

**MOORPARK CITY COUNCIL
AGENDA REPORT**

TO: Honorable City Council

FROM: Dave Klotzle, Interim City Engineer/Public Works Director 

DATE: March 25, 2011 (CC Meeting of 04/06/11)

SUBJECT: Consider Summary of Special Meeting on March 24, 2011 for Letter of Map Revision from the Federal Emergency Management Agency Revising the Flood Insurance Rate Maps

BACKGROUND

In 2005, the Federal Emergency Management Agency (FEMA) updated the Digital Flood Insurance Rate Maps (DFIRM) covering the City of Moorpark. The updated maps showed approximately 1,600 properties newly added into the revised 100-year flood zone requiring flood insurance for most of these property owners. The City appealed the proposed changes and revised the maps which became effective on January 20, 2010 and included approximately 1,300 properties in the flood zone. In March 2010, FEMA approved a Letter of Map Revision (LOMR) which removed all 240 residential structures from the 100-year flood zone within the Villa Del Arroyo Mobile Home Park.

In June 2010, the City submitted a request for LOMR to FEMA with the intent to remove as many residential properties as possible from the flood zone, thereby removing the requirement to purchase flood insurance. FEMA issued the LOMR on January 28, 2011 revising the DFIRMs which will become effective June 13, 2011 after a statutory 90-day appeal period and filing of federal records. The revised DFIRMs will remove approximately 861 residential and commercial parcels from the current 100-year flood zone with approximately 241 parcels remaining.

DISCUSSION

On March 24, 2011, a Special Meeting of the City Council was held to provide a public workshop to discuss the LOMR. At the Special Meeting, attendees were given the opportunity to review the revised DFIRMs and ask questions of staff, the City's consultant MRC, and FEMA representatives. Spanish translation services were made

available to those in attendance. Staff from the Ventura County Watershed Protection District (District) was asked to attend the meeting but no District representative attended. A presentation by MRC detailed the technical process involved in revising the DFIRMs. It was pointed out that errors and inconsistencies in FEMA's 2005 computer model contributed to the large increase in the flood zone shown on their updated 2005 DFIRMs. MRC described how changes were made to the FEMA computer model which led to a reduction of the flood zone as shown on the current LOMR and revised DFIRMs.

MRC described additional measures that will be taken to determine if approximately 80 of the 241 parcels remaining in the 100-year flood zone may qualify to be removed from the 100-year flood zone or be eligible for lower flood insurance premiums. These measures include 1) a LOMR currently in coordination with VCWPD for the Walnut Canyon Road, Charles Street and Walnut Street area (approx. 52 parcels); and 2) ground elevation surveys on individual lots in the Harvester Street, Elderberry Avenue, Justin Court area (approx. 25 parcels) and the Villa Campesina Avenue area (approx. 3 parcels).

At the Special Meeting, a FEMA representative presented flood insurance information including the following steps a property owner can take to determine if their property is removed from the flood zone and if they qualify for a refund of their flood insurance premium:

1. Obtain a copy of the LOMR and revised DFIRM, and submit it to the lender with a request for the lender to write a letter acknowledging that the property has been removed from the flood zone.
2. Submit the letter from the lender along with a copy of the LOMR and revised DFIRM to the flood insurance agent with a request for refund.

Staff will prepare, and provide to property owners at no cost, a one-page flood insurance information guide with the above steps and other pertinent information including City and FEMA contacts to assist property owners with obtaining the required information. Property owners may request a hard copy of the LOMR and the 24" x 36" DFIRM showing their property at a cost of approximately \$30.00 in accordance with City Council Resolution No. 2009-2836 which establishes a fee schedule for reproduction work.

The LOMR and revised DFIRMs are available for download on the City's website along with links to flood zone information on FEMA's website. All questions and concerns regarding flood insurance policies, premiums and refunds are being directed to FEMA flood insurance personnel.

Four speakers from the audience addressed the City Council with various concerns including:

- The agency responsible for flawed data should be held responsible for the outcome of the flawed data.
- Clarification on where to send the request for a letter from the lender.
- Clarification on what elevation is used to determine if a property is in a flood zone.
- Request for the City to coordinate with the District regarding flood zone mapping and improvements to District drainage facilities.

The meeting was adjourned and staff, MRC and FEMA representatives stayed and answered additional questions from those in attendance.

FISCAL IMPACT

The City Council has previously appropriated \$100,000 from the General Fund Reserve to fund the efforts to remove as many residences from the 100-year flood zone as possible. When the LOMR for the Walnut Canyon Road area and the follow-up efforts in other areas are completed, all of these funds are expected to be fully expended.

STAFF RECOMMENDATION

Receive and file.