**Marin County 2020 Repetitive Loss Analysis Report**

July 29, 2020

**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:**

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 has been revised during environmental review. The grant was awarded in November 2019 and the County is currently assisting the homeowners with design and permitting for these home elevations. This round of funding is considered a “pilot program” and depending on evaluation of the outcome and future local funding support, the FC or County may consider future HMGP opportunities for additional homeowners – over 100 homeowners have expressed interest so far. A “Program Design Document” outlining the procedures and requirements of the Marin County Structure Elevation Program was adopted by the Board of Supervisors on July 28, 2020.

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 is on hold due to anticipation of very limited benefit following the most recent bathymetric surveying and hydraulic modeling. Further developing projects to raise low spots in the levee may be more effective at addressing freeboard deficiencies than removing sediment due to the tides being the dominating factor in water surface elevations. Potential remedial actions were outlined in the Coyote Creek Levee Evaluation but there isn’t sufficient funding at this time to implement them. Future projects, whether dredging or levee upgrades could be coordinated with a potential project to restore Bothin Marsh which is currently being studied.
* **Corte Madera Creek Flood Risk Management Project:** In order to better meet community needs, the partnership with the U.S. Army Corps of Engineers was ended. This summer FC began work on an environmental impact report, a process which includes several environmental studies and community meetings. The objective is to reduce flooding along a portion of Corte Madera Creek while enhancing habitat and fish passage. A DWR grant has been obtained covering approximately half the estimated cost of the project, and additional grants are currently being pursued.
* **Santa Venetia Timber Reinforced Berm Improvement Project:** In January 2020 an HMGP grant was awarded 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. A CEQA Initial Study/Mitigated Negative Declaration has been completed and design is underway. Construction is expected to start summer of 2021.

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. In August 2019 the County was awarded an HMGP grant for the 2023 update to the Marin County Multi-Jurisdictional Local Hazard Mitigation Plan (LHMP). Part of the scope of this plan is completing a *multi-jurisdictional* repetitive loss area analysis (RLAA) to help the Multi-Jurisdictional LHMP prioritize flood mitigations on areas subject to repetitive flood losses. The Multi-Jurisdictional RLAA planning process kicked off in July 2020. While it was anticipated that the Multi-Jurisdictional RLAA would be completed by the end of 2020, new processes and effects of COVID-19 on existing process may delay finalization until mid-2020.

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. For the Multi-Jurisdictional RLAA development underway, additional mailers and virtual engagement platforms will be utilized during the analysis.

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

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

**Action Taken:** Hundreds of residents in Marin county have contacted Flood Control & Water Conservation District (FC) regarding their interest in participating in the HMGP funding opportunity to raise their homes. While only 16 homes have been awarded this grant as part of a pilot project, if it is successful and cost-effective there may be opportunities for more individuals in the future.

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

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 (<https://www.marincounty.org/depts/pw/divisions/creeks-bay-and-flood/fema-flood-information/local-resources>) after March 31, 2018.