

FEMA Mapping Updates in Salinas River Watershed

**San Miguel Advisory Council
October 26, 2022**



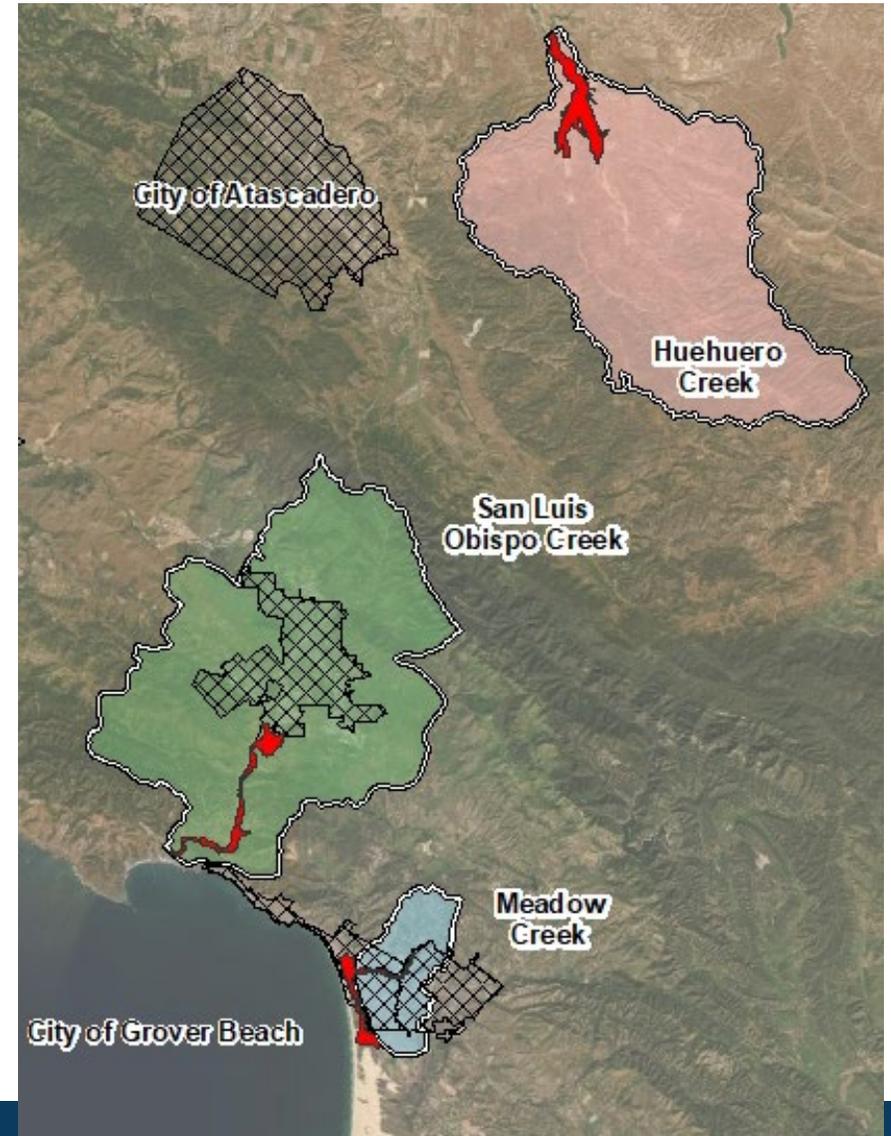
Outline of Presentation

- Background of Project
 - Timeline
- Effects in San Miguel
- County Involvement
- Effects on Property Owners
 - Vacant and Developed Properties
 - Insurance Requirements
- Next Steps & Resources



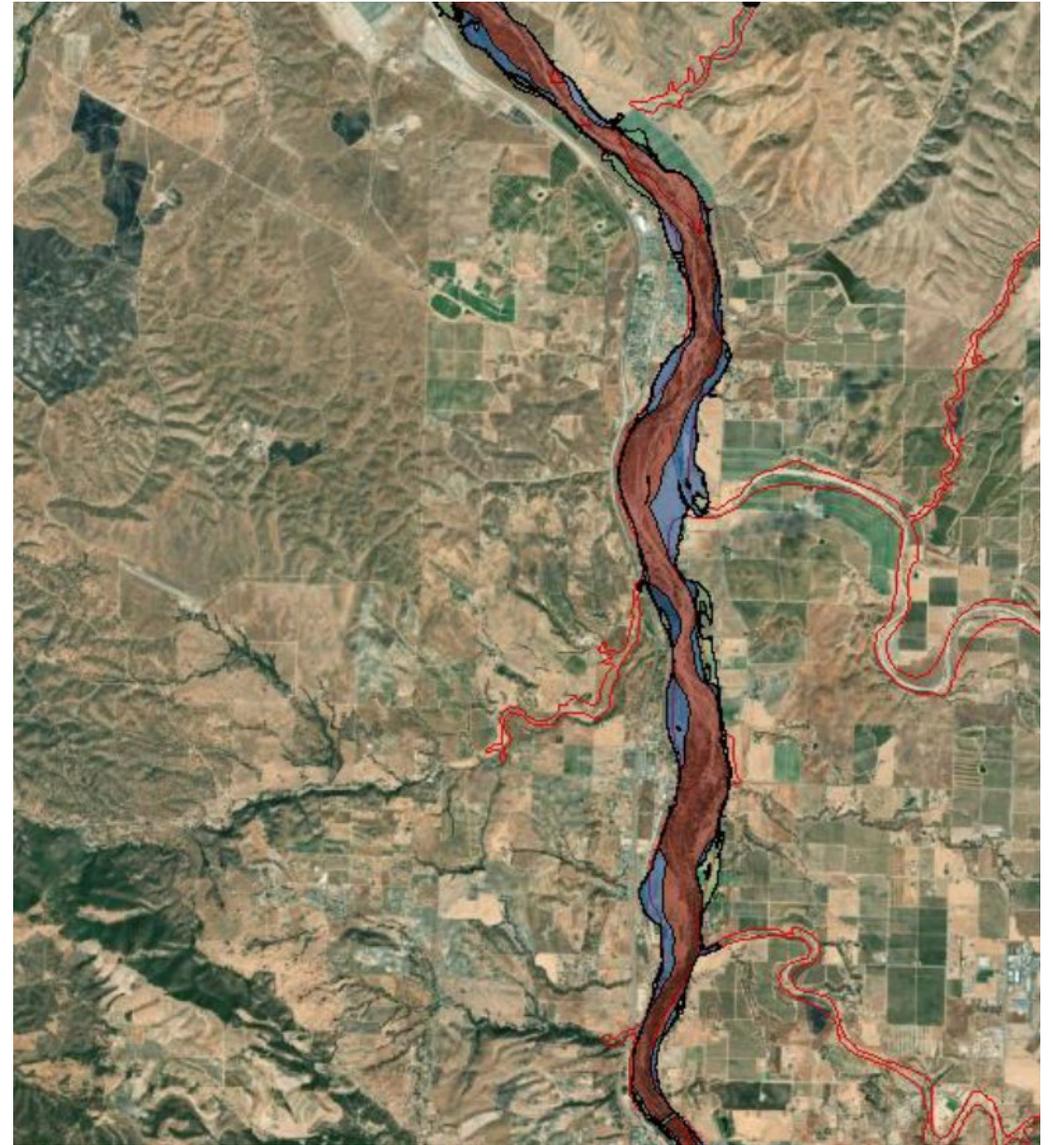
Background on Project

- FEMA-initiated project
- Systematic removal of "Zone A"
- Began in 2018
- Process included:
 - New models
 - Aerial & ground surveys
 - Engineering drawings
 - And more



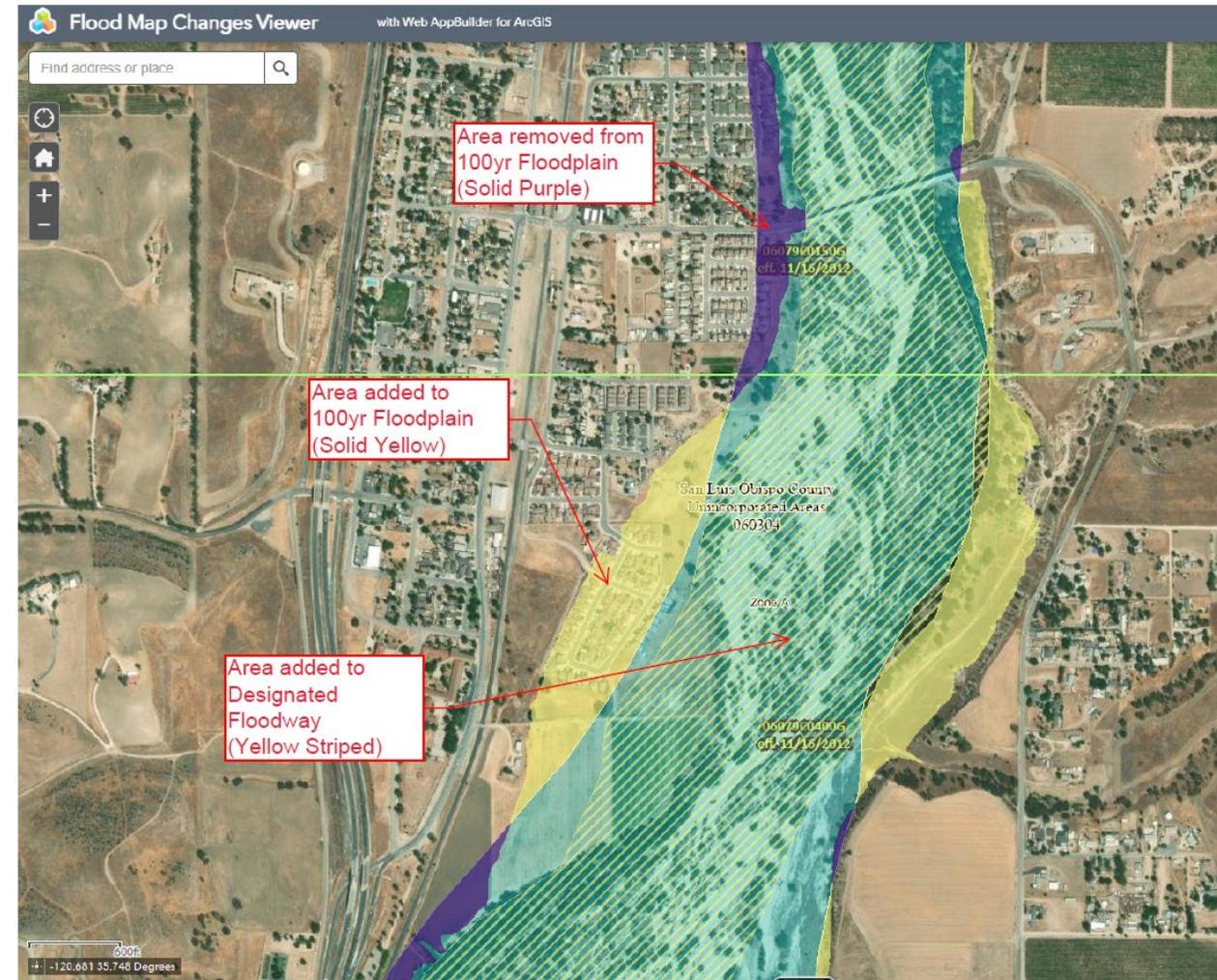
Background on Project

- Salinas River Study area:
 - Starts at northern Paso Robles Limit
 - Extends to County line
 - And into Monterey County
 - Includes Camp Roberts area

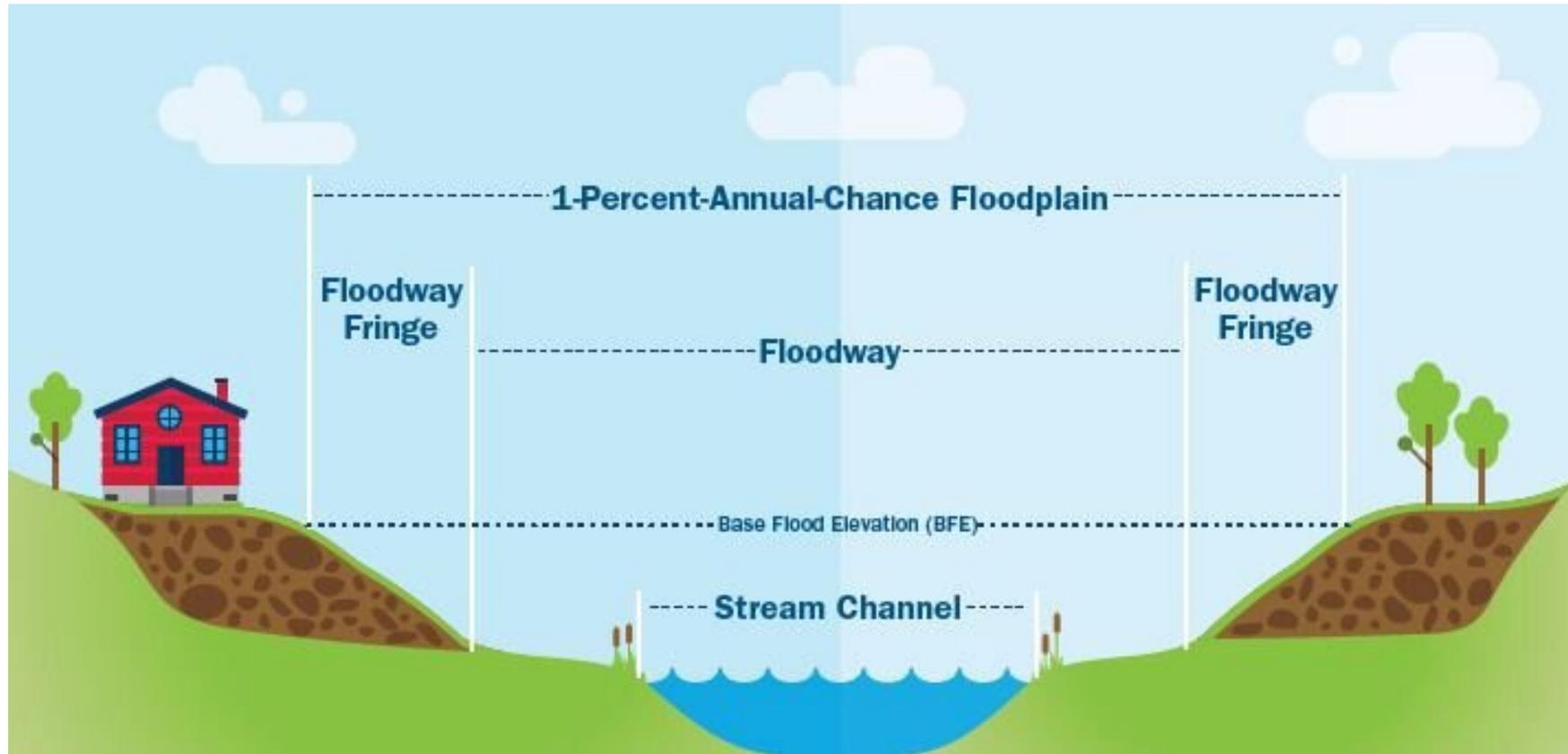


Effects in San Miguel Area

- Properties removed from 100-yr flood zone: 226
- Properties added to 100-yr flood zone: 81
- Properties added to new "Regulatory Floodway": 233



Regulatory Floodway





County Involvement

- Provided local data & reports
 - Localized rainfall and stream data
 - Bridge & culvert locations
- Process and Model review
- Unaffiliated with other local, federal and State efforts



What Does This Mean for Property Owners?

1. County Development Requirements
2. Federal Insurance Requirement



Development Requirements (Outside Floodway)*

Existing structure
remodel or addition



If cost >50% value of structure,
rehab entire structure to flood
construction standards

New Structure



Structure must meet flood
construction standards

*Greater restrictions apply for development within the floodway, contact the Public Works Department for more information



County Flood Construction Standards

(In Brief)

	Residential Structure	Non-Residential Structure
Structure Elevation	Bottom floor constructed 1 ft above BFE	Bottom floor constructed: 1 ft above BFE <u>or</u> 2 ft above adjacent natural grade <i>with structural floodproofing</i>
Structure Floodproofing	Not allowed	Floodproofed (flood gates, walls, etc.) to 1 ft above BFE
Utilities	Constructed or floodproofed to 1 ft above BFE	
Septic Systems	Tanks must be specially floodproofed or located above BFE (aboveground tank)	



Insurance Requirements

- All federally-backed mortgages for properties in mapped flood zone must carry flood insurance
- Insurance required by federal law with new, increased, extended, refinanced, etc. loans. Lenders may have different requirements
- Elevation Certificate (prepared by surveyor)
 - Not required for insurance, but may result in lower insurance rates
 - Required for LOMA (removes structure from flood zone)



Stay Connected and Informed

- Map Products: <https://www.fema.gov/flood-maps/products-tools/products#preliminary>
- Interactive GIS Map: <https://fema.maps.arcgis.com/apps/webappviewer/index.html?id=e7a7dc3ebd7f4ad39bb8e485bb64ce44>
- General Info (insurance, flood hazards, etc.): <https://www.floodsmart.gov/>
- FAQ <https://agents.floodsmart.gov/sites/default/files/fema-answers-to-questions-about-the-NFIP.pdf>



Thank you!

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