

Flood Prevention  
and Control



REMEMBER February 1983 in Capitola Village?

SHUTTERBUG

## SANTA CRUZ, CAPITOLA

# The feds cry "flood"

by Bob Johnson

Major portions of Capitola and Santa Cruz are not safe from the danger of floods, according to studies by the Federal Emergency Management Administration (FEMA).

The basin of the San Lorenzo River and small areas near the yacht harbor in Santa Cruz have been declared unsafe, as have much of the Capitola Village coastline and the Soquel Creek Basin in Capitola.

Building design standards could become more stringent, many lots could be declared unbuildable, and flood insurance premiums on properties in the affected area could skyrocket in the coming months as a result of FEMA's conclusions.

Since the late 1960s, the federal government has offered flood and disaster insurance through FEMA. The feds have also, however, required that local governments meet flood safety standards in order for residents to be eligible for the insurance. If a locality is deemed out of compliance with those flood safety standards—based on a flood that can be expected once a century—residents would find it difficult to obtain financing on their property because most mortgage funds are federally insured and the local government would become ineligible for federal disaster relief.

In Capitola, FEMA considers all lands within 30 feet of Soquel Creek throughout the city to be in the flood plain. The feds have also included major portions of the village

as unsafe from unusually high tides and storms.

Capitola City Manager Steve Burrell said that FEMA is asking for a number of building code changes to keep the city eligible for flood insurance and other federal disaster programs. The major change would be that living space in all new, or substantially renovated homes would have to be built above the flood plain. Burrell said the city has not broken down the number of properties affected but estimated it to be well over 100.

The city of Capitola is trying to buy time. The study of disaster prone property on the coast will not be complete for another year and the city has asked for an extension on adopting new codes for the Soquel Creek basin until that time. An answer on that request is expected within a week.

Burrell said he does not know how the FEMA conclusions will affect the rates of Capitola's already buying federal flood insurance, saying the city's major concern has been remaining in compliance with the program.

In Santa Cruz, however, hundreds of people in the flood plain of the San Lorenzo may soon face insurance bills that range from \$33-75 a year for mobile homes to \$300-1900 a year for two story business buildings in the downtown area.

There are 740 homes, 2355 apartment units, 95 mobile homes, 891 businesses, and one county jail in the area considered by FEMA to be unsafe in a 100 year flood of

the San Lorenzo. City officials have been concerned about the FEMA study for more than a year but the impending flood insurance requirement has only gained publicity in the last few weeks.

The city is appealing the FEMA conclusions as based on inadequate data.

Conflict between the city of Santa Cruz and the federal government over the flood safety of the San Lorenzo River dates back to construction of the levees after the 1955 flood.

These levees were built by the Army Corps of Engineers and the city has been under contractual obligation to maintain that work. Shortly after the completion of the levees, however, it was discovered that siltation of the riverbed requires constant and expensive dredging to maintain the design originally built by the Corps.

That problem has led to decades of squabbles over which agency is responsible for cleaning up the river and making safe in the event of a major flood.

Although the city has made major expenditures to dredge the river, it has never had the money needed to keep up with the siltation. In 1977, for example, less than 30,000 yards of silt were removed from the river at a cost of \$100,000, even though it was estimated that more than 20 times that amount of silt would have to be removed to restore the design completed by the Army Corps in 1959.

Two years ago, the Army finished yet another study on the San Lorenzo which called for a multi-million dollar dredging operation to make the river safe.

The city has not been in a financial position to even consider that option and there are grumblings that the levee design itself must be faulty if millions of yards of dirt must be removed every few years.

Now the Corps cousin agency, FEMA has declared that the river is unsafe in its current state and the city is being asked to comply with flood plain building standards and property owners to buy insurance if they want to remain eligible for federally insured financing.

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