

The County of Yuba

Community Development and Services Agency



TO: Board of Supervisors

FROM: Community Development and Services Agency, Daniel Peterson

SUBJECT: Community Development and Services: Ordinance - Hold public hearing, waive reading, repeal and re-enact Ordinance Code Title X, Chapter 10.30 in its entirety to address recent updates to the National Flood Insurance Program and the Community Rating System. (Roll Call Vote) (Five minute estimate)

DATE: October 25, 2022

NUMBER: 557/2022

Recommendation

That the Board hold a public hearing, waive second reading, repeal and re-enact Ordinance Code Title X, Chapter 10.30 in its entirety to address recent updates to the National Flood Insurance Program and the Community Rating System.

Background

The National Flood Insurance Program (NFIP) provides flood insurance and disaster relief to property owners who live in participating communities. Participation in the NFIP is voluntary; Yuba County joined the NFIP in 1983. Participants in the NFIP have to meet certain minimum standards for construction and floodplain management, and have to adopt a floodplain management ordinance that specifies the County's floodplain management requirements. The State of California provides a template for floodplain management ordinances; this template reflects the minimum standards required by the NFIP.

The Board received a briefing on the updated October 11, 2022. Upon conclusion of a second hearing and reading of the Ordinance, the Board may approve the revised ordinance. Upon its passage, the updated ordinance will become effective in 60 days on December 24, 2022.

Discussion

The NFIP also encourages communities to implement higher standards under the Community Rating System (CRS) program. The CRS program provides incentives in the form of premium discounts for communities to go beyond the minimum floodplain management requirements by developing extra flood protection measures. A community's CRS classification determines the premium discount for policyholders. There are ten CRS classifications: Class "1" requires the most credit points and gives the greatest premium discount (45%); while Class "10" receives no discount. Yuba County is a Class "7" community, and receives a 15% discount on flood insurance premiums. FEMA has updated the standards for achieving discounts, so Yuba County needs to adjust its floodplain management standards accordingly. The proposed changes clarify NFIP minimum requirements regarding freeboard.

A summary of the key proposed changes is as follows:

1. Added clarifications concerning NFIP requirements for standards of construction (10.30.080);
2. Added clarifications concerning NFIP requirements for manufactured homes (10.30.080).

Committee Action:

Staff bypassed the Land and Public Works Committee as the Board of Supervisors adopted this floodplain ordinance in 2014 and previously amended this ordinance to align with prior CRS updates.

Fiscal Impact:

The fiscal impact of updating ordinance code chapter 10.30 is anticipated to be negligible. Failure to update the ordinance to conform to the latest CRS standards would result in losing points under the CRS program; it is unknown whether the loss of those points would affect Yuba County's CRS classification.

Attachments

Ordinance Code Title X, Chapter 10.30