

# Unraveling Flood Plain Regulations

By Ann Katzenbach

The shipment of copper and silver ore in the early twentieth century required a railroad, and in the mountains, a railroad runs through the valleys. Thus Patagonia—which sprang up around the railroad—is situated in a low-lying plain between mountains, making it a flood plain. Here that means, statistically, that each year there is a 1% chance that there will be a major flood.

To say that current flood plain regulations are complicated is an understatement. On November 12, The Patagonia Town Council met with John Hayes, the Santa Cruz County Flood Plain Coordinator, to review and discuss amendments to Chapter 13 of the town code that deal with flood damage prevention. As the meeting progressed, it seemed that the combined federal, state, and manufactured home regulations had even Hayes a bit dismayed. To be fair, he has rarely had to deal with manufactured home regulations, as outside of Patagonia, there are very few places in the county where mobile

homes are allowed.

If there is one good piece of news that came from the evening's tutorial, it is that Patagonia is eligible to apply for the Community Rating System (CRS), a federal program that, while complicated (of course) and requiring endless paperwork (naturally), could help bring down the cost of flood insurance for homeowners.

The CRS sets out minimum standards and puts towns and cities in categories based on how compliant they are with federal flood plain requirements. As town manager David Teel explained, a federal inspector looks at the permits the city has issued for new or major construction. If they are judged as following federal and state guidelines, Patagonia will get a rating of from one to ten. A class one rating could mean homeowner's insurance rates

could be reduced as much as 20%. Hayes explained that meeting federal guidelines is easy, but state regulations are stricter. The



stricter the requirements, the higher the insurance discount. The council will decide whether or not to join this federal program.

A number of trailer park owners were in the audience. When it comes to flood plain regulations, these property owners stand to lose the most. It seems clear that if a mobile home moves from the flood plain, a new elevated foundation will have to be custom built for the incoming home. A mobile home owner or trailer park owner is looking at adding about \$20,000 to the cost of relocating. Ray Klein, a trailer park

owner, pointed out that there are now regulations from the State office of Manufactured Housing that make things even more complicated. Klein says this not only adversely affects his business, it also makes the idea of affordable housing in Patagonia a near impossibility.

When Klein began speaking, he noted the one bright spot in Hayes' presentation is the fact that each community is given some leeway to design its own regulations. These, however, must conform to federal and state standards. City manager David Teel said that trying to sort out what could and could not be done in Patagonia's flood plain has proven to be an ongoing puzzle. Hayes, for all his knowledge, seemed to agree. He suggested that the town check in with other counties to see what they are doing. Patagonia could adopt what is suitable and save itself time and money.

The council plans to do this and eventually come up with a plan for the town. However, with the myriad regulations now on the books and the cost of mandated flood insurance, it seems that the cost of living in Patagonia is on the rise.

## PARA Receives Non-Profit Status

The Patagonia Area Resource Alliance (PARA) has recently been granted 501(c)(3) status by the IRS, which allows PARA to directly receive tax deductible donations. This is another step in PARA's on-going mission to protect the natural resources of the Patagonia area.

In 2011, Wildcat Silver hosted meetings in town discussing their long term plans for an open pit silver mine in the Patagonia Mountains. Primarily concerned about the safety of our community's drinking water, a group of Patagonia area residents formed PARA in the summer of 2011. Save the Scenic Santa Ritas provided initial guidance and became the fiscal sponsor which allowed PARA to receive tax deductible donations.

PARA's mission to protect and preserve our drinking water is now more important than ever with the emergence of five foreign mining companies with plans to start mineral explorations on public land in the Patagonia Mountains.

We are fortunate to have a group of amazingly committed community members and generous donors supporting our mission. Please visit our booth at the Creative Spirit Artists Gallery for additional information or our website at [www.PatagoniaAlliance.org](http://www.PatagoniaAlliance.org)

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