## County looking at major project for Cosgrove Creek

By Nick Baptista / The Valley Springs News / January 17, 2025

Calaveras County is taking the beginning steps to secure federal funding for a multi-million dollar project to protect residents and businesses from flooding along Cosgrove Creek.

However, residents were told Tuesday evening during a town hall meeting hosted by the county that it may take a decade before a project reaches reality and there is stiff competition from other disaster areas for funding.

In the meantime, the county will pursue other funding opportunities, including those offered by the state, and encouraged homeowners to become involved in a National Flood Insurance program that could substantially lower their insurance rates.

Representing the county at the meeting were District 1 Supervisor Gary Tofanelli, County Executive Officer Teresa Hitchcock and Office of Emergency Services Director Eric Holt.

It's been two years since the creek flooded when a series of "atmospheric rivers" dumped nearly 17 inched of precipitation and the area was placed on the Presidential Major Disaster Declaration list.

Holt outlined recent work to mitigate potential flooding with the county spending \$140,000 this fall to remove vegetation along a two-mile section of the creek.

Considered an environmentally sensitive area and habitat for the red-legged frog, a threatened species, the county has a permit from the California Department of Fish and Wildlife to clear vegetation and debris, without disturbing the ground, in the creek's riparian corridor.

Removing sediment or widening the creek are not permitted under the permit and likely will not be considered possible moving forward, Holt told the audience of about two dozen people.

One solution being looked at is creating a "bathtub" or retention basin upstream on Calaveras County Water District property located off Hogan Dam Road near State Route 26.

The basin would "trap" the water during serious storms and release it once the rains stop.

To explore this or other possibilities, the county is asking the Federal Emergency Management Agency for a \$1.2 million grant, Holt said.

That would pay for a preliminary study and engineering. The next phase would be to submit the project for consideration. Many other communities coping with disasters are seeking these funds, Holt said, so the process is highly competitive.

In all, that solution could take a decade to accomplish and cost anywhere from \$20 to \$50 million, he added, with the county liable to pay a portion of those costs.

He is also looking for funding through the state and the recently passed Proposition 4, which set aside \$10 billion for environmental and climate projects.

"We'll chase down every avenue to get this done," he told the audience.

According to Holt, residents can take some steps on their own to help the county in its efforts to obtain state or federal funding by participating in the National Flood Insurance Program's Community Rating System.

It is a voluntary incentive program that recognizes and encourages community and state floodplain management activities that exceed minimum National Flood Insurance requirements. The objective of the Community Rating System program is to support the goals of the National Flood Insurance Program, which include:

- Providing affordable flood insurance to property owners,
- Reducing the cost of federal disaster assistance to taxpayers, and
- Encouraging communities and individuals to take actions that result in flood loss reduction.

Under the program, flood insurance discounts range from 5 to 45 percent depending on the credit points earned. The result is discounted flood insurance premiums that reflect the reduced flood risk resulting from the community and state's actions. The program has three main goals:

- 1. Reduce and avoid flood damage to insurable property.
- 2. Strengthen and support the insurance aspects of the NFIP.
- 3. Foster comprehensive floodplain management.

In California, the Department of Water Resources is working to bring more communities into the CRS program and to improve the standing of communities in the program. More information can be found online at <a href="https://water.ca.gov/Programs/Flood-Management/National-Flood-Insurance-Program/Community-Rating-System">https://water.ca.gov/Programs/Flood-Management/National-Flood-Insurance-Program/Community-Rating-System</a>.