What the !*&? When NFIP Building Violations Happen – You Must Respond Aggressively

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Presentation Overview

- What Happened in Sacramento?
- What Was at Stake?
- Immediate Steps Taken to Prevent Further Violations
- Getting Religion – Some Things Take Time to Sink In
- Final Corrective Action Plan Components
- The Outcome – Now the Work Really Begins
What Happened in Sacramento

- Setting the Stage
  - Natomas Basin remapped to an AE Zone after Corps decertified levees – December 8, 2008
  - De Facto Building Moratorium

- Floodplain Staff finds 41 permits issued in violation of NFIP and City Floodplain Ordinance
  - Including:
    - 35 Residential Homes
      - 10 Brand New Homes (9 occupied)
      - 4 Partially Built New Homes
      - 21 slabs
    - 2 Restored Fire Damaged Homes
    - 1 Detached garage
35 Residential Homes

City of Sacramento

FEMA Construction Status

Legend

Construction Status
- Complete
- Foundation
- Lath/Siding
- Stucco
Fire Damaged Home & Garage
Sacramento has 49,000 flood insurance policies
  • Majority are voluntary (Preferred Risk Policies)

Sacramento Has a CRS Rating of 5
  • Equals a 10-25% reduction in flood insurance rates for mandatory policies
  • Equals a savings of $1.7 million/yr to the community

Large $$ impact to City if CRS retrograded and/or NFIP suspension

1/23/2012
Immediate Steps Taken

- FPM Staff Immediately Informed FEMA of the Potential Violations
- Building Div. Staff Immediately placed Suspension Notices on all Permits
- Notification to Developer to Not Sell Any More Homes
Immediate Steps Taken

- Enhanced oversight by a CFM
- Enhanced Building Permit Procedures in SFHAs
- Reviewed all building permits issued since maps changed
- Close contact with FEMA Staff
- New Management in Building Division
- Required Corrective Action Plan by FEMA
City’s initial proposed “Corrective Actions” were underwhelming
- Allow Unfinished Homes to be Complete
- Promise Not to Do it Again

FEMA formally and firmly rejected that “Plan”
- Must remediate violations
- Assure no future violations
- Severe consequences for failure

City got serious about Corrective Action Plan
Final Corrective Action Plan Components

• Section 1316 Declaration on occupied homes (9 new and 2 fire damaged homes)
  - Removes homes from the NFIP

• Private Flood Insurance provided by Developer and City for 9 occupied homes & 2 fire-damaged homes

• Demolition of the 1 new unoccupied home, 4 partially built homes, and garage
Final Corrective Action Plan Components

- Enhance Warning System for flood evacuation
  - Reverse 911 System, training, and public outreach

- Mitigate at least 4 Repetitive Loss structures

- Preferred Risk Policy Outreach Campaign
  - Increase PRP policies by 10%

- Adopt additional Floodplain Development Regulations
  - Floodplain Development Standards Task Force

- Add at least one CFM in the City’s Building Division
The Outcome – Now the Work Really Begins

- Section 1316 Declarations were approved by FEMA in March 2011
- Private flood insurance has been paid for 2 years now on the 9 occupied homes & 2 fire-damaged homes
- Demolition of the 5 unoccupied new homes completed in August/September 2011
The Outcome –
Now the Work Really Begins
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The Upgrade to the Reverse 911 System was approved by the City Manager’s Office

Notice of Intents have been submitted for CalEMA grants for Repetitive Loss structures

Additional outreach has been conducted such as community meetings, news articles, ads on Region Transit buses, brochures, etc.

Task Force is developing new floodplain regulations

3 new CFMs in the Building Division (including CBO)
The Outcome –
Now the Work Really Begins

- Monthly/Quarterly Status Reports to FEMA and City Council
- Sacramento Area Flood Control Agency is working on the Natomas Basin Levees to reach Zone A99
  - Violations will be remediated