

Frequently Asked Questions Regarding the Santa Cruz County Floodplain Mapping Project

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.

I have lived here for many years, and have never seen a flood affecting my property. How can you say I am now 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. If you live in one spot for 100 years, then you only have about a 64% chance of actually witnessing a 100-year or larger flood event. In the late 1990's, the Yangtze River in China saw at least six 100-year or larger flood events in a one year period. What is currently being mapped uses the best of modern science and engineering tools available to determine the 100-year floodplain.

My property is not currently mapped as in the floodplain, and the new mapping shows my property will be mapped into the floodplain. What does this mean to me? – If you have a mortgage through a federal program (FHA or VA) or federally insured financial institution, then you will have to get Flood Insurance for the property. Other lenders may or may not require the Flood Insurance. You can save money by getting the insurance before the new maps go into effect sometime in late 2008 to mid 2009. Then you can lock into the flood zone you are in right now, and receive a discount in flood insurance premiums. For a Zone X or C designation, this means the rate should be between \$350 and \$1,000 per year. Rates vary depending on amount of coverage, the zone you are in, how high above (or below) the BFE you are, if you get contents coverage, the amount of your deductible, and if the building is a residential or non-residential building. This does not include the Community Rating System Discount of 5% residents of Unincorporated Santa Cruz County receive in Zones X or C. If you wait until the new maps go into effect you will have to pay a higher premium rate.

The new mapping shows my property is coming out of the mapped floodplain. Can I now drop my Flood Insurance coverage? – Unfortunately, you will not actually be out of the mapped floodplain until the new maps become effective. Even then, your lender may still require you to have flood insurance. If that is the case, you will qualify for a different type of coverage that will be less expensive than normal flood insurance.

I do not have a mortgage; do I have to get flood insurance if the new mapping shows my property to be mapped as in the floodplain? – No. However, the Santa Cruz County Flood Control District strongly recommends and encourages anyone living in or near the floodplain to have flood insurance.

The new maps are showing my property is going to be mapped into the floodplain, and the land is vacant. Does this mean I cannot use my land at all and cannot build on it? – No. Just because your property goes into the floodplain, does not mean you cannot use or build on it. You will need a Floodplain Use Permit issued by the proper jurisdiction (the Santa Cruz County

Flood Control District if you are in the County and the City of Nogales, or the Town of Patagonia if you are in the Town of Patagonia). Generally speaking, there are no costs for a Floodplain Use Permit, outside of what it takes to meet the requirements of the permit.

My property is being mapped into something called the Floodway? What does this mean? – The Floodway is delineated by filling in the edges of the floodplain until the depth of the water increases by no more than 1.00 feet within the area of study. Another way to think of the floodway is it is the area where around 90 to 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 current Santa Cruz County Floodplain and Erosion Hazard Management Ordinance #2001-03, no construction of fill may be placed on the property within the Floodway.

The new maps show my property going into the Floodway, will this affect my Flood Insurance policy? – No. The Floodway designation is really a management and regulatory designation. To the best knowledge of the Santa Cruz County Flood Control District, the Floodway designation has no affect on Flood Insurance premiums.

You say that no construction or fill is allowed in the floodway. My home is now in the floodway; does that mean I can no longer live there? – No. As long as your home is there, and has not been destroyed, then it can remain and you can live there. If the home is damaged to more than 50 percent of the value of the structure (and only the structure) then the home cannot be rebuilt. This includes damages from a flood or fire, or other catastrophic event. It also means you cannot make any additions to the home.

You say that no construction or fill is allowed in the floodway. A portion of my property is now in the floodway; does that mean I cannot build my house on the portion of the property that is in the Floodway? – Yes. The floodway is considered too dangerous to allow new structures to be placed in the floodway. It does not make the property within the Floodway completely unusable, but it limits the allowable uses on the Floodway portion of the property to what are considered “open” uses, such as parking lots, parks, natural areas, etc.

A portion of my property is now in the floodway, and you are telling me that the allowable uses are being limited. Does this mean the County is going to buy my property from me? – The short answer is no, not at this time. In the future, it is possible for the Santa Cruz County Flood Control District to seek funding to purchase properties in the floodway. Generally speaking, these funds tend to be available after a federally declared disaster within the state. Then the properties that currently have structures on them will have top priority.

I want to challenge the mapping of the floodplains. What will I need to do to do this? – For the floodplain delineations where engineering has been done, then residents will be allowed by FEMA to challenge the designation. However, challenges will not be allowed until the 90-day FEMA public comment period opens up. At this time, we are hoping this period will start sometime this summer. The exact date will depend on the review process and time by FEMA and the contractor FEMA has hired for review. Once the public review period has opened, the only challenges that will be reviewed by FEMA will be challenges that are signed and sealed by an Arizona Registered Professional Civil Engineer.