FEMA Mapping Updates in San Luis Obispo Creek Watershed

Avila Valley Advisory Council October 3, 2022



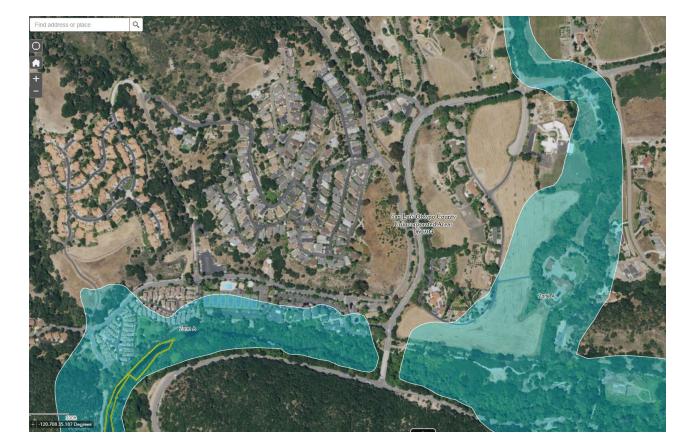
Outline of Presentation

- 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

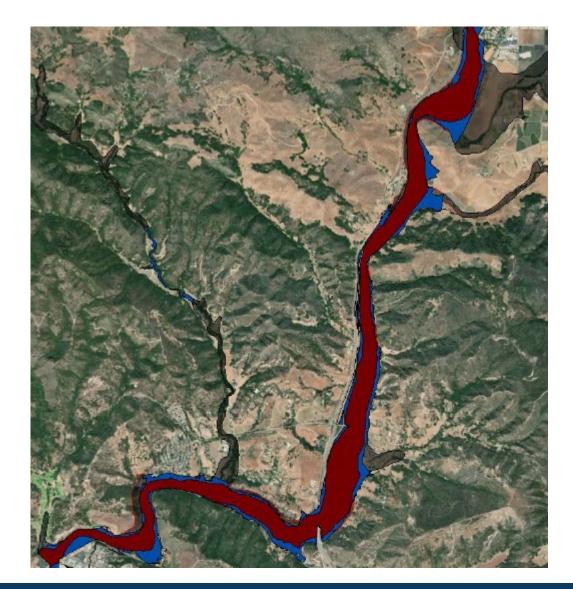
- FEMA-initiated project
- Systematic removal of "Zone A"
- Began in 2018
- Process included:
 - New models
 - Aerial & ground surveys
 - Engineering drawings
 - And more



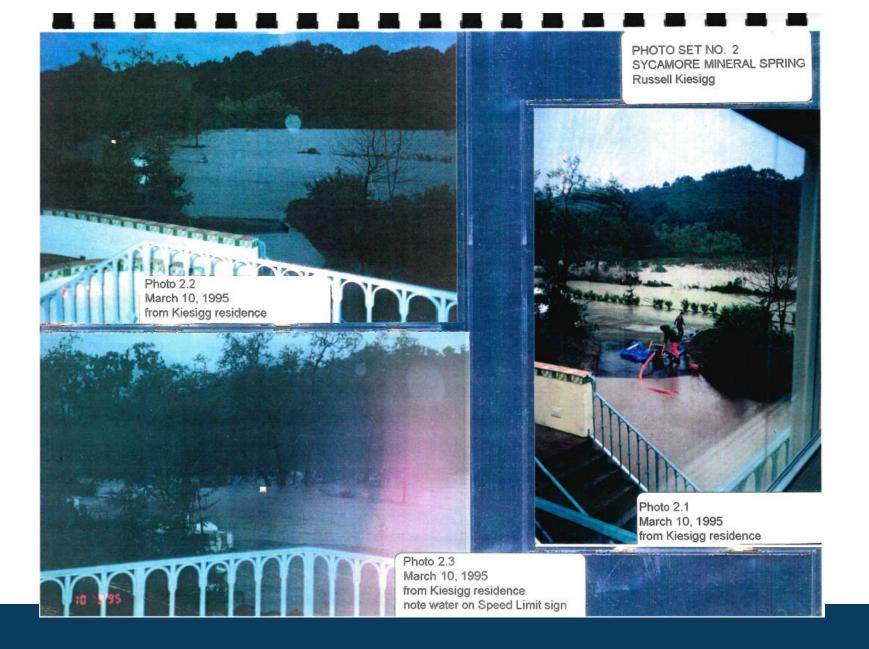


Background on Project

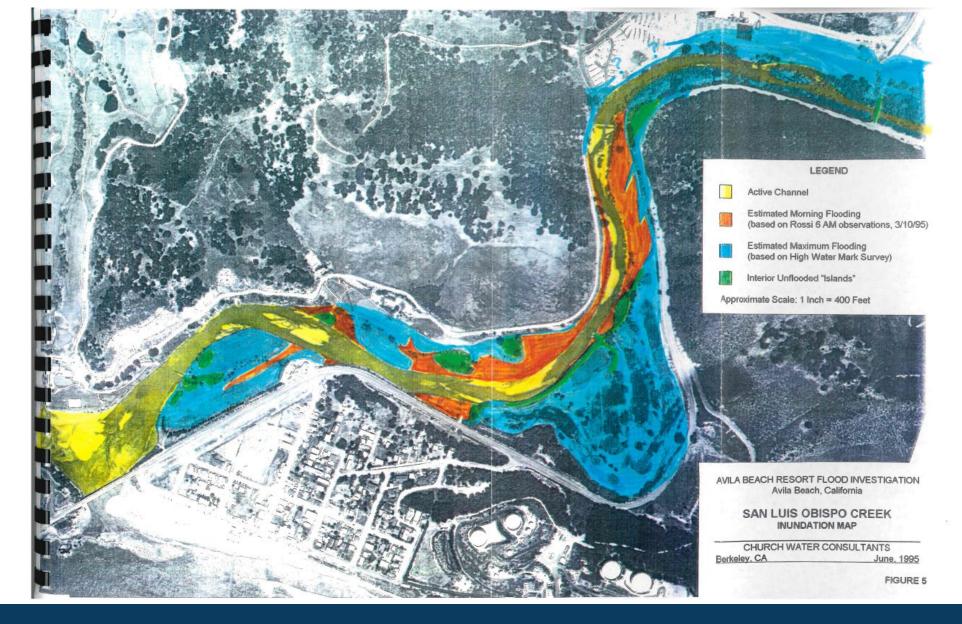
- For San Luis Obispo Creek, the Study area:
 - Begins at the south edge of the City of SLO limits
 - Terminates at the existing Avila Beach area study (near golf course and ABCSD treatment plant)









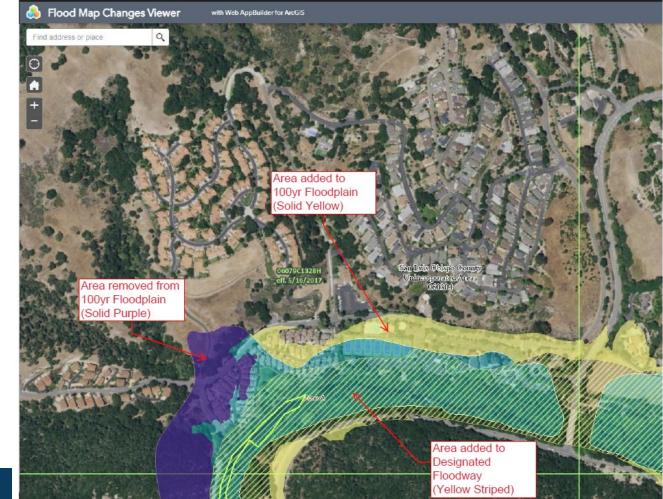




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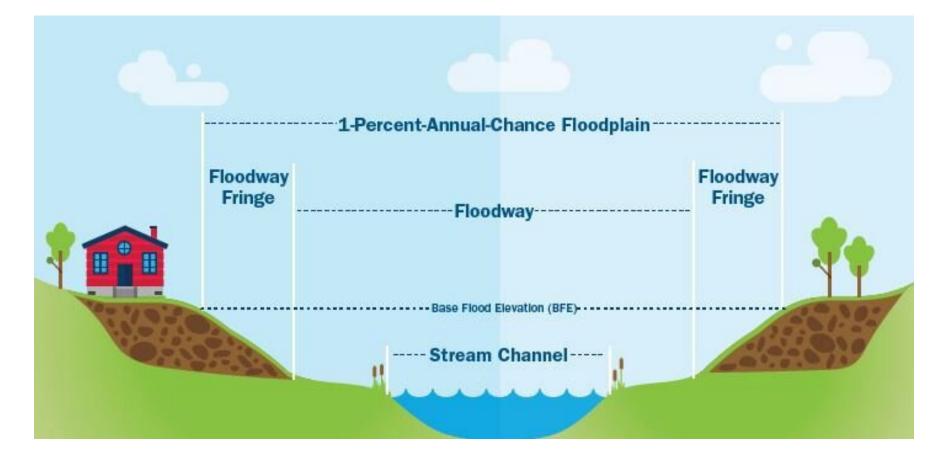
Effects in Avila Valley Area

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

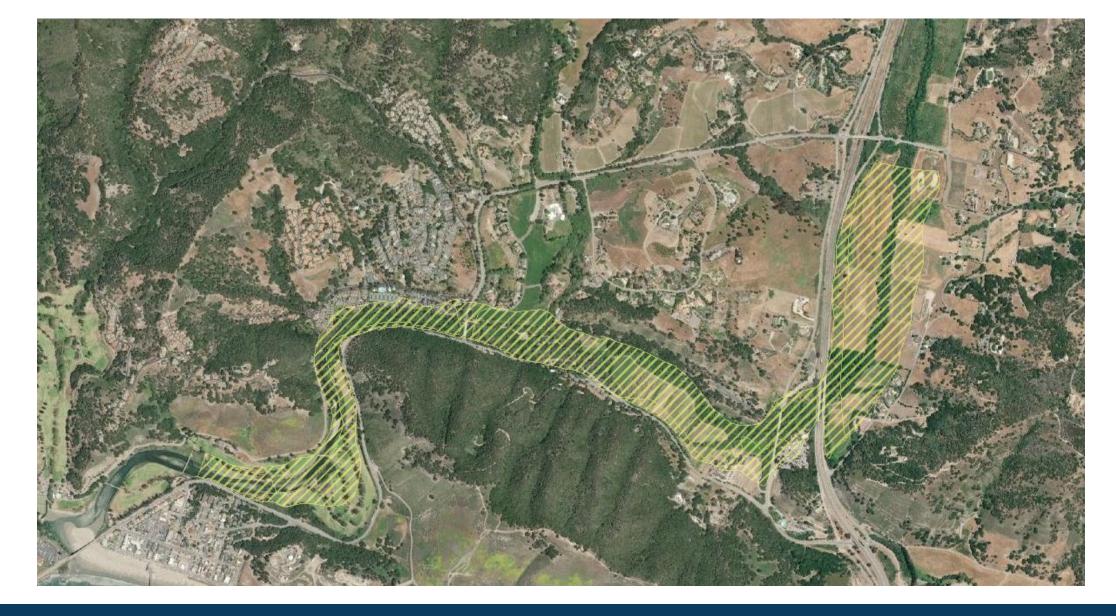




Regulatory Floodway









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



County Flood Construction Standards (In Brief)

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