FEMA - Open Pacific Coast Study

- Mapping project to produce new Flood Maps for the National Flood Insurance Program (NFIP).

- 1% Chance Flood event per year.
Why do we care?

1. Flood Insurance Premiums $$
   ≈$3,700 per property

2. Affects How we Build Our Homes
   -Must build above the flood line
History

- July 2016 - City Council Study Session
- Staff contracted with Everest International Consultants, plus surveying and structural consultants.
- Appealed FEMA’s preliminary maps
- City provided FEMA w/ Scientific and Technical Analysis
- FEMA found our analysis reasonable and have updated the flood maps accordingly
Proposed
July 2016
Proposed
July 2016
Revised July 2018
Proposed
July 2016
Proposed
July 2016
### NUMBER OF PROPERTIES AFFECTED BY FLOOD ZONE

<table>
<thead>
<tr>
<th></th>
<th>ORIGINAL MAP</th>
<th>PROPOSED 2016</th>
<th>REVISED 2018</th>
<th>CHANGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balboa Island</td>
<td>1,420</td>
<td>1,420</td>
<td>736</td>
<td>- 48%</td>
</tr>
<tr>
<td>Balboa Peninsula</td>
<td>N/A</td>
<td>3,040</td>
<td>1,027</td>
<td>- 66%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>4,460</td>
<td>1,763</td>
<td></td>
<td>- 60%</td>
</tr>
</tbody>
</table>

Removing – 2700 Properties Saving ≈ $10M/Year
Next Steps

- Obtain Feedback from the community.
- Submit final comments to FEMA by July 20
- FEMA will take into account our final comments and issue a Letter of Final Determination (LFD)
- The LFD will state the date the revised flood map will take affect. Est. late 2018
Thank You to:

• City Council
• Everest International Consultants
• City Attorney’s Office
• Public Works Dept.
• Dave Kiff
• Samir Ghosn
Reference Information

www.newportbeachca.gov/fema
www.smartflood.gov

- Samir Ghosn – City Staff / Project Manager
  sghosn@newporbeachca.gov
cdd@newportbeachca.gov

Phone : (949) 644-3200
Questions

Community Development Department

...Serving the Community

Email Us: CDD@newportbeachca.gov
National Flood Insurance Program

- NFIP is voluntary and Newport Beach currently participates along with approx. 550 other communities in California.
- NFIP provides federally backed affordable flood insurance to ALL participants.
- Compliance with NFIP requires the City to regulate development in the special hazard flood zones. Don’t build below the flood line.
National Flood Insurance Program

- Home owners insurance does not cover for flood damage.

- Federal law requires flood insurance for federally backed loans (Conforming - Fannie Mae or Freddie Mac). Jumbo Loans Too.

- Mortgage refinance or map change would trigger the requirement for flood insurance.