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REPORT TO COUNCIL

SUBJECT

Informational Report on Flood Insurance Coverage Assessment

BACKGROUND

The City of Santa Clara has participated in the Federal Emergency Management Agency's (FEMA) Community Rating System (CRS) of the National Flood Insurance Program (NFIP) since 2002. CRS is a program through which FEMA rewards communities that perform floodplain management activities above and beyond the minimum requirements of the NFIP. As a result of the City's on-going effort to complete flood damage reduction activities, the City has been CRS Class 8 rated since 2002. The City's Class 8 rating provides a 10% reduction in flood insurance premiums for properties in Special Flood Hazard Areas (SFHA) and a 5% reduction in flood insurance premiums for properties outside the SFHA.

Every five years a FEMA representative visits the City to verify flood mitigation activities that have been implemented to determine the City's new CRS Class based on the latest CRS requirements. The next verification visit is scheduled for September 18, 2018 and will be based on the revised, more comprehensive CRS requirements. Recent CRS changes encourage communities to assess their current level of flood insurance coverage, identify where coverage needs improvement, and require staff to inform the City Council. By completing the flood insurance coverage assessment prior to the September 18, 2018 verification visit, the City will earn credit towards maintaining the CRS Class 8 rating. Subsequent to the verification visit, FEMA will issue a letter to the City indicating what final CRS Class rating, the City of Santa Clara will attain. An informational report will then be transmitted to the City Council.

DISCUSSION

City staff has reviewed flood insurance coverage within the City using the most recent flood insurance policy data provided by FEMA and based on the procedures specified in the CRS manual.

The City currently has approximately 1,012 buildings within the SFHA as calculated by staff and there are 663 flood insurance policies in force within the SFHA per FEMA. Based on this information, approximately 65% of the buildings located in the SFHA are covered by flood insurance policies. Federal law only requires flood insurance if a property has a federally insured mortgage and is in a SFHA shown on FEMA's flood Insurance Rate Maps (FIRM). While the CRS has no minimum flood insurance coverage requirement for jurisdictions, a higher flood insurance coverage would mean the City as a whole is better protected from potential financial impacts of flood events.

The most vulnerable properties in the City are the ones in the SFHA, and one third of these properties do not have flood insurance coverage. Some properties outside of the SFHA but within other flood zones have policies per the flood insurance policy data provided by FEMA. Flood insurance coverage of properties in the City by building occupancy and by flood zones can be found in the attached Table 1 and Table 2 respectively.

Since joining the NFIP in 1980, the NFIP has paid 13 flood losses in the City, which includes 10 losses within the SFHA and 3 losses in other flood zones. Through the CRS program, staff performs a variety of tasks to help raise the awareness of flood protection and insurance with the residents of Santa Clara. During the annual Art & Wine Festival, City staff operates an informational booth answering flood related questions that visitors have and also distributes "Are you Flood Ready?" emergency starter kits provided by Santa Clara Valley Water District. City staff also prepares a flood protection and flood insurance promotion article for the Inside Santa Clara newsletter, provides flood insurance brochures to the Santa Clara County Realtor Convention for attendees, and sets out various flood protection and insurance materials at the City Hall Permit Center and the library.

This flood insurance coverage assessment will be re-assessed in 5 years before the next CRS verification/cycle visit. Updated flood insurance data will be requested from the FEMA and used to revise this document including the process followed, summary of data, along with any conclusions and recommendations. The revised assessment will then be submitted to City Council.

ENVIRONMENTAL REVIEW

The action being considered does not constitute a "project" within the meaning of the California Environmental Quality Act ("CEQA") pursuant to CEQA Guidelines section 15378(a) as it has no potential for resulting in either a direct physical change in the environment, or a reasonably foreseeable indirect physical change in the environment.

FISCAL IMPACT

There is no additional cost to the City other than staff time and expense.

COORDINATION

This report has been coordinated with the Fire Department, the Finance Department, and the City Attorney's Office.

PUBLIC CONTACT

Public contact was made by posting the Council agenda on the City's official notice bulletin board outside City Hall Council Chambers. A complete agenda packet is available on the City's website and in the City Clerk's Office at least 72 hours prior to a Regular Meeting and 24 hours prior to a Special Meeting. A hard copy of any agenda report may be requested by contacting the City Clerk's Office at (408) 615-2220, email clerk@santaclaraca.gov <<mailto:clerk@santaclaraca.gov>> or at the public information desk at any City of Santa Clara public library.

RECOMMENDATION

Note and file the Report on Flood Insurance Coverage Assessment.

Reviewed by: Craig Mobeck, Director of Public Works

Approved by: Deanna J. Santana, City Manager

ATTACHMENTS

1. Table 1 and Table 2