

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

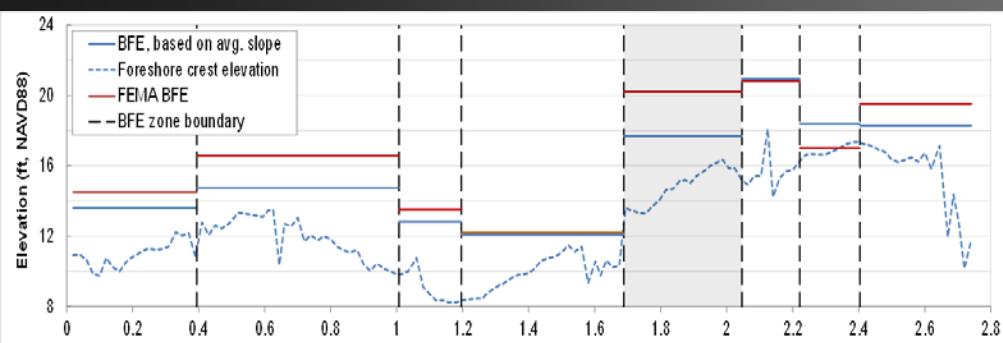
2. Affects How we Build Our Homes

-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





Proposed
July 2016



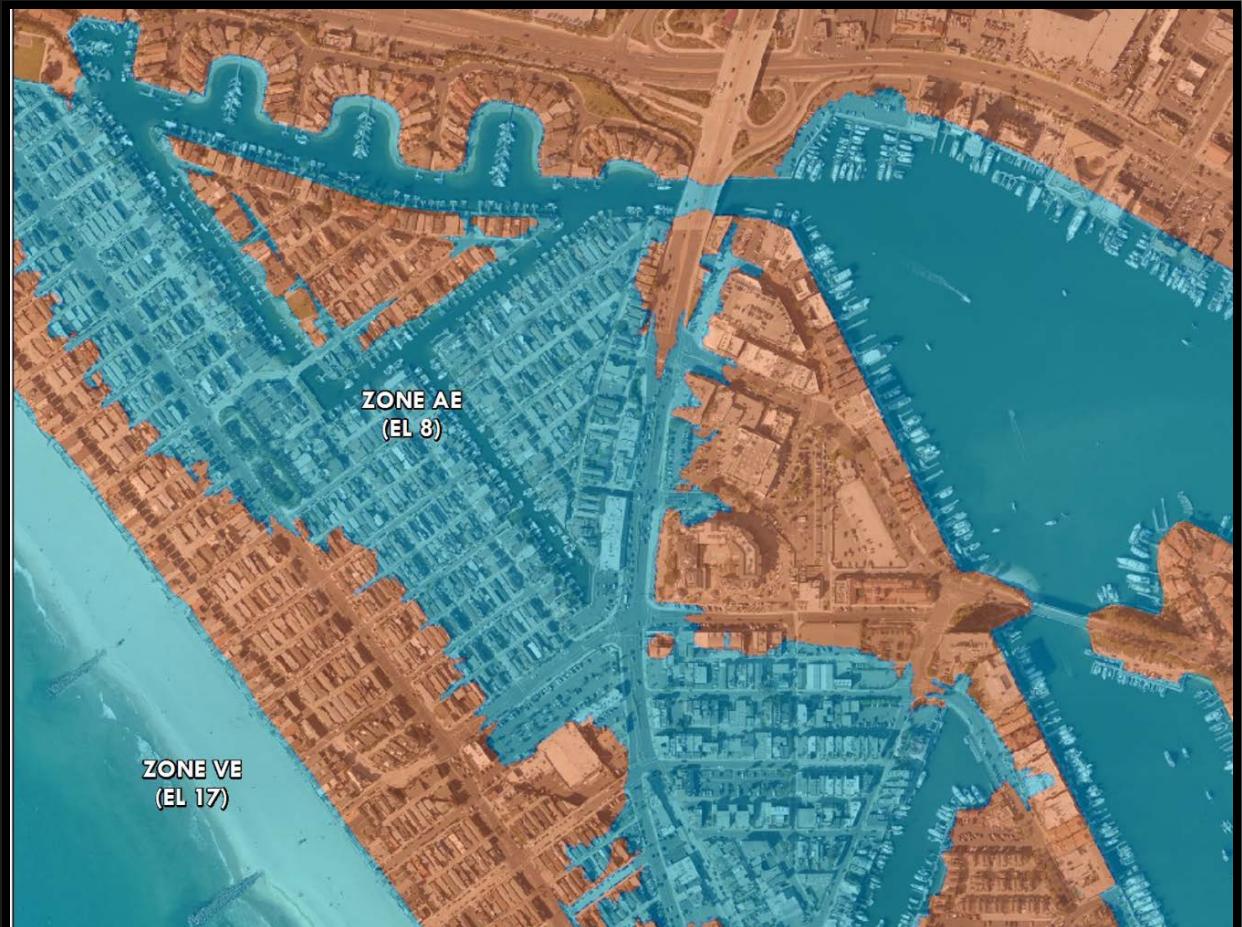
**Revised
July 2018**



**Proposed
July 2016**



Revised
July 2018



Proposed
July 2016



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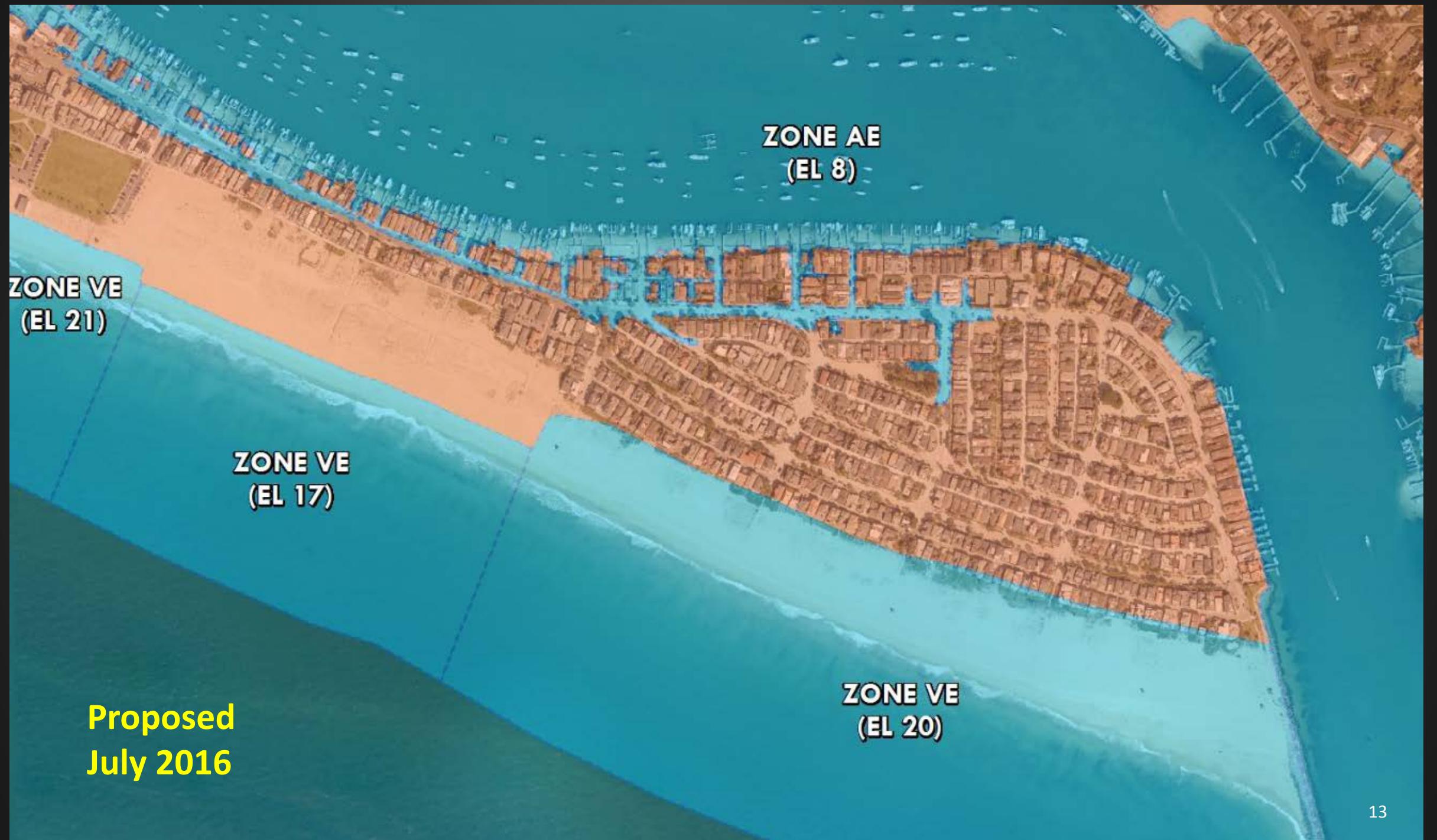


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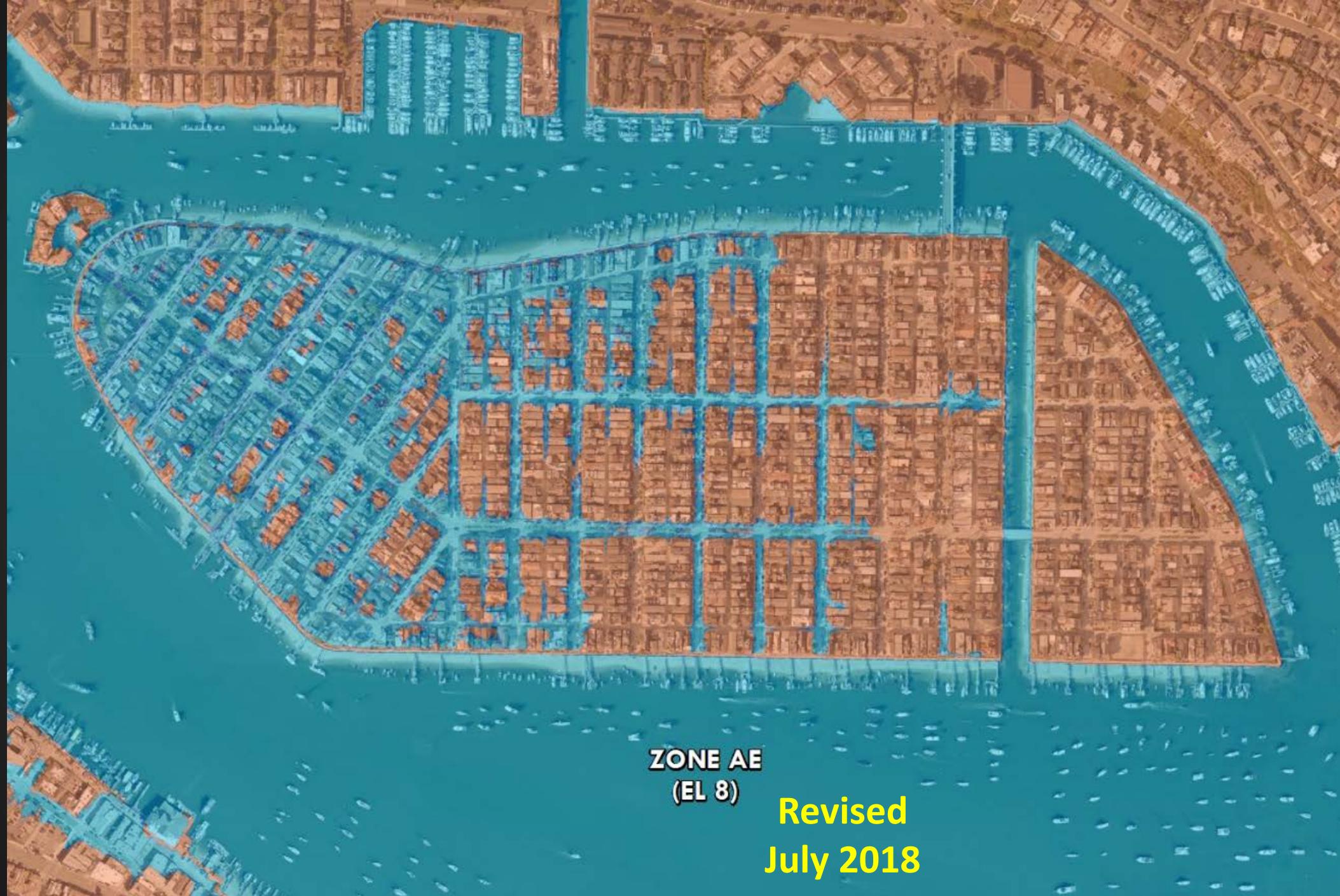
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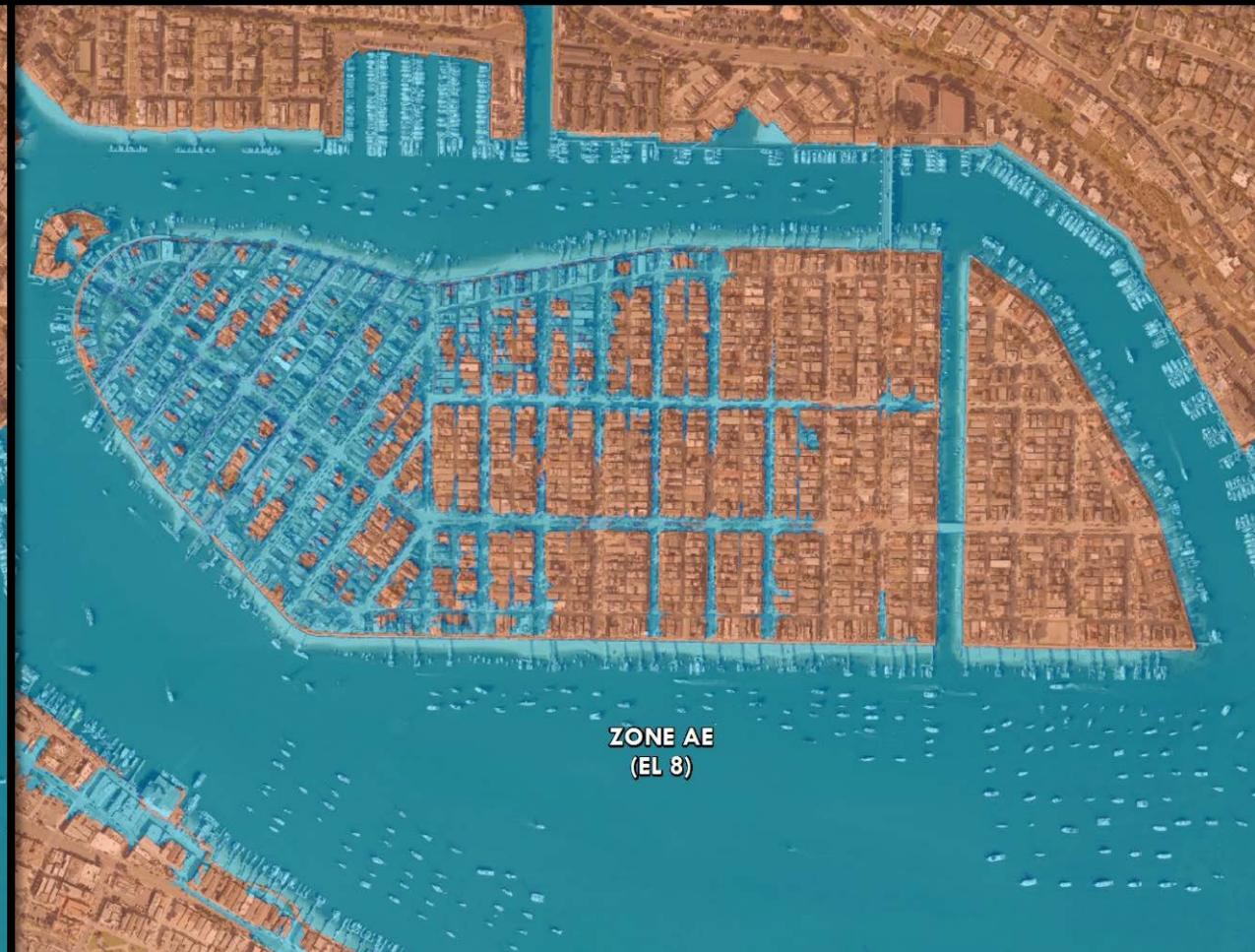


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July 2016**





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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	3,040	1,027	- 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.