

PUBLIC INFORMATION HANDOUT
FEDERAL FLOOD INSURANCE PROGRAM

SANTA CRUZ PUBLIC LIBRARY JUN 26 1984

The purpose of this handout is to provide general information concerning the Federal Flood Insurance Program. Maps and other items also are included to assist property owners and interested persons to identify flood hazards in the downtown area.

Federal Flood Insurance Program

On December 31, 1973, Congress passed the Federal Flood Disaster Protection Act which substantially expanded an existing flood insurance program begun in 1968. The reason congress passed the 1973 revisions was that a previously enacted federal flood insurance program was not reducing flood losses in populated areas. In fact, in many instances federal loans, grants and guarantees and other forms of financial assistance were actually increasing public and private development in flood hazard areas. The reforms introduced in 1973, substantially increased the limits of coverage authorized under the federal flood insurance program, but required local communities as a condition of future federal financial assistance, to participate in the federal flood insurance program and to adopt flood plain zoning district for federally identified flood hazard areas.

In addition to these requirements, properties which lie within federally-designated flood hazard areas are required to purchase flood insurance if financing for new construction, improvements or purchase is provided by a federally-insured savings and loan association or bank.

City Participation in the Flood Insurance Program

In 1975, the City of Santa Cruz entered the interim phase of the federal flood insurance program. As a condition of this entry, the Federal Emergency Management Agency required the city to zone a portion of Arana Gulch above the Yacht Harbor and Moore Creek as flood plain districts. These regulations were designed to carefully regulate any future construction in these areas and to ensure all proper precautions were taken prior to construction. Since 1975, the Federal Emergency Management Agency (FEMA) conducted a more detailed study of the flood hazards along the City's various streams and rivers. This information was received by the City in April 1984.

Flood Ways and Flood Plains along the San Lorenzo River

The FEMA study and maps received by the City in April of this year indicate that the levees along the San Lorenzo River are inadequate to contain a 100-year flood. The maps provided by FEMA indicate the designation of both a flood way and a flood plain in the downtown area. Within a flood way little if any new construction is allowed which would obstruct the flow of water during the flood. New construction in the flood plain must be elevated above the 100-year high-water mark for the property. Additions to homes and other similar improvements in a flood plain must also be elevated regardless of the existing floor level of the older portion of the home. Maps indicating this information are attached for information purposes. These maps indicate the location of the flood