

Ventura County Watershed Protection District
Levee Certification Action Plan & FEMA Flood Mapping and Insurance Info

City of Ventura Public Outreach Meetings

Presentation by
Ventura County Watershed Protection
Federal Emergency Management Agency
And City of Ventura Floodplain Manager

Lower Plaza Assembly Room (LPAR)
Hall of Administration, County Government Center
800 So. Victoria Avenue, Ventura, CA

Wednesday, April 08, 2009
@ 12:00 Noon and 7:00 P.M.



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MAP IX-Mainland

A Joint Venture of URS, Dewberry,
Schaaf & Wheeler, Airborne 1 and
Terrapoint

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Welcome and Introductions

- **City of Ventura:**
 - Andrew Stuffer, Chief Building Official, Floodplain Manager
- **Ventura County Watershed Protection District:**
 - Tom Lagier, Director
 - Gerard Kapuscik, Levee Certification Project Manager
- **Federal Emergency Management Agency:**
 - Kathy Schaefer, FEMA Region IX Engineer
 - Janna Critchfield, Region IX, Flood Insurance Specialist



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Agenda Review – Andrew Stuffer

- City of Ventura:
 - Greeting, Introductions, General Floodplain, Floodmapping and Flood Protection Role of City, District and Federal Agencies
- Ventura County Watershed Protection District
 - Levee Certification Project
 - Levee Certification Public Outreach Interactive Website
- FEMA:
 - NFIP-Map Modernization Project: New Digital Flood Insurance Rate Maps (DFIRMs) Schedule
 - Santa Clara River and Ventura River Flood Insurance Study (FIS) Projects
 - National Flood Insurance Program

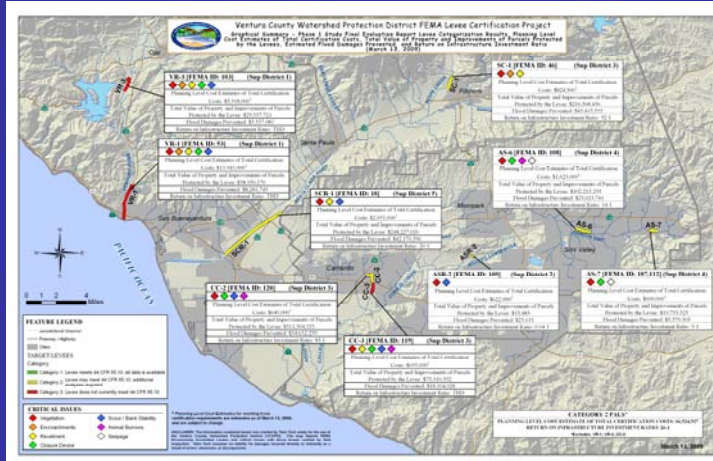


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Phase 1 Study - Levee Categorization Results



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Ventura River Levee Decertification

- FEMA Nationwide Efforts
- Background Data on Ventura River Levee
- Most Important Certification Standard Not Met:
 - **Embankment Protection**
(Thalweg Problem at the Toe of the levee)
- FEMA will remap areas behind levee, once de-certified

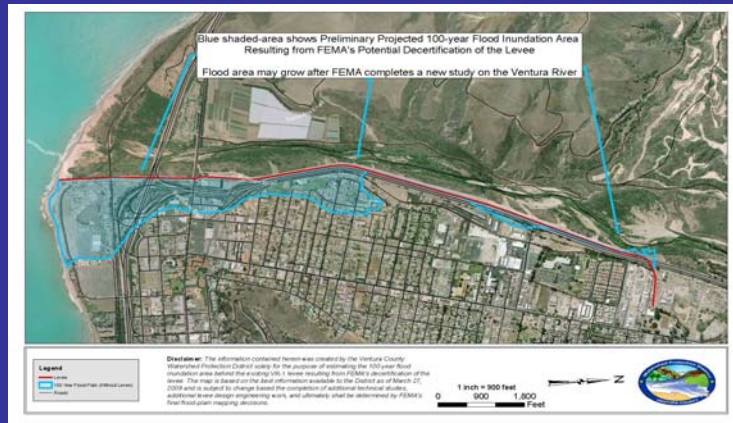


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**Projected 1% Annual Chance (i.e. 100-Year)
Floodplain Resulting from Levee Decertification**



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Earliest Date Property Owners Behind De-Certified Ventura River Levee Face Flood Insurance Requirements (5-10-2010)

FEMA Flood Mapping and Insurance Information

- Kathy Schaefer, Region IX Engineer
- National Flood Insurance Program (NFIP) – Map Modernization
- FIS and DFIRMs
- Flood Insurance Basics



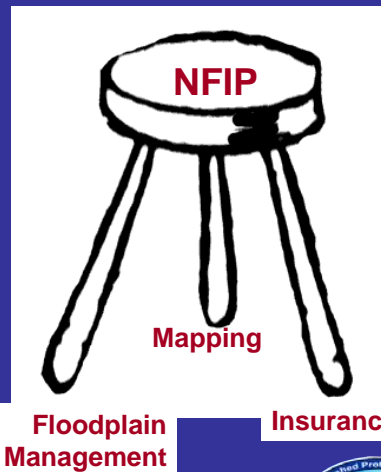
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National Flood Insurance Program (NFIP)

3 Main Parts of NFIP:

- **Mapping:** identification of flood hazards
- **Floodplain Management:** building practices aimed at reducing flood damage
- **Insurance:** reduce economic impacts



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What Is NFIP Map Modernization?

- Flood hazards need to be accurately identified
- Most existing Flood Insurance Rate Maps

(Effective FIRMs) are:

- Based on 70's paper mapping tech
- Single layer of map information
- Separate maps for individual communities
- Difficult and costly to change and distribute
- 20-30 or more years old
- In Unincorporated Ventura County



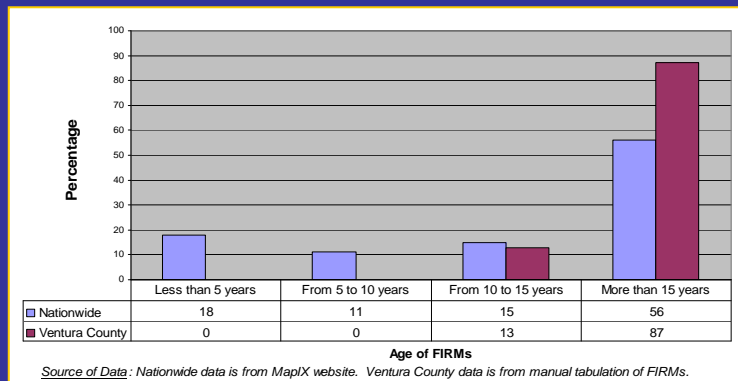
Effective FIRM was approved by FEMA on October 31, 1985!



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Flood Mapping Inventory Ages: Ventura County vs. National Trends



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DFIRM Data Makes Other Digital Analyses Possible



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Status of FEMA FIS & DFIRMs

Watershed	FIS Status	Letter of Final Map Determination	DFIRM's Effective Date
Countywide	Calleguas Creek FIS Completed (2005)	7/10/09 <i>(projected)</i>	1/10/10 <i>(projected)</i>
Santa Clara River	TSDN Released	5/30/10 <i>(projected)</i>	11/30/10 <i>(projected)</i>
Ventura River	Underway 12/09 Release Date <i>(projected)</i>	TBD	TBD



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NFIP - Flood Insurance Basics

- Amount of required coverage: lesser of outstanding loan balance or maximum available under NFIP
- Many lenders require the lesser of replacement cost or maximum coverage available under NFIP (See Table)

Maximum Coverage Available	Building	Contents
Residential	\$250,000	\$100,000
Commercial	\$500,000	\$500,000



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NFIP - Flood Insurance Premiums

- Flood insurance premiums are *federally set countrywide* by FEMA
- Rates are based on numerous underwriting criteria including:
 - Flood zone risk (*low, moderate, and high*)
 - Amount of coverage
 - Age of structure
 - Other factors (*foundation, elevation and location*)
 - Repetitive loss (*multiple flood damage incidents*)



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NFIP – Flood Insurance Rates

*Rates effective May 1, 2008	Preferred Risk Policy (Buy Before)	Standard X Policy (Grandfathered)	Zone A Policy (Buy After)
Residential (\$250,000 Bldg.)	\$348 (first yr. only Bldg. & contents)	\$849 (Bldg. only)	\$1,701 (pre-FIRM Bldg. only)
Commercial (\$500,000 Bldg.)	\$2,530 (first yr. only)	\$1,884 (Bldg. Only)	\$5,080 (pre-FIRM Bldg. only)

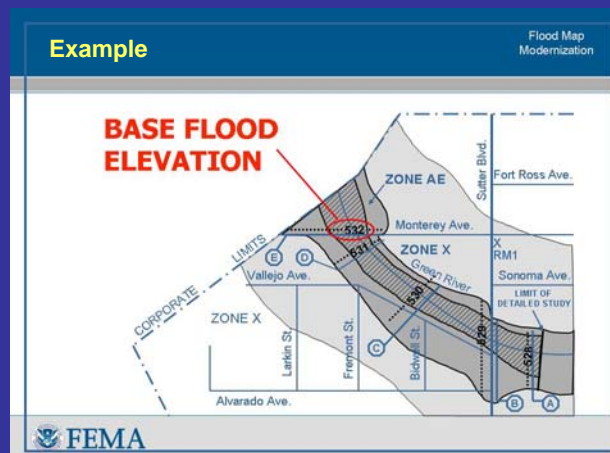


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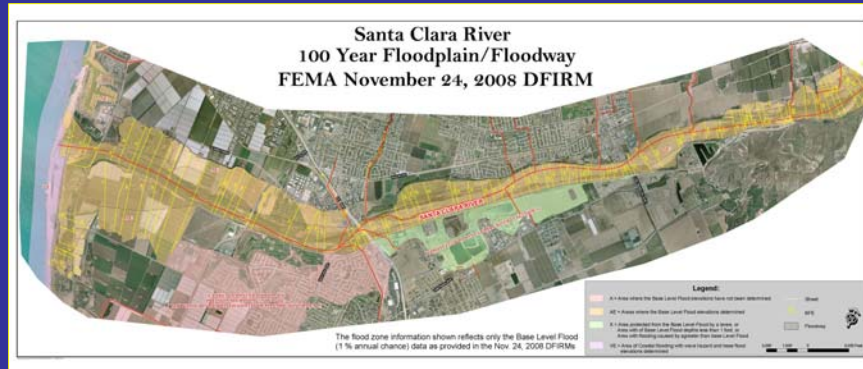
Flood Zone Mapping



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November 24, 2008 DFIRMs Santa Clara River Area



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NFIP – Flood Insurance Rates

- Please contact your insurance agent or call toll free (888)-379-9531
- Additional flood insurance premium and rate information is available at:
 - www.FloodSmart.gov
 - www.fema.gov



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Questions

District Levee Certification, Flood Insurance Study and Flood Plain Management Contacts:

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