**Marin County 2019 Repetitive Loss Analysis Report**

April 1, 2019

**Recommendations from Repetitive Loss Area Analysis dated March 2015**

**Action items for yearly report**

**For the County of Marin**

Prepare an annual outreach mailing that encourages property owners in the RL areas to pursue a mitigation measure.

**Action Taken**:

Land Development mailed standard repetitive loss letters (as seen in figure 500-3 on page 500-11) to homeowners in the 19 Repetitive Loss Areas on February 22, 2018.

Provide information to assist interested property owners in applying for a mitigation grant.

**Action Taken:**

Flood Control & Water Conservation District (FC) provided information to Repetitive Loss Area property owners about available 2016 HMGP funding on April 12, 2017. Included in the funding package was a Frequently Asked Questions flyer and excerpts from the FEMA Hazard Mitigation Assistance guidance document. An update on the status of the current HMGP funding was emailed to homeowners on the HMGP grant proposed funding list on September 8, 2018. The update included a report that Cal OES had sent a letter to the County indicating our funding application was preliminarily reviewed, scored, and ranked among applications from other jurisdictions and did not rank high enough to move forward to the Environmental and Historic Preservation review stage. Cal OES, however, encouraged the County to submit this grant application again when a future opportunity arises. The update also referenced the 203k federal mortgage loan program as a potential flood retrofitting financing option.

Flood Mitigation Assistance (FMA) funding became available under NOFO number DHA-17-029-00-99. Marin County Land Development Division notified four Severe Repetitive Loss Properties of the availability of funding on September 1, 2017. One homeowner responded. Funding opportunity was not pursued as the required documentation could not be processed within the time allotted. The homeowner may pursue funding in the future.

The Marin County Flood Control & Water Conservation District (FC) applied for HMGP home elevation funding on behalf of sixteen homeowners, most of which are located in Repetitive Loss Areas. The application was originally submitted to Cal OES in June of 2016 and was revised and resubmitted in order to better prepare for FEMA’s Environmental and Historic Preservation (EHP) Review on February 16th, 2018. FEMA has since split the 16 homes into two groups – one consisting of 9 homes for which environmental review is relatively straightforward, and another consisting of 7 homes that require more in-depth review due to their location relative to wetland habitat. It is anticipated that FEMA will complete review on the group of 9 this year. This round of funding is considered a “pilot program” and depending on evaluation of the outcome and future local funding support, the County may consider future HMGP opportunities for additional homeowners hundreds of homeowners have expressed interest so far.

Provide information that encourages homeowners to frequently clear their ditches of debris to ensure open flow for stormwater in accordance with all regulatory permits.

**Action Taken:**

Land Development Division mails a yearly brochure to homeowners and residents in the Repetitive Loss Area. The brochures encourage people in the SFHA to clear debris from drainage conveyances as part of their winter preparation checklist.

In the existing flood zones, develop flood control projects for review and approval by the County and Flood Control & Water Conservation District (FC). Where appropriate, seek out funding for projects.

**Action Taken:**

* **Coyote Creek Middle Reach Sediment Removal:** The Coyote Creek Middle Reach Sediment Removal project had been tentatively scheduled for 2019, however continued regular bathymetric surveys and hydraulic analysis of Coyote and Nyhan Creeks show there is currently little flood benefit to conducting sediment removal as it does not impact whether or not the levees containing the creek overtop in this tidal area. Instead Flood Control Zone 3 is focusing its resources on improving the reliability of interior drainage systems by pursuing installations of back-up generators at all of its stormwater pump stations that don’t already have one. Going forward, this project will be referred to as Coyote Creek Flood Mitigation Project in these RLA reports.
* **The Ross Valley Flood Protection and Watershed Program (Flood Zone 9)**– The Program is working towards implementing a number of projects to reduce the frequence and severity of flooding in Ross Valley. The Flood Control Distict is leading two projects, listed below, which would likely reduce damages to repetitive loss properties located in unincorporated Marin County. These include the Corte Madera Creek Flood Risk Management Project and the San Anselmo Flood Risk Reduction Project.
* **Phoenix Lake IRWM** **Retrofit:**  The Phoenix Lake IRWM Retrofit Project has been replaced with the Corte Madera Creek Flood Risk Management Project
* **Corte Madera Creek Flood Risk Management Project:** In Fiscal Year 2018/19 a Draft Environmental Impact Statement/Environmental Impact Report was released for the Project by the US Army Corp of Engineers (USACE). After the release of the document, the Zone 9 Advisory Board supported Flood Control staff in a decision to suspend the existing agreement with the USACE and move forward with a locally managed project to design and construct Phase 1 of the originally proposed project. The schedule and approach for this effort is currently under development and will be shared with the Zone 9 Advisory Board and community in the Summer 2019. The objective of the Phase 1 project is to reduce peak flood flow in Corte Madera Creek while enhancing portions of the creek. The funding will be provided by a Department of Waterways grant and Zone 9 Stormdrainage Fees. See the Program website for more project information: <http://www.marinwatersheds.org/resources/projects/corte-madera-creek-flood-risk-management-project>
  + **San Anselmo Flood Risk Reduction Project:** The Project includes two main, complementary parts: A flood diversion and storage basin (basin) to temporarily divert and store floodwater proposed at the former Sunnyside Nursery site at 3000 Sir Francis Drake Boulevard, about a mile north of downtown Fairfax. Under the proposed project, the basin would be coupled with the anticipated acquisition and removal of a building at 634-636 San Anselmo Avenue that obstructs the creek’s natural flow.

The project is currently in the Final Design and Permitting phase (see above for more details). In September 2018, the Final EIR was certified and a project was recommended at a public meeting.  A request for proposals for final design and permitting support for the project was released on September 28, 2018 and a contract was approved by the BOS in January 2019. The District BOS authorized an Option to Purchase Agreement for the building at 634 San Anselmo Avenue and is providing relocation services to the affected business tenants.

Construction on the Sunnyside Nursery site is expected to begin in Summer 2020, and construction on project components in downtown San Anselmo also could begin as soon as 2020, pending coordination with the Ross Winship Bridge reconstruction schedule. Construction is expected to be completed in December 2020. See the Program website for more information: <http://www.marinwatersheds.org/resources/projects/san-anselmo-flood-risk-reduction-safrr-project>

* **Santa Venetia Timber Reinforced Berm Improvement Project:** In November 2017 an application for HMGP funding was submitted to Cal OES for improvement of a timber-reinforced berm that increases the level of protection of the existing levee system surrounding this community of about 900 homes, most of which are in a repetitive loss area. In December 2018 FEMA initiated EHP review. This month the County is initiating CEQA review and is conducting an elevation survey of the TRB which will support design of its improvements.

Complete the CRS application process and improve the County’s CRS classification.

**Action Taken:**

(1) The County completed the CRS application process and joined the CRS program on May 1, 2016 with Class 7. (2) The County applied for modification in June 2017 and was awarded a Class 6 rating that will become effective May 1, 2018.

Adopt this Area Analysis according to the process detailed in the CRS Coordinator’s

Manual.

**Action Taken:**

The Repetitive Loss Area Analysis was adopted by the Board of Supervisors on August 11, 2015.

Conduct an outreach program that provides an opportunity for property owners to request more detailed explanation of the RLAA report findings, identify hazard mitigation measures that are currently undertaken by the County, and hazard mitigation measures that can be undertaken by property owners.

**Action Taken:** Land Development mailed standard repetitive loss letters to homeowners in the 19 Repetitive Loss Areas on February 22, 2018. This letter included suggestions on how to protect themselves from flooding.

**b. For the residents of the study area**

Contact the County for more information about possible funding opportunities.

**Action Taken:** Flood Control & Water Conservation District (FC) provided information to Repetitive Loss Area property owners about available 2016 HMGP funding. A total of 89 homeowners responded with an interest in participating in the HMGP funding opportunity to raise their homes. In response to the 2016 solicitation we now have a list of 200 people. The County has a total of $3 million to work with and is awaiting notification from FEMA as to which properties will be awarded funding.

Review the alternative mitigation measures discussed in this analysis and implement those that are most appropriate for their situation.

**Action Taken:** The County Flood Control and Water Conservation District (FC) reviewed all of the alternative mitigation measures mentioned previously and continue to implement them as funding allows.

Purchase and maintain a flood insurance policy on the home and its contents.

Action Taken: Land Development mailed standard repetitive loss letters to homeowners in the 19 Repetitive Loss Areas on February 22, 2018. This letter included a reminder to purchase flood insurance as homeowner’s insurance policies do not cover flooding.

This Repetitive Loss Report will be posted on the County website under the heading FEMA Flood Information and CRS Program, Local Resources (<http://maringovstg/depts/pw/divisions/land-use/fema-flood-information/local-resources>) after April 10, 2019.