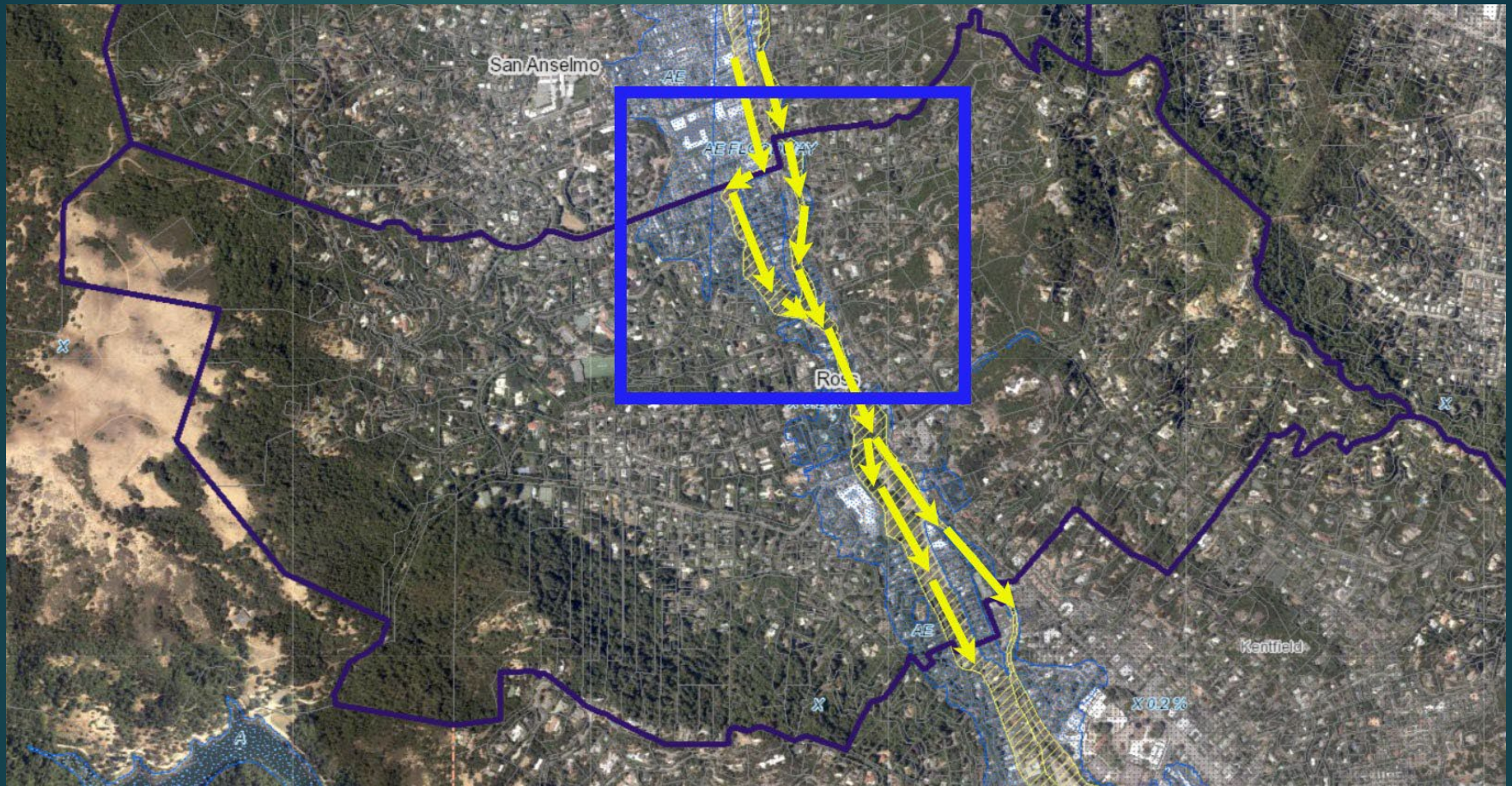
Flood dynamics in Ross



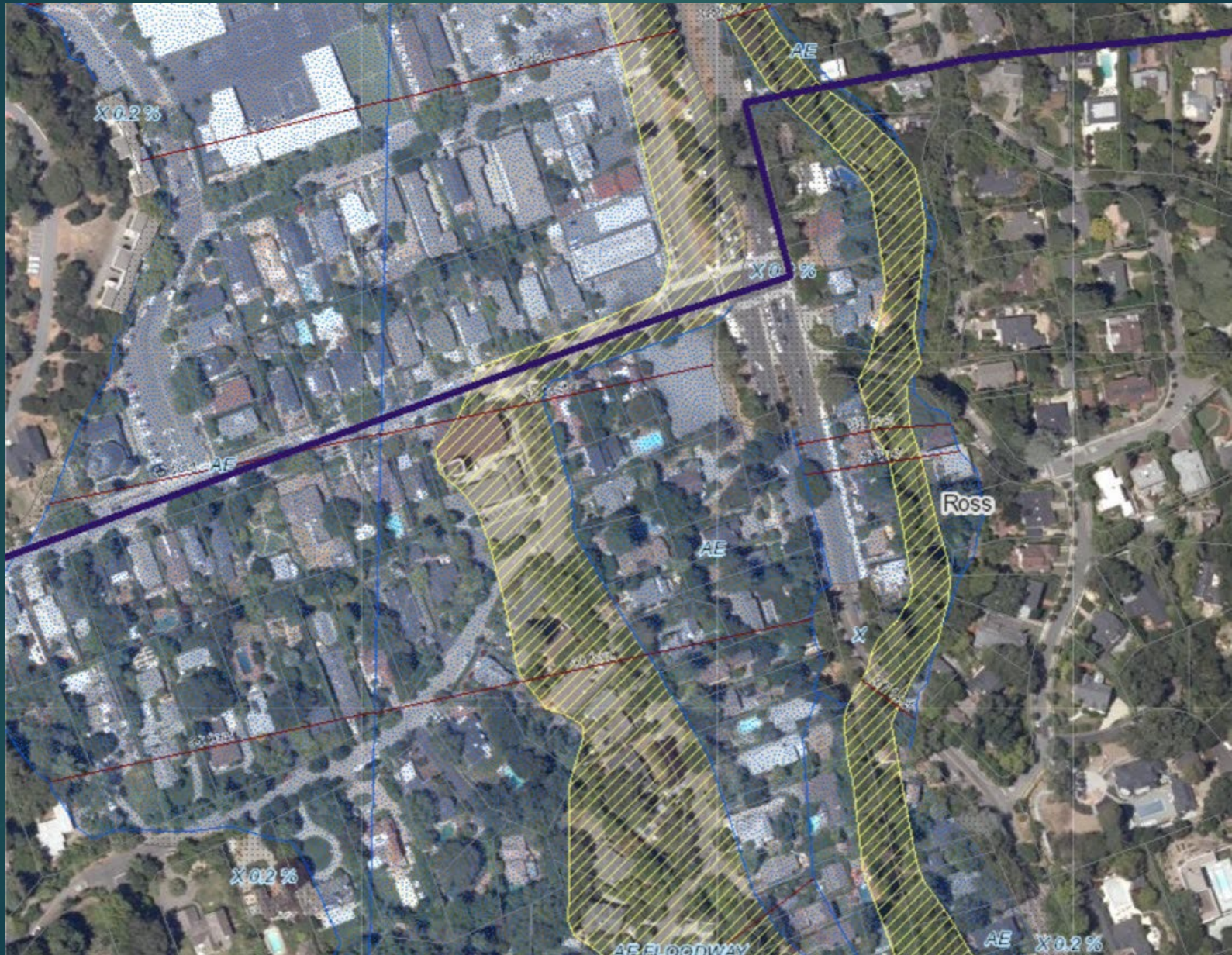
Flood dynamics in Ross



Flood dynamics in Ross



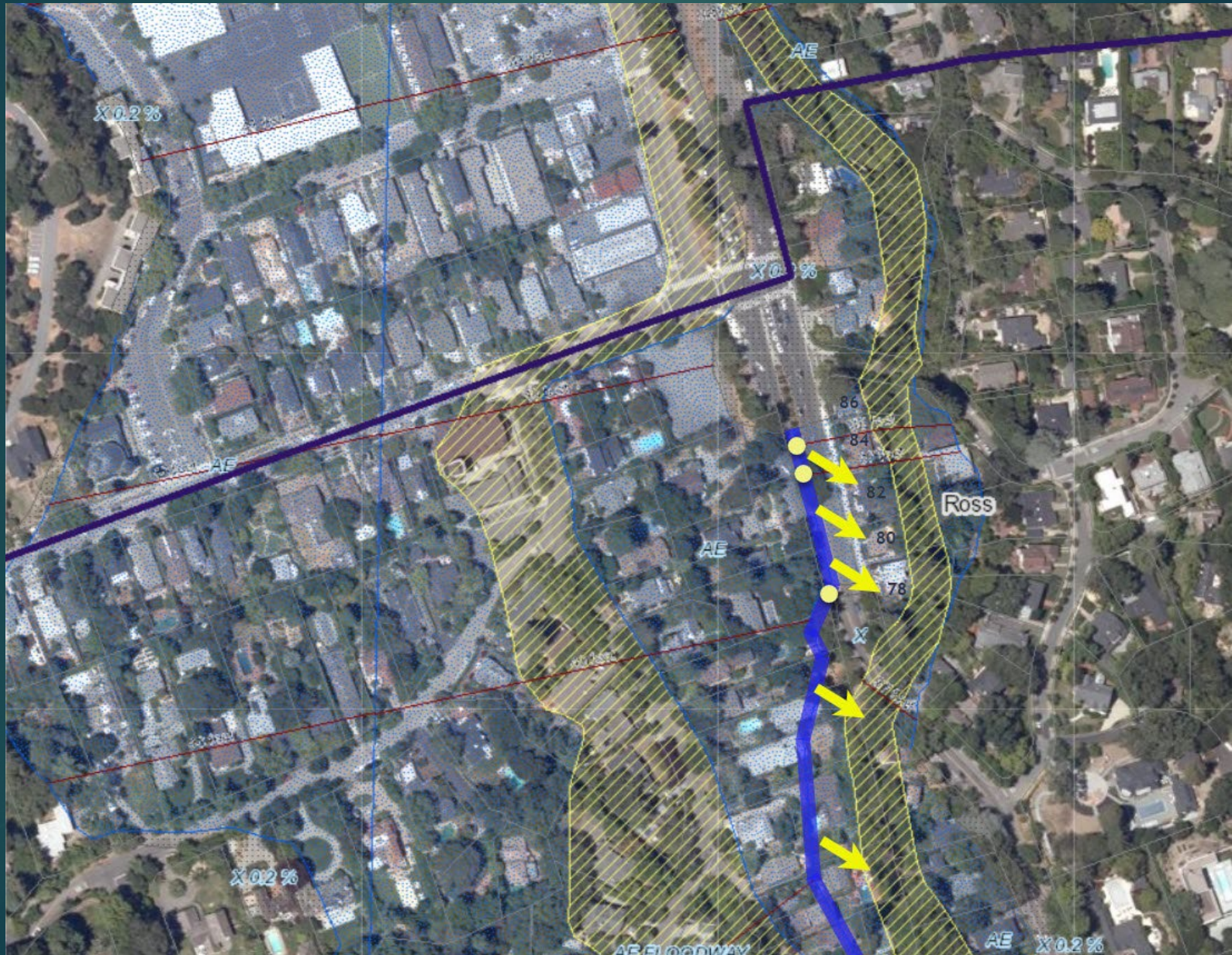
Flood dynamics in Ross



Flood dynamics in Ross



Flood dynamics in Ross



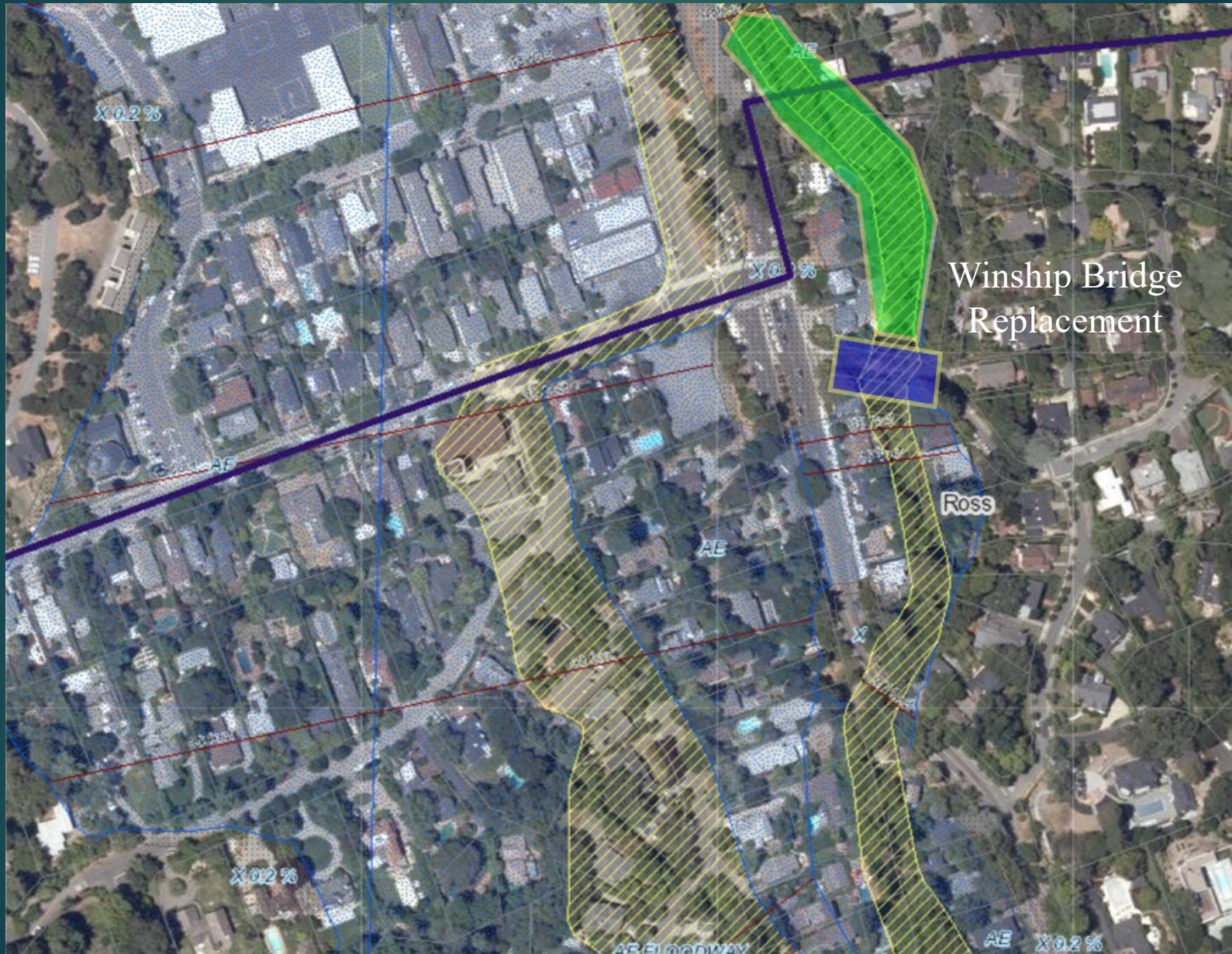
Capital Projects in Ross



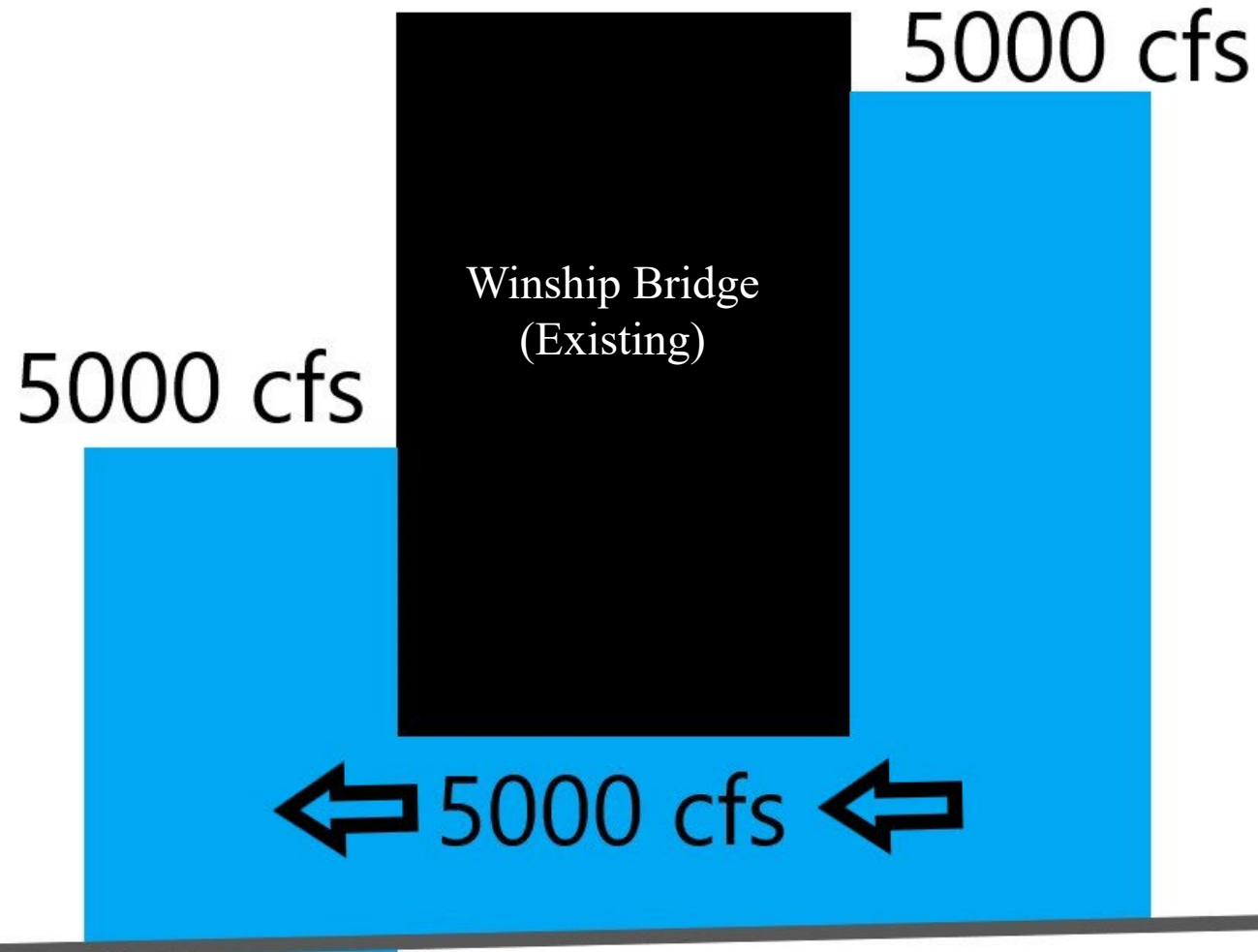
Capital Projects in Ross



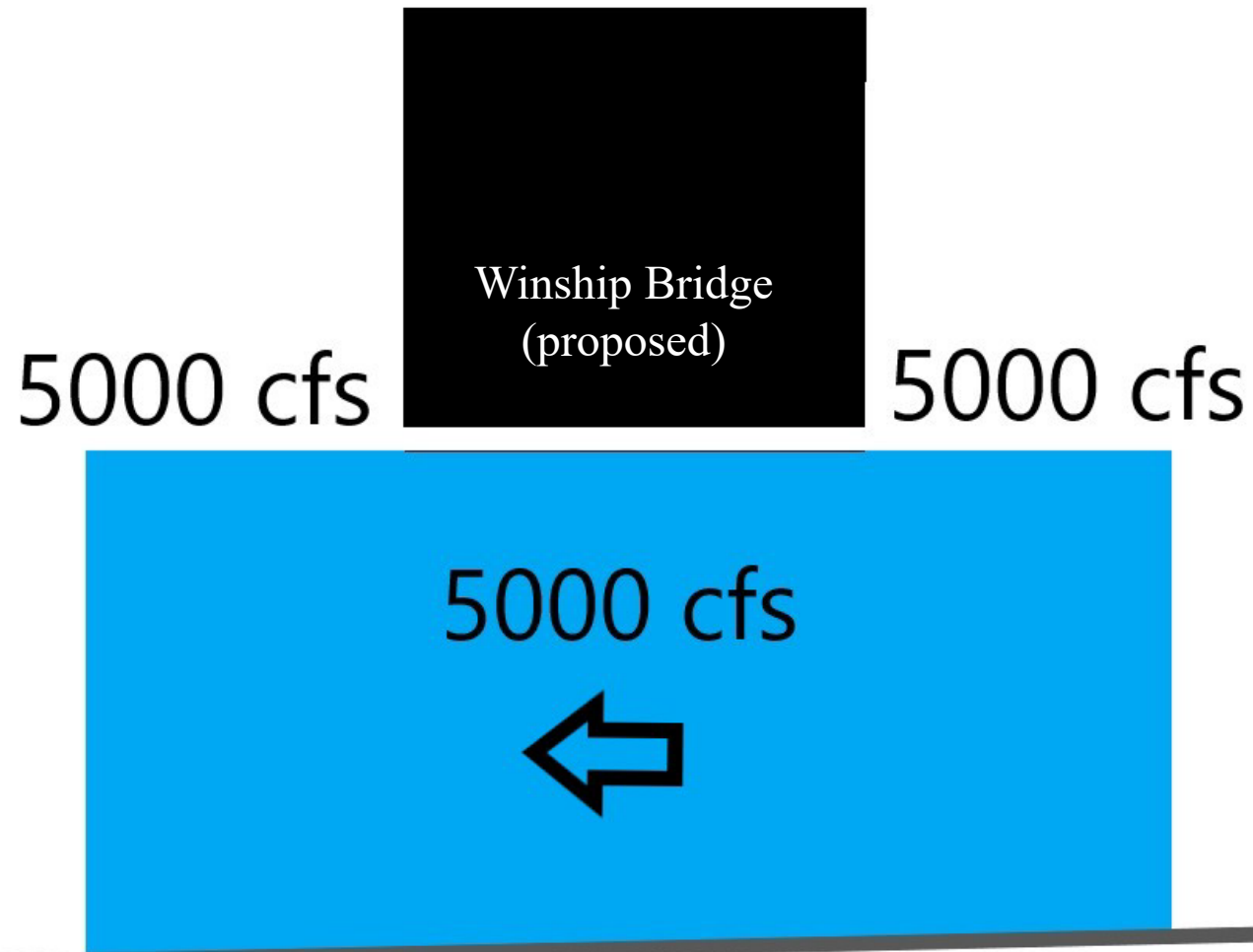
Capital Projects in Ross



Culvert Hydraulics 101



Culvert Hydraulics 101



What we can do to prepare.

If you own a home in the SFHA:

Contact your Floodplain Administrator for assistance with identifying flood risk at your address and locating flood risk reduction and flood insurance related resources. And purchase a Flood Insurance Policy, even if you are outside of the SFHA or own your home outright!

If you want to build or remodel your home in the SFHA:

Contact the Building Department or FPA to understand the restrictions and limitations codified in the Ross Building Code (Chapter 15)

If you are looking to buy a home in the SFHA:

Same as above!

Purchase Flood Insurance!

Most Flood Insurance Policy premiums in Ross are eligible for a 10% reduction in premium costs thanks to our continued involvement in FEMA's Community Rating Service (CRS).