TO: Board of Supervisors  
FROM: Phillip M. Demery, Director  
Santa Barbara County Flood Control and Water Conservation District  
STAFF CONTACT: Jeff Paley, Floodplain Manager, ext. 3451  
SUBJECT: COMMUNITY RATING SYSTEM OF NATIONAL FLOOD INSURANCE PROGRAM

RECOMMENDATIONS:  
C.A. Recommendation:  

That the Board of Supervisors:

A. Set 9:00 a.m., at the Board Meeting of Tuesday, March 17, 1992, as the time and date for a public hearing to consider the REPEATED DESS LOSS PLAN as defined by the COMMUNITY RATING SYSTEM (CRS) guidelines; and

B. Adopt a resolution in the matter of adoption of repetitive loss plan.

EXECUTIVE SUMMARY & DISCUSSION:

The County of Santa Barbara is proposing to implement the CRS REPEATED LOSS PLAN in order to remain in compliance with the CRS program. The CRS REPEATED LOSS PLAN proposes yearly notification to owners of property in the repetitive loss zone that:

- low cost flood insurance is available to them.
- FEMA publications detailing how owners can protect themselves from coastal flooding are available from the Santa Barbara County Flood Control District.
- Technical guidance regarding flood preparedness is available from the District.

Compliance with the provisions of the CRS program results in reduced flood insurance premium rates for citizens in our community.

MANDATES & SERVICE LEVELS:

No change in programs or service level.

FISCAL IMPACT:

None

(continued)
SPECIAL INSTRUCTIONS:

The Clerk of the Board is directed to publish a notice of this meeting hearing. The Clerk of the Board is also directed to provide a copy of the fully executed Resolution and Minute Order to Jeff Paley, Flood Control District.

Concurrences:
County Counsel

Attachments:

Resolution of the Board of Supervisors in the matter of adoption of Repetitive Loss Plan.

CRS COMPETITIVE LOSS PLAN
NOTICE OF EXEMPTION

TO: Clerk of the Board of Supervisors
FROM: Santa Barbara County Flood Control District (Lead Department/Division)

The following activity is not a "project" or is an emergency, categorically exempt, or ministerial project as defined in the County Guidelines for the Implementation of the California Environmental Quality Act (CEQA).

APN(s) VARIOUS Case No.: N/A

Location: Countywide

Project Title: Adoption of Repetitive Loss Plan

Project Description: As required by the Federal Emergency Management Agency (FEMA), this repetitive loss plan qualifies the residents of the county for an additional 5% decrease in flood insurance premiums within the unincorporated areas of the county. The actions of this plan are limited to public notification and education about flood hazards, flood mitigation, and availability of flood insurance.

State CEQA Guidelines Reference: 15061

Therefore, the activity is exempt from the requirements of CEQA and is not subject to the environmental review procedures of Santa Barbara County.

Signed: _________________________ Date: 2-24-72

Note: Send one copy to the Division of Environmental Review at least 6 days prior to consideration of the activity by the decision-makers.
RESOLUTION OF THE BOARD OF SUPERVISORS
OF THE COUNTY OF SANTA BARBARA, STATE OF CALIFORNIA

IN THE MATTER OF ADOPTION
OF REPETITIVE LOSS PLAN

RESOLUTION NO. 92-138

WHEREAS, this Board has heretofore received a written plan
(hereinafter referred to as "Plan") concerning the REPETITIVE LOSS
PLAN as defined by the COMMUNITY RATING SYSTEM (CRS) guidelines; the
CRS program is an optional program promoted by the National Flood
Insurance Program (NFIP) to encourage communities in the program to
adopt floodplain management standards which are more stringent than
the minimum Federal standards and which ultimately result in fewer
losses and flood insurance claims. By continuing participation in the
CRS program, Santa Barbara County obtains for its citizens the lowest
possible flood insurance premium rates; and

WHEREAS, the Clerk of this Board filed and recorded the Plan, and
fixed the 17th day of March, 1992, and 9:00 a.m. in the Board's
Hearing Room, County Administration Building, 105 East Anapamu Street,
Santa Barbara, California, as the time, date and place for a hearing
upon such Plan; and

WHEREAS, the Santa Barbara County Flood Control and Water Conservation
District has noticed owners of property located within the Repetitive
Loss Zone described in the Plan, of the Plan as it affects them.

WHEREAS, the Board made its determination upon the Plan; and

NOW, THEREFORE, the Board of Supervisors of the County of Santa
Barbara, State of California, does hereby find and resolve as follows:

1. The foregoing recitals are true and correct:

2. The Board hereby confirms and makes its determination on the
implementation of the Plan.

3. Attached hereto and incorporated into this Resolution by
reference is a copy of the CRS REPETITIVE LOSS PLAN showing
the activities designed to mitigate potential flood losses,
such as occurred during the consecutive storms in early
1983.

4. Direct the Flood Control Director to implement the Plan for
all new development within the Repetitive Loss Zone as of
the date of this resolution.

5. The Clerk of this Board is directed to record forthwith in
the Office of the Santa Barbara County Clerk-Recorder a
certified copy of this Resolution.
EQUATION IN THE MATTER OF ADOPTION FOR REPEETITIVE LOSS PLAN

PASSED AND ADOPTED by the Board of Supervisors of the County of Santa Barbara, State of California, this 17th Day of March, 1992, by the following vote:

AYES: Supervisors Ochoa, Rogers, Wallace, Owens, Stoker
NOES: None
ABSTAIN: None
ABSENT: None

[Signature]
Vice-Chair, Board of Supervisors
Santa Barbara County

ATTEST:
ZANDRA CHOLMONDELEY
Clerk of Board

By: Robert Cohen
Deputy

APPROVED AS TO FORM:
DAVID NAWI
COUNTY COUNSEL

By: 
Deputy County Counsel

Date: 2/21/92
A. Problem Identification

Santa Barbara County (Unincorporated Areas) has approximately 2000 buildings in the floodplains of its 56 creeks and rivers. Although several structures have experienced flood damage since the entry of this community into the NFIP in 1979, only 19 have been damaged more than once, and are therefore classified as repetitive loss structures by FEMA.

1. Source of problem:
The repetitive loss structures are built on a narrow coastal strip which fronts the Pacific Ocean. The 7 mile long strip extends from Olive Mill Road, in Montecito, east to Sandyland Cove Road near Carpinteria (please see attached EXHIBIT A).

Most of the land area within this narrow coastal strip is designated Zone C on the Flood Insurance Rate Maps (FIRMs). There is also V-Zone fronting the entire strip. Between these zones, there is a small amount of land area designated as (numbered) A-Zones, at the locations where six coastal creeks and the Carpinteria Slough empty into the ocean. There is also a relatively minor amount of Zone B buffering between the V and C Zones. This portion of the Santa Barbara County coastline is occasionally subjected to high velocity wave action as was experienced in January and March of 1983. The Base Flood Elevation (BFE) ranges from 6 to 10 ft. along this coastal strip.

2. Flood data:
On the portion of the coastal strip in the vicinity of the Carpinteria Slough, the V-Zone BFE is 8 ft. Our Flood Plain Management Ordinance normally requires finished floors to be elevated 2 ft. above the BFE, to 10 ft. in this area. During past flooding events District personnel have observed flood elevations of approximately 10 to 11 ft. (USGS msl datum) in the vicinity of the Carpinteria Slough. Since 1988, we have been requiring finished floors to be elevated to 13 ft. above msl.
3. Recent flood history:
The coastal area of Santa Barbara County experienced back-to-back storms in January and March of 1983. Though less than a 100-year frequency, the two storms were characterized by high ocean wave action. Fourteen of the County’s 19 repetitive loss structures incurred their repetitive losses during these storms of 1983.

B. Flood Hazard Area Inventory

1. Building data:
The 19 repetitive loss structures are among 307 homes built on a narrow coastal strip. Homes within this coastal strip are among the most expensive in Santa Barbara County, primarily due to their beachfront location. All 19 structures which had repetitive losses were built prior to the County’s participation in the NFIP. One of these repetitive loss structures has been destroyed by fire and is at this time going through the permit process to rebuild.

2. Development trends:
There is little new development on this coastal strip because all of the lots are improved. Because the parcels are small and the land is so expensive, there is a tendency on the part of the owners to maximize available space in accordance with zoning requirements by additions, remodels, and occasionally a teardown or rebuild.

3. Development constraints:
Development constraints are in accordance with the requirements of the County's Flood Plain Management Ordinance. In addition to the normal requirements for Zone A and Zone V, the County requires additional elevation in cases where our observations and judgement have deemed it prudent and necessary.

4. Critical facilities:
There are no critical facilities in the repetitive loss area.

5. Community needs, goals, and plans: The County initiates and implements land use plans and zoning ordinances. There are no special plans which address the coastal strip in which the repetitive losses occurred.

C. Review of Possible Activities

The CRS requires that Santa Barbara County investigate a variety of possible alternatives to prevent and reduce flood losses.

It is obvious that the options are limited in this case. High velocity wave action is unpredictable. Hard protection such as groins, revetment, rock, boulders, etc. is economically infeasible and does not provide a guarantee of adequate protection from future storms of the magnitude experienced in 1983. Not the least of the difficulties in implementing a shore protection plan would be in obtaining permits from coastal environmental agencies.
Another solution would be to purchase all the structures on the 7 mile strip in question. Due to the fact that this strip represents some of the prime real estate not only in California, but in the USA. In view of the County's severe budget difficulties, this would not appear to be a viable alternative.

Raising all the existing structures several feet above the ground is a possible alternative, however it may not be practical in view of the County's stringent sightline ordinance which seeks to preclude blocking of viewsheds.

The County could notify (on a yearly basis) owners of parcels within the repetitive loss zone of measures available to them which could mitigate the potential hazard. One such measure is the purchase of flood insurance.

D. Appropriate Activities

Based upon the review of the flood hazard mitigation alternatives, the County implemented the following activity:

Owners of all parcels within the 7 mile coastal strip (on which repetitive losses occurred) were notified that they could be subject to high velocity wave damages such as had occurred in 1983 and that they are eligible for the purchase of Federal flood insurance. Notifications will be sent annually, before the Winter storm season, to ensure that new owners have this information.


The Notification Letter (please see attached EXHIBIT B) also contains information which assists property owners in obtaining technical guidance regarding flood protection and flood preparedness.

This notification activity will be performed on a yearly basis.

E. Public Input

The Notification Letter, sent to each of the owners of the 307 parcels solicits comments which will be made available to the Board of Supervisors at the time when they consider the Resolution for approval.