

City loses battle over flood zone

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SANTA CRUZ — City officials have lost their battle with federal officials over strict flood insurance and building restrictions affecting about 2,000 downtown homes and businesses. The structures are located in flood-prone areas near the San Lorenzo River and other low-lying properties along Branciforte and Carbonera Creeks.

Federal Emergency Management Agency insurance administrator Brian Mrazik has informed Mayor John Laird that FEMA will move forward with a plan to impose a strict flood insurance program.

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prevention
The program requires property owners in federally designated flood hazard areas to buy flood insurance as a condition of any loan for new construction or improvements to property if the loan is from a federally insured bank, or savings and loan.

The price of the flood insurance premium varies, depending on the elevation and location of the property, said city officials. The higher the floor level, the lower the insurance premium.

Officials estimated the cost of insurance for a two-story house in the downtown area would be \$100 to \$400 per year; for a mobile home along the river levee, \$33-\$75 per year; and for a small, two-story business downtown, \$300 to \$1,900 per year.

Under the insurance requirements, little or no new construction will be allowed in the most hazardous flood areas that would obstruct the flow of water during a flood. New construction in the flood plain must be elevated above the high-water mark for a 100-year flood. Additions to homes and other improvements in a flood plain must be elevated regardless of the existing floor level of the older portion of a building.

City Planner Joe Hall estimated the insurance requirements will affect 3,200 homes and apartments, 95 mobile homes and 900 businesses.

FEMA has determined flood protection from the San Lorenzo River levee is not adequate to protect the properties in the event of a 100-year flood.

For about 10 years, city officials have been trying to stall such a determination from FEMA until problems with the levee could be worked out.

"We were hoping it wouldn't come to this," said Laird.

The levee was built by the Army Corps of Engineers following a flood in 1955 that destroyed parts of downtown. The

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strength of the levee was tested during severe storms in 1982 and 1983. In those years, downtown areas of the river came close to flooding, but the levee held.

However, there has been an ongoing dispute between the city and Corps over whether the levees were adequately designed in the first place.

The Corps has felt that the city should have regularly dredged the river bottom, but the city says dredging isn't the answer.

The House of Representatives has just passed a bill telling the Corps to spend \$200,000 from any available funds to complete a study of the flood protection of the levee. Proposals include widening the river channel and raising bridges and levees.

City officials say it would cost millions of dollars to upgrade the levee to the point that the stiff insurance program would be dropped by FEMA.

A city the size of Santa Cruz does not have the financial means to finance such a project, said Mayor Laird.

Laird and City Manager Dick Wilson said the city doesn't have much choice but to accept the insurance program, and in the meantime, push for completion of the Corps' study, estimated to take two or three years. Any actual capital improvement would be 10 years away. In the meantime, the higher insurance rates would prevail.

However, saying no to FEMA would mean the city would not qualify for federal assistance for such projects as repair of storm damage along West Cliff Drive.