

CITY COUNCIL STUDY SESSION

****UPDATE****

ON FEMA FLOOD ZONE MAP

July 10, 2018



FEMA - Open Pacific Coast Study

- Mapping project to produce new Flood Maps for the National Flood Insurance Program (NFIP).
- 1% Chance Flood event per year.



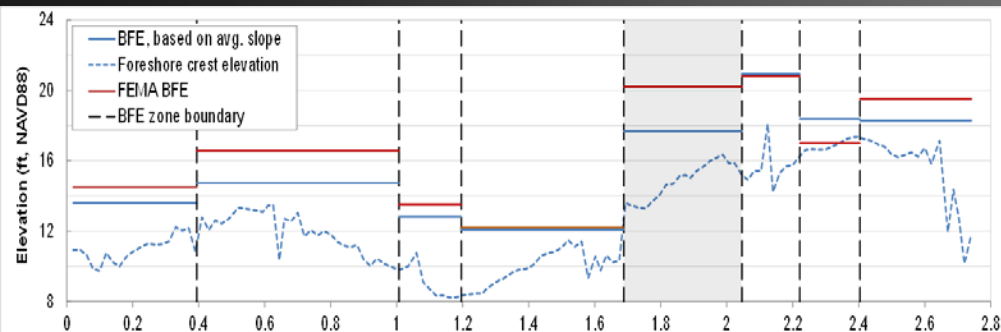
Why do we care?

1. Flood Insurance Premiums \$\$
≈\$3,700 per property
2. Affects How we Build Our Homes
 - Must build above the flood line



History

- July 2016 - City Council Study Session
- Staff contracted with Everest International Consultants, plus surveying and structural consultants.
- Appealed FEMA's preliminary maps
- City provided FEMA w/ Scientific and Technical Analysis
- FEMA found our analysis reasonable and have updated the flood maps accordingly



An aerial photograph of a coastal area with a complex network of waterways and land parcels. A large, irregular area is highlighted in a semi-transparent blue color, covering much of the central and left portions of the image. Within this blue area, there are numerous small, rectangular orange-colored patches, likely representing individual lots or specific land parcels. The surrounding land is shown in a brownish-tan color, and the water bodies are a darker blue. The overall shape of the blue area is somewhat elongated and follows the coastline and major waterways.

**Proposed
July 2016**



**Revised
July 2018**



Proposed
July 2016

**Revised
July 2018**





**Proposed
July 2016**



**Revised
July 2018**



**Proposed
July 2016**



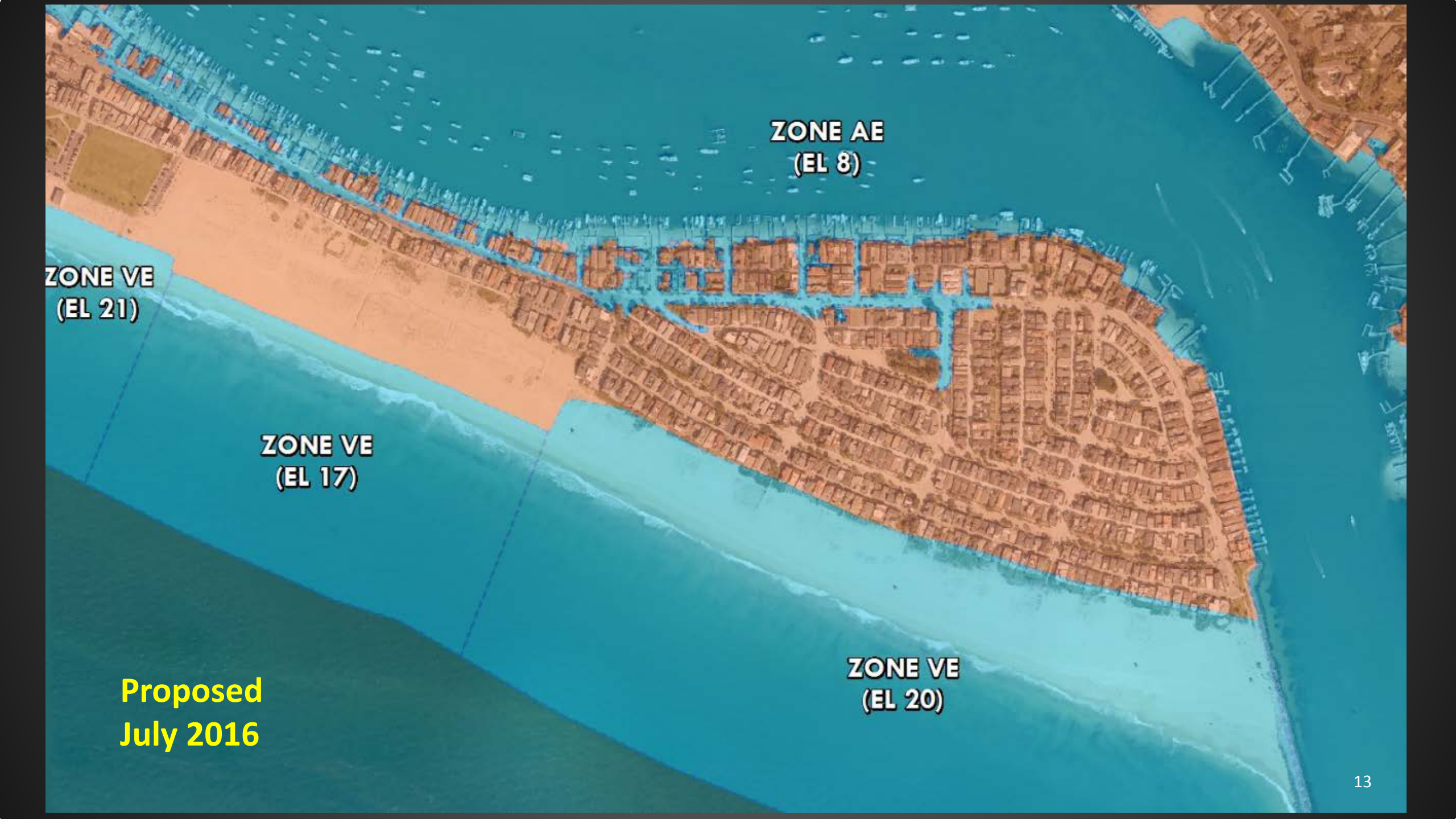
**Revised
July 2018**



**Proposed
July 2016**



**Revised
July 2018**

An aerial photograph of a coastal area with various flood zones overlaid. The zones are color-coded: a light blue area at the top, a light orange area in the middle, and a darker blue area at the bottom. The orange area contains a dense residential development. The blue areas are adjacent to the ocean. Text labels identify the zones and their elevations.

ZONE AE
(EL 8)

ZONE VE
(EL 21)

ZONE VE
(EL 17)

ZONE VE
(EL 20)

Proposed
July 2016



ZONE AE
(EL 8)

ZONE VE
(EL 21)

ZONE VE
(EL 18)

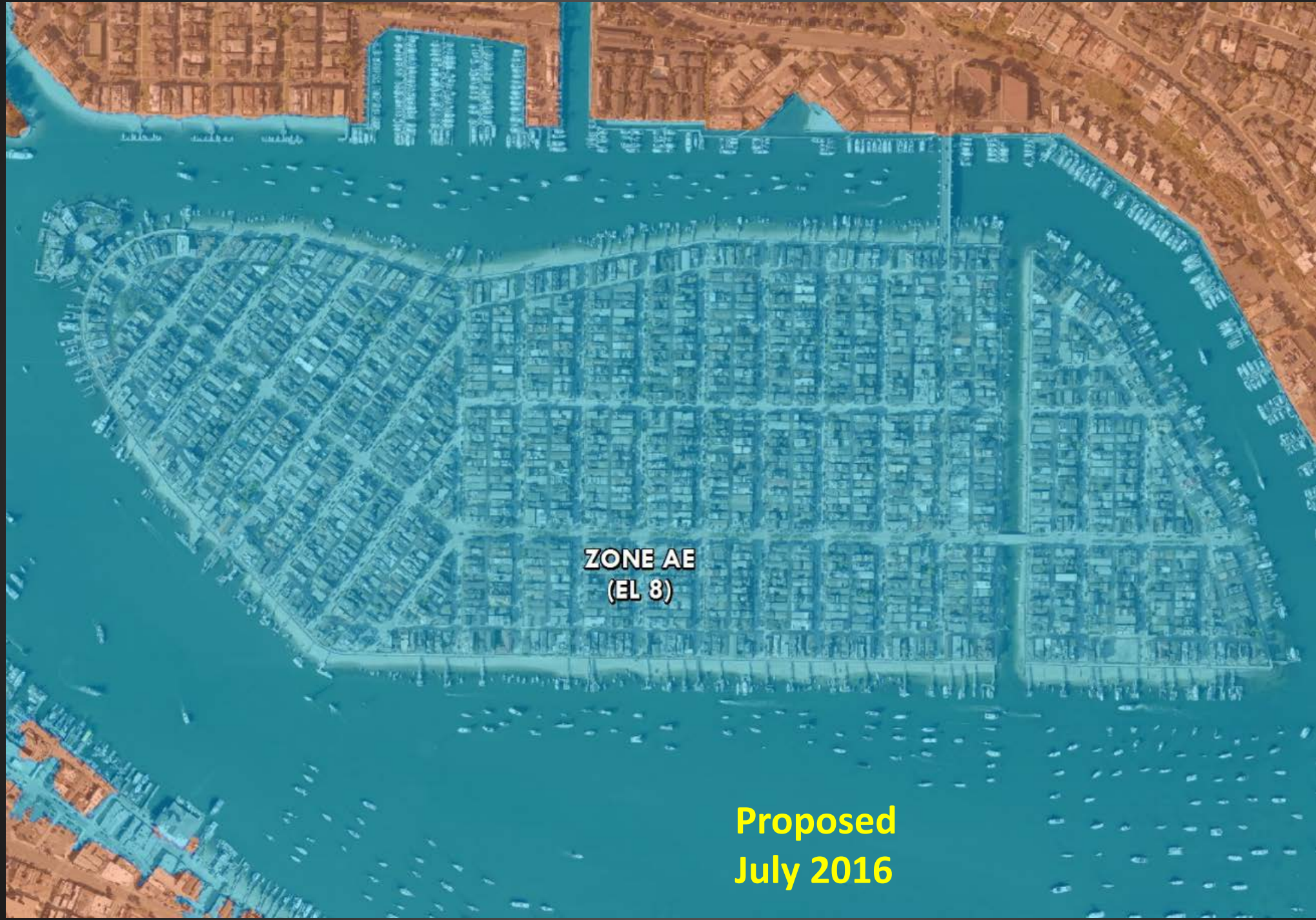
Revised
July 2018



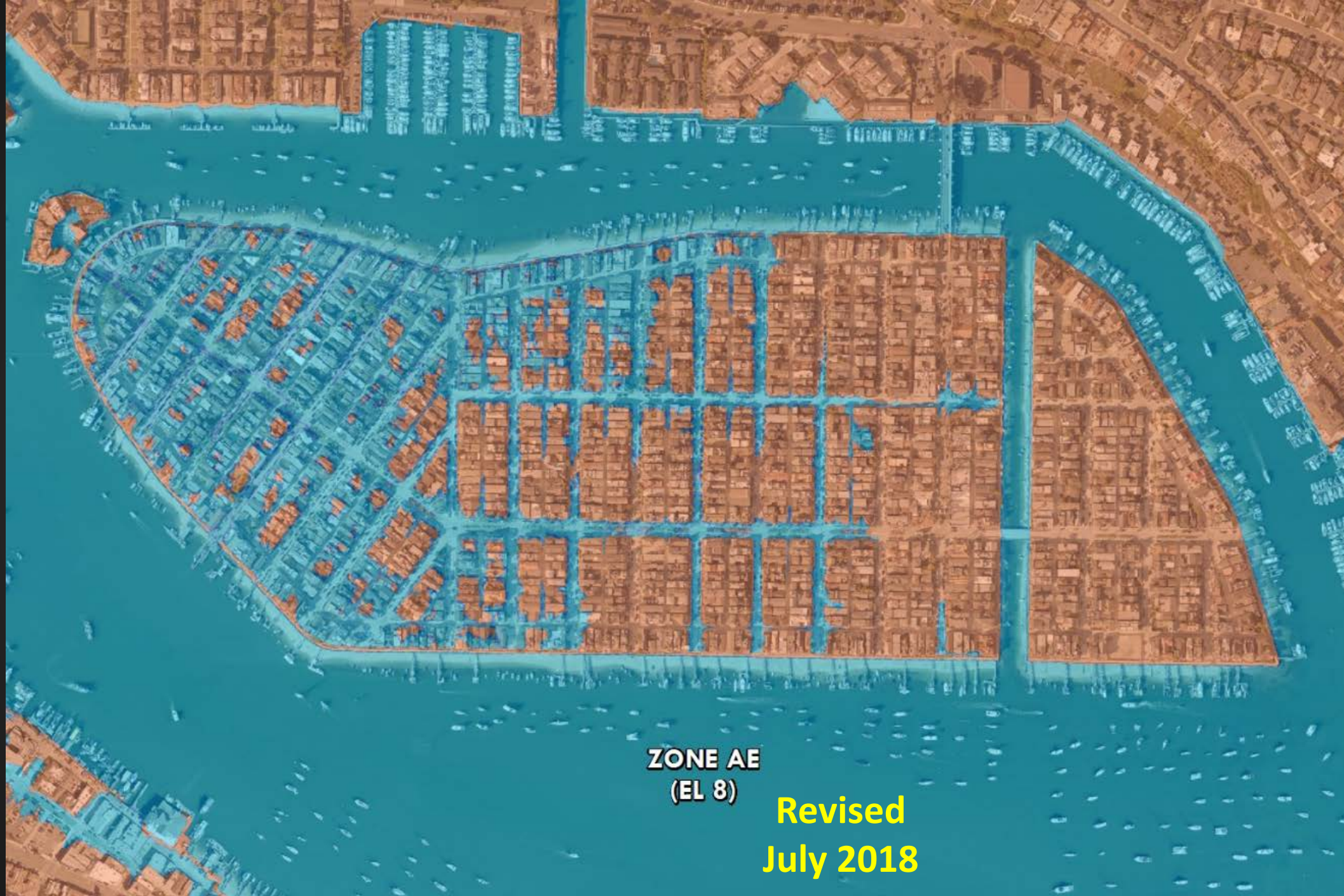
**Proposed
July 2016**



**Revised
July 2018**



Proposed
July 2016





**Proposed
July 2016**



**Revised
July 2018**

NUMBER OF PROPERTIES AFFECTED BY REVISED FLOOD MAPS

NUMBER OF PROPERTIES AFFECTED BY FLOOD ZONE				
	<u>ORIGINAL MAP</u>	<u>PROPOSED 2016</u>	<u>REVISED 2018</u>	<u>CHANGE</u>
Balboa Island	1,420	1,420 →	736	- 48%
Balboa Peninsula	N/A	<u>3,040</u> →	<u>1,027</u>	- 66%
TOTAL		4,460 →	1,763	- 60%

Removing – 2700 Properties
Saving ≈ \$10M/Year



Next Steps

- Obtain Feedback from the community.
- Submit final comments to FEMA by July 20
- FEMA will take into account our final comments and issue a Letter of Final Determination (LFD)
- The LFD will state the date the revised flood map will take affect. Est. late 2018



Thank You to:

- City Council
- Everest International Consultants
- City Attorney's Office
- Public Works Dept.
- Dave Kiff
- Samir Ghosn

Community Development Department

...Serving the Community of Newport Beach



Reference Information

www.newportbeachca.gov/fema

www.smartflood.gov

- Samir Ghosn – City Staff / Project Manager
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Questions

Community Development Department

...Serving the Community

Email Us: CDD@newportbeachca.gov

National Flood Insurance Program

- NFIP is voluntary and Newport Beach currently participates along with approx. 550 other communities in California.
- NFIP provides federally backed affordable flood insurance to ALL participants.
- Compliance with NFIP requires the City to regulate development in the special hazard flood zones. Don't build below the flood line.

National Flood Insurance Program

- Home owners insurance does not cover for flood damage.
- Federal law requires flood insurance for federally backed loans (Conforming - Fannie Mae or Freddie Mac). Jumbo Loans Too.
- Mortgage refinance or map change would trigger the requirement for flood insurance.