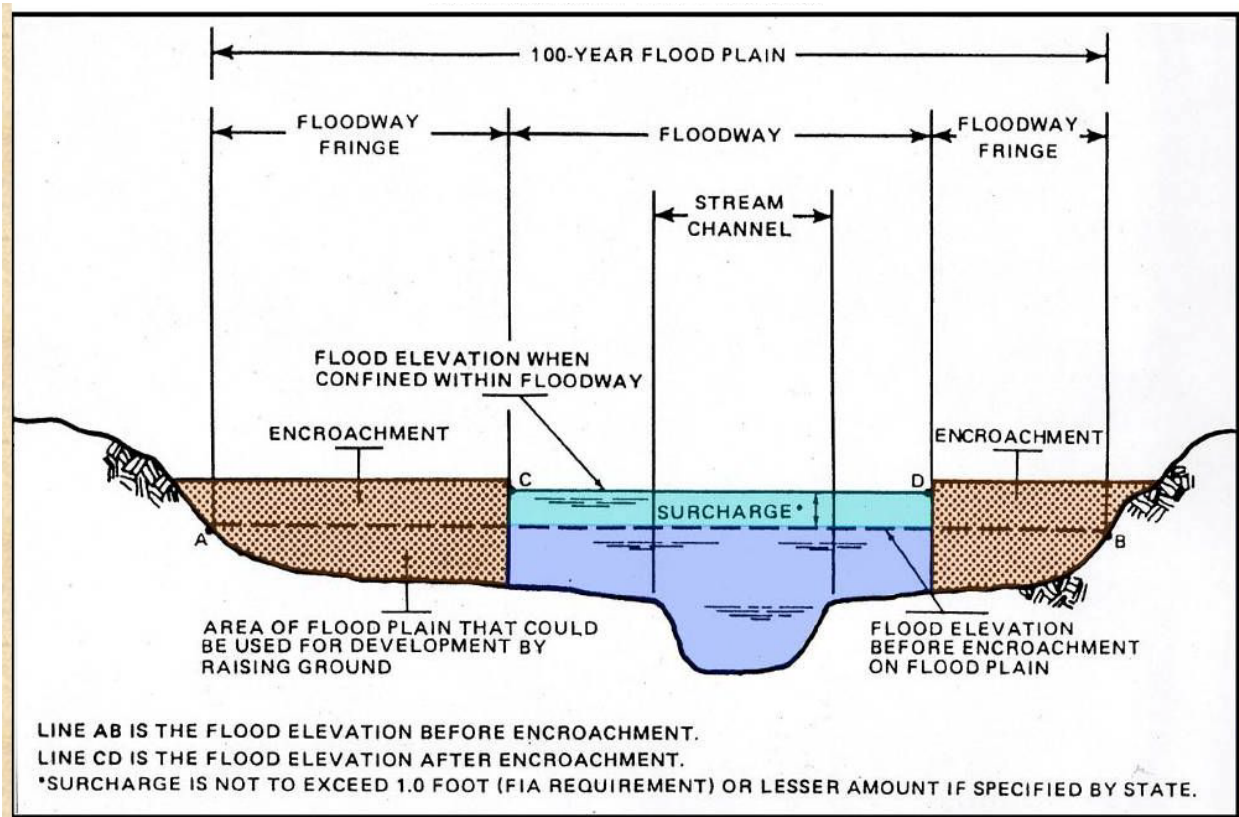


Frequently Asked Questions Regarding the Santa Cruz County Floodplain Maps and Regulations

What is a 100-year floodplain? The 100-year floodplain is the portion of land that is subject to flooding during a 100-year flood event. A 100-year flood event is a flood that has a one percent chance of being equaled or exceeded in any given year.

What is the Floodway? The Floodway is delineated by filling in the edges of the floodplain until the depth of the water in the center increases by no more than 1.00 foot within the area of study. Another way to think of the floodway is it is the area where around 90-95 percent of the mass and energy of a flood event occurs. Because of this, the floodway is considered to be a rather dangerous area, and as such, under the Santa Cruz County Code (SCCC 16.13.470), new construction, fill, and septic systems are not allowed within the floodway.



Can I build within the floodplain? Yes, construction is permitted in the floodplain in accordance with the County of Santa Cruz Floodplain Management Ordinance chapter 16.13.

Improvements to existing homes are allowed if the cost of proposed improvements plus previously issued permits within 5-years are less than 50% of the current market value of the structure, excluding the land. The cost of the improvements is calculated cumulatively over a 5-year period. If the proposed improvements exceed 50% of the structures market value the structure will be required to either reduce the project scope or come into compliance with NFIP requirements for new or substantially improved construction.

I have lived here for many years and have never seen a flood affecting my property. How can you say I am in the floodplain? It is entirely possible for a person to live in the floodplain their entire life and never see a flood event. The event the County is required to regulate to is called the 100-year flood event. This is not a flood that occurs once every 100 years, but rather is an event that has a one percent chance of occurring in any given year. Over a 30-year period, there is a 26 percent chance that a property in the 100-year floodplain will be flooded. For comparison, there is only a 5 percent chance that the building will catch fire during that same 30-year period. Some properties have an even higher risk of flooding because they are in areas where smaller, more frequent floods cause damage.

Odds for Different Events

Event	Odds
Structure in the 100-year floodplain being flooded in any given year	1 in 100
Matching one number plus Powerball in the Powerball Lottery	1 in 124
Structure in the 500-year floodplain being flooded in any given year	1 in 500
Annual chance of being killed in a car accident if you drive 10,000 miles/year	1 in 4,000
Being struck by lightening	1 in 600,000
Winning the Powerball Lottery jackpot (matching five numbers and Powerball)	1 in 120,526,770

The Flood Insurance Rate Map (FIRM) shows my property is mapped in the floodplain, but I do not have a mortgage. Do I have to get flood insurance? No. However, it is recommended and encouraged for anyone who lives in or near the floodplain to have flood insurance. Please watch this short video from FEMA for more information. <https://www.youtube.com/watch?v=TxnU2AVdYFk>

I do not have a mortgage and I don't plan on buying flood insurance. Why do I have to follow the National Flood Insurance Program's (NFIP) rules. The County of Santa Cruz has agreed to participate in the NFIP as a step toward reducing our communities' risk of flooding and to make recovery a more speedy and sustainable process should a flood occur. Our voluntary participation allows homeowners to purchase flood insurance for structures within Santa Cruz County. When the County joined the NFIP we agreed to adopt and enforce floodplain management ordinances (SCCC 16.13) that provide flood-loss reduction building standards for new and existing development. The floodplain management ordinance applies to you even if you choose not purchase flood insurance.

What is substantial improvement/damage? : If the cost of improvements or the cost to repair the damage exceeds 50 percent of the market value of the building, it must be brought up to current floodplain management standards (SCC 16.13.160-S).

What is cumulative improvement? The County of Santa Cruz requires that improvements be calculated cumulatively over five years. All improvement and repair projects undertaken over a period of five years are added up. When they total 50 percent of the market value of the structure, the building must be brought into compliance as if it were new construction (16.13.160-C).

What if my home has been substantially damaged by a flood, fire, or another natural disaster? If the structure has been completely destroyed or the cost of the repairs is greater than 50 percent of the market value then the structure must be rebuilt in compliance with current floodplain management standards as described in SCC 16.13.460.

How do you determine the market value of a structure? For small projects such as minor electrical projects, roofing repairs, and minor remodels the County of Santa Cruz utilizes the County Assessors office assessed value of the improvements. The assessed value can be found here <http://assessorparcelinfo/>. This value may be lower than the true market value of the structure. If the project cost estimate exceeds 50 percent of the Assessor's Office value, the applicant can submit an appraisal of the actual cash value of the structure, prepared by a licensed appraiser, and based on the cost approach.

I just purchased my home for \$500,000 can I use that value? No. The market value of a structure reflects its original quality, subsequent improvements, physical age of building components and current condition. For the purposes of determining substantial improvement, market value pertains only to the structure in question. It does not pertain to the land, landscaping or detached accessory structures on the property. Any value resulting from the location of the property should be attributed to the value of the land, not the building.

I have more questions that are not answered here. Who can I ask? The floodplain ordinance is administered by the Environmental Planning section of the Department of Community Development & Infrastructure. You can make an appointment online to speak with Environmental Planning Monday-Thursday 8:00am-12:00pm.

<https://www.sccoplanning.com/PlanningHome/AppointmentSelf-Scheduler.aspx>

You can also e-mail floodplain related inquiries to environmentalplanninginfo@santacruzcounty.us