## FEMA Mapping Updates in San Luis Obispo Creek Watershed

#### Avila Valley Advisory Council October 3, 2022



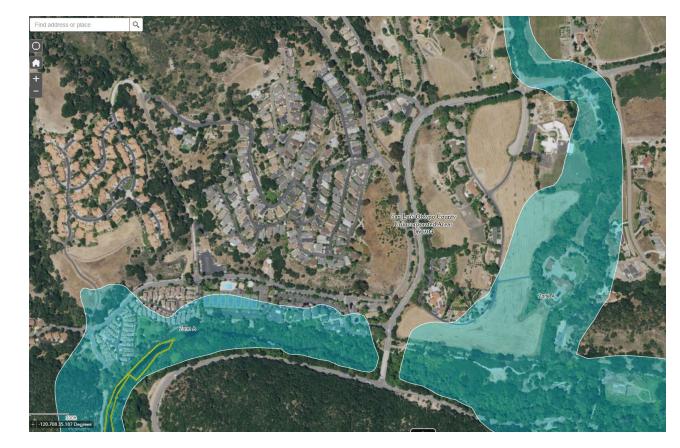
## **Outline of Presentation**

- Background of Project
  - Timeline
- Effects in Avila Valley Area
- County Response
- Effects on Property Owners
  - Vacant and Developed Properties
  - Insurance Requirements
- Next Steps & Resources



## **Background on Project**

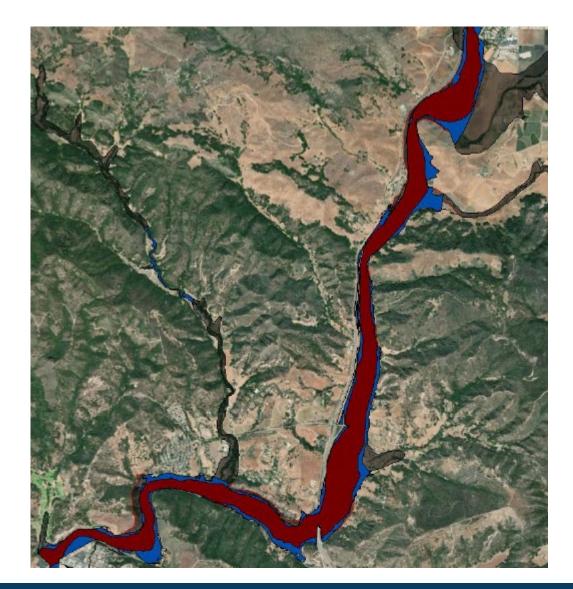
- FEMA-initiated project
- Systematic removal of "Zone A"
- Began in 2018
- Process included:
  - New models
  - Aerial & ground surveys
  - Engineering drawings
  - And more



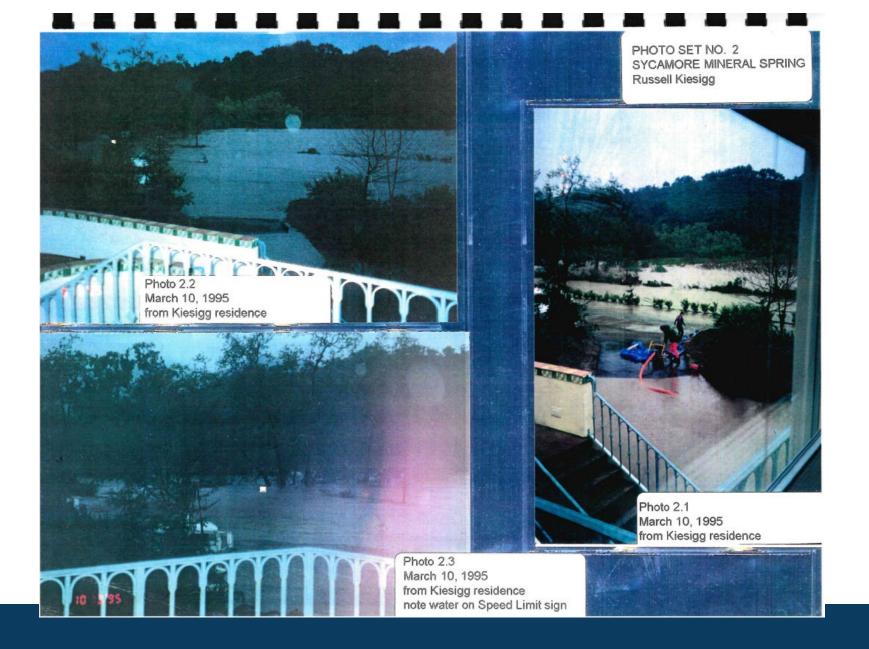


## **Background on Project**

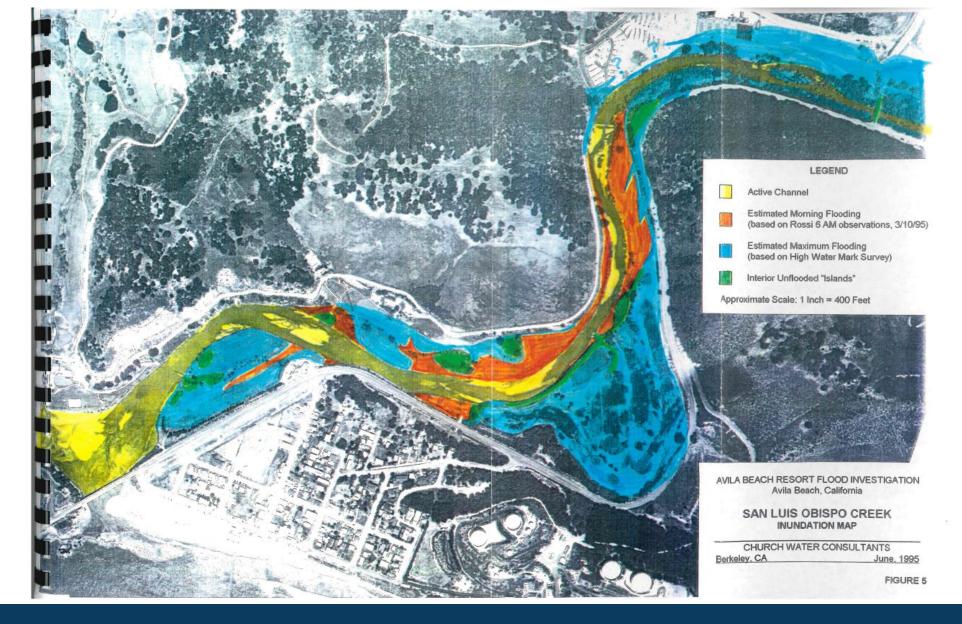
- For San Luis Obispo Creek, the Study area:
  - Begins at the south edge of the City of SLO limits
  - Terminates at the existing Avila Beach area study (near golf course and ABCSD treatment plant)









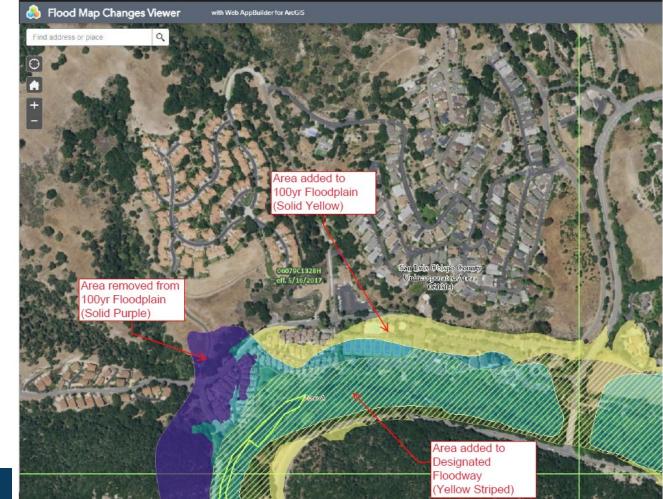




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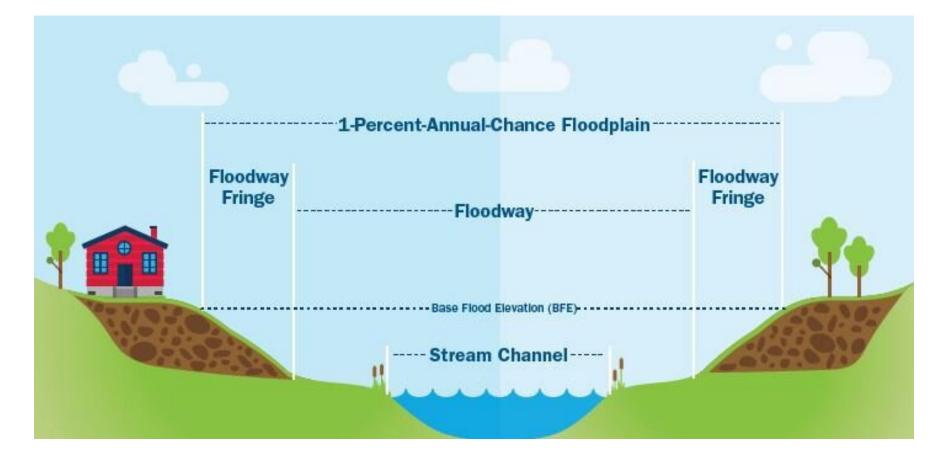
## **Effects in Avila Valley Area**

- Properties removed from 100-yr flood zone: 123
- Properties added to 100-yr flood zone: 66
- Properties added to new "Regulatory Floodway": 209





#### **Regulatory Floodway**









## **County Efforts in Response to FEMA**

- Provided local data & reports
  - Localized rainfall and stream data
  - SLO Creek Waterway Management Plan
  - As-built drawings
- Process and Model review
- Appeal preparation



#### What Does This Mean for Property Owners?

- 1. County Development Requirements
- 2. Federal Insurance Requirement



#### **Development Requirements**

|                                | Within Floodway  | Outside Floodway  |
|--------------------------------|--|---|
| Existing structure remodel     | If cost >50% value of structure,<br>rehab entire structure to flood construction standards                                 |   |
| Existing structure<br>addition | If cost >50% value of structure,<br>'no-rise certification'<br>& rehab entire structure to flood<br>construction standards | If cost >50% value of structure,<br>rehab entire structure to flood<br>construction standards |
| New structure                  | 'No-rise certification'<br>& structure must meet flood construction<br>standards   | Structure must meet flood<br>construction standards   |



#### **County Flood Construction Standards** (In Brief)

|                         | Residential Structure                         | Non-Residential Structure  |
|-------------------------|---|--|
| Structure Elevation     | Bottom floor constructed<br>1 ft above BFE    | Bottom floor constructed:<br>1 ft above BFE<br><u>or</u><br>2 ft above adjacent natural grade &<br><i>structure floodproofed</i> |
| Structure Floodproofing | Not allowed                                   | Floodproofed (flood gates, walls, etc.)<br>to 1 ft above BFE   |
| Utilities               | Constructed or floodproofed to 1 ft above BFE |  |



#### **Insurance Requirements**

- All federally-backed mortgages for properties in mapped flood zone must carry flood insurance
- Insurance required by federal law with new, increased, extended, refinanced, etc. loans. Lenders may have different requirements
- Elevation Certificate (prepared by surveyor)
  - Not required for insurance, but may result in lower insurance rates
  - Required for LOMA (removes structure from flood zone)



### **Next Steps**

- Appeal period
  Ends Dec. 14, 2022
- FEMA to review appeal.
- Final maps released
  Via official letter
- Effective 6-months later

#### **Projected Project Timeline Towards Map Adoption**





## **Stay Connected and Informed**

- Map Products: <u>https://www.fema.gov/flood-maps/products-</u> <u>tools/products#preliminary</u>
- Interactive GIS Map: <u>https://fema.maps.arcgis.com/apps/webappviewer/index.html?i</u> <u>d=e7a7dc3ebd7f4ad39bb8e485bb64ce44</u>
- General Info (insurance, flood hazards, etc.): <u>https://www.floodsmart.gov/</u>
- FAQ <u>https://agents.floodsmart.gov/sites/default/files/fema-answers-to-questions-about-the-NFIP.pdf</u>



# **Thank you!**

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