## Capitola grapples with flood-zone guidelines

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CAPITOLA — The Planning Commission here is expected to adopt new flood-zone guidelines Thursday night — guidelines that would severely restrict the design of new or remodeled buildings in most of Capitola Village.

The city is under the gun to adopt the new guidelines or be dropped from the Federal Emergency Management Agen-

cy's flood insurance program.

The guidelines involve "flood-proofing" any new or substantially remodeled buildings in low-lying areas of Capitola—namely, along the Esplanade and on either side of Soquel Creek. Such flood-proofing could mean a downtown built on stilts since most new construction would require being raised eight feet in order to comply.

Frank Thomas, assistant adminsitrator in FEMA's Office of Loss Reduction, has already given the city "formal notice" ordering it to comply. Non-compliance would make the city ineligible for future federal disaster assistance and eliminate property owners in flood-prone areas from receiving federal flood insurance. It could even effectively stop new construction.

Planning Director Steve Russell said that elimination of FEMA's participation would "make it difficult to get loans for construction or purchase of properties."

The City Council has already failed in attempts to get an extension to the Aug. 15 compliance deadline from FEMA. City Attorney Richard Manning even visited U.S. Rep. Leon Panetta, D-Monterey, in Washington, D.C. Panetta, however, was unsuccessful too.

Any Planning Commission action Thursday night will be strictly advisory to the City Council. The council is expected to hold a public hearing on the commission's recommendations on Aug. 9.

If the council decides to comply with FEMA's flood zone restrictions, it can adopt them under emergency procedures in order to meet the Aug. 15 deadline.

Both Russell and City Manager Steve Burrell say the city has only two alternatives. It can either adopt the guidelines and restrict the design of new or substantially remodeled buildings, or do nothing and be open to the federal sanctions.

At this point at least, Russell is proceeding with plans for the commission to adopt the guidelines, recommending approval to the council

Any new guidelines would apply only to new construction or remodeling where more than 50 percent is rebuilt. Existing buildings would not have to be changed unless they are substantially remodeled.

The recommended flood plain area regulations require new residential construction to have "habitable flood levels above the flood plain." Since the new flood plain is two to eight feet (depending on location to Soquel Creek) higher than the previous flood plain, living quarters may have to be on second floors.

For non-residential or commercial construction, meanwhile, the structure must be flood-proofed. This means steel shields to make a water-tight seal around doors and windows.

Those aren't even the greatest impacts of the new guidelines, though. In designated floodways, no construction will be allowed to take place that will increase the flood hazard. The floodway is shown as roughly running along the northeast side of Riverview Avenue, including parcels along both sides of the Esplanade almost to Monterey Avenue.

FEMA's new flood zone marks the boundaries for a 100-year flood. It includes almost all of Capitola Village, including Riverview and Capitola avenues up to City Hall. It includes Soquel Creek and portions up to the Nob Hill shopping center parking lot, the Mid-County Senior Center and the mobile home parks in Nobel Gulch.

Russell said notices of Thursday night's meeting have been sent to some 200 property owners in the area. The meeting will begin at 7 p.m. in the council chamber at City Hall. It is the third public hearing to be heard.