

New, stricter flood zone regulations

12-5-84

Here is a look at the new, stricter flood zone rules adopted by cities of Santa Cruz and Capitola:

- First floor of new buildings or additions must be elevated above flood high-water mark in low-lying, flood hazardous areas — basically six to 12 feet above the existing flood plain level.

- Improvements valued above 50 percent of the market value of a structure in the flood plain would have to comply with the new rules.

- New rules would also apply to reconstruction after earthquake, fire, or other disasters.

- Little, if any, new construction allowed to block the path of waterways in areas closest to rivers and creeks.

- Property owners must buy flood insurance as a condition of any loan for new construction or improvements financed with a loan from a federally-insured savings and loan, or bank. Rates are higher for properties closest to the river or creeks.