

Meeting #622

CAPISTRANO BAY DISTRICT
AGENDA REPORT
May 31, 2016

Old Business

ITEM 8a

FEMA Revision of Flood Insurance Rate Maps

FEMA is proposing an ominous revision to the Flood Insurance Rate Maps (FIRM) for our coastal zone. Their intent is to reclassify the coastal wave runup hazard zones. The net result would be that almost all private property in our community will be designated for the high-hazard zone.

The impact will be with limitations on development standards and an increase in flood insurance costs. The Dana Point Zoning Code has strict limits on the extent of remodeling that can be done on a home that sits in this flood zone, so this is going to strictly curtail home improvements and renovations. Building a new home on concrete caissons will continue to be allowed but we'll see new homes sitting much higher off the sand.

The District is consulting with Dave Skelly, Coastal Engineer, to assist in the interpretations of the process. Mr. Skelly will be providing an analysis report and recommendations for comments back to FEMA at the end of this month with the deadline being 5:00 PM on Tuesday, May 31st.

The nature of the District's comments will be to go on record as opposing the proposed revisions. While it can't be denied that the world's climate change is resulting in sea level rise, it seems that FEMA is over-reacting with the extent of the proposed revisions. It is a bit premature to force new restrictions based on the prediction that the sea level will be 36" higher in 75 years.

It would make more sense to adjust the flood zones based on the 30 year predicted change instead of to the end of the century since mortgages are based on 30 years. If we look at the predictions for sea level rise in 2050 (34 years away) the expected rise is more like 8" – this is a much more realistic model to operate from and base decisions on.