

CAPISTRANO BAY DISTRICT  
AGENDA REPORT  
February 27, 2018

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*Shoreline Protection*

**ITEM 7a**

Shoreline Protection Committee

For discussion at tonight's meeting is the issue of the change the City of Dana Point is trying to make with the location of the existing coastal high hazard flood zone, referred to as the FP-3 Flood District. Currently, many older homes are located just outside the boundaries of the high hazard zone but with the change being promoted by the City, every residence would be within this zone. This would be a huge impact on the older non-conforming homes.

A successful change by the City would effectively prohibit any improvements and remodeling that an owner might want to do in an older home. Any substantial work that would require a building permit would be severely limited to ten percent of the value of the home (NOT the value of the lot). Look on your property tax bill and you'll see that while the lot value may be a million dollars or more, the structure value in older homes might be only \$10,000 or less. This would mean you would only be permitted to do ten percent of the value of the structure, or in this case, a \$1000 project.

The second item of discussion is the issue of increased flood insurance rates if the City's flood zone change is successful. With a deep background in insurance, Board President Steve Schwartz will speak to this issue.

The following five pages consist of a notice that was recently circulated to Beach Road residents from the City of Dana Point regarding the FP-3 issue, followed by a letter from the Board back in November voicing objection to the City's adoption of a resolution attempting to change the existing flood zone designation for Beach Road.