



City of Colusa California

STAFF REPORT

DATE: May 7, 2024
TO: Mayor and Members of Council
FROM: David Swartz, City Engineer and Floodplain Manager, and Jesse Cain, City Manager

AGENDA ITEM: FEMA Mapping Update and Discussion

Recommendation: None

BACKGROUND ANALYSIS: Succinct Background

For the past two decades or so, FEMA has been underway with a significant re-mapping effort throughout the various water sheds in the Sacramento and San Joaquin Valley. It's the US Army Corps of Engineers and State Water Boards opinion that historical designated levee protection and mapping is outdated and has not kept pace with increased land use, development, and environmental policies of the State of California and Federal Government. Among the various concerns expressed, in particular, by the US Army Corps of Engineers, is the actual construction of the levees protecting the various valley areas. Evidence cited are various levee failures that have occurred in the region such as the County Club Lane Failure in Olivehurst in 1986, and Levee Failures in 1997, coupled with ongoing and emerging seepage and levee boils that are under constant watch during elevated river levels.

The US Army Corps undertook and reevaluated the flood risks throughout the valley, and took into consideration existing levee construction. It's our understanding that if levees were not built to acceptable standards and were unable to be "certified", then when the hydrologic and hydraulic analysis was conducted, substandard levees were considered "non-existent", thus in some instances spreading the modeled flood waters over large areas, and, as in the case with Colusa County adjusting the mapped flood plain to reflect the new water surface elevations.

Staff have attended numerous meetings over the past decade and resisted the mapping efforts by FEMA, and have sent correspondence in Feb. 2022 to FEMA questioning the technical analysis conducted, and the results. Staff efforts resulted in substantially delaying the re-mapping efforts for the residents saving the City residents 10-15 years of increased premiums. The City Colusa being is one of the last adopted fema maps. Vs. Butte and Sutter County,

and the cities of Biggs, Gridley, Live Oak and Yuba City, which have been paying higher premiums due to a \$200M levee project for over 10 years.

What does this mean for the residents of the City of Colusa?

FEMA reissued the flood plain mapping throughout all of Colusa County including the City of Colusa, which were adopted and became effective on March 27th, of this year. The elevation of the projected flood plain throughout the City has increased between 2-3 feet. Areas that were previously 2' above the flood plain, are now mapped into the flood plain.

In Summary for the City, we believe this means the following:

- 1.) New building construction will be required to have the finish floor elevations, per our adopted and updated ordinance, a minimum height of one foot above the "new" base flood elevation, if located within a flood zone.
- 2.) Existing homes whom apply for building permits will have to account for any additions or equipment such as HVAC etc.. one foot above the BFE if located within a flood zone.
- 3.) Homes whom were previously not located in a flood zone, but based on the revised mapping, are now located in a flood zone may be required to purchase flood insurance, and will likely need to obtain an elevation certificate.
4. Substantially improved or damaged buildings located in SFHAs will also be required to elevate their lowest floors +1 above the BFE
5. We believe mandatory flood insurance will apply to structures newly mapped into a SFHA if they have a federally backed loan on their building. However, its unclear if elevation certificates are required to get the insurance.

Also, property owners newly mapped from a non-SFHA into a SFHA should talk to their local insurance agent to get a quote for flood insurance. The NFIP offers a discounted policy to eligible property owners newly mapped into a SFHA. It is called a "Newly Mapped Discount".

The City has generated a list of properties that are now located within a SFHA and sent an information letter to each of the affected city residents.

FEMA has also provided the attached FAQ sheet which is attached hereto.

BUDGET IMPACT: none

STAFF RECOMMENDATION: None

ATTACHMENT: FAQ.