

Legend

-  Neighborhood
-  Zone AE
-  Zone X
-  San Mateo City Limit

FEMA Flood Zone Map City of San Mateo



Miles
October 2012

LEVEE PROJECT COMPLETE!

RESULTS EXCEED EXPECTATIONS

New Map to Become Effective October 2012

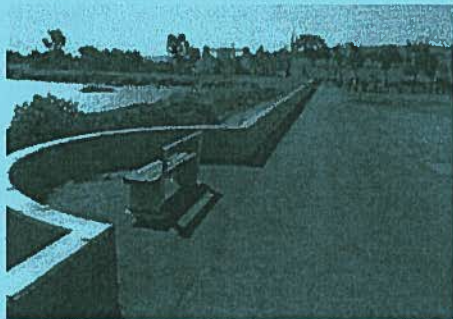


Levee Project Completed

The City of San Mateo has completed the South Bayfront Levee Improvement Project! The project has come in ahead of schedule and within budget. FEMA has certified that the flood protection improvements meet their desired standards, and has indicated that a new map will become effective on October 16, 2012. In terms of flood protection, the work has surpassed expectations – meaning that even **MORE** homes will be removed from the flood zone than originally estimated.

What Does it Mean?

Initially it was anticipated that 6,000 properties would be removed from the flood zone, and approximately 2,100 would remain due to ongoing susceptibility to stormwater flooding. FEMA has indicated that in fact, an additional 1,900 properties will be removed from the map! Fewer than 300 properties South of Highway 92 will remain in the flood zone. This change will



require some adjustments to the

*New Bicycle Path
Alongside the
Completed Levee
Improvements*

assessment rates, but the bottom line

is that if you live in Shoreview, Parkside, Sunnybrae, 19th Avenue Park, or any of the areas neighboring the Marina Lagoon, you will be able to cancel your flood insurance as of October 16, 2012. Residents of Lakeshore, Fiesta Gardens, Los Prados, Edgewater Isle, Marina Gardens, and Lauriedale/Laurie Meadows will not be required to procure flood insurance.

FEMA has advised that although the flood improvements have exceeded expectations, there are still some small pockets in several neighborhoods with ongoing exposure to residual/creek

flooding. The exact boundaries will be identified after the October map has been published, and an amended map would be released subsequently to reflect those areas. The timing surrounding this process is uncertain and we will be updating affected homeowners once we have more information.

What Happens Next?

Shortly before the new map becomes effective, the City will be sending out detailed information outlining the steps homeowners may take to cancel their flood insurance and pursue a refund for the current policy year.



Seal Slough Floodwall

Additionally, the assessment district rates will need to be adjusted after the map has been finalized. Initially, rates were set in two tiers—those properties expected to be removed from the flood zone paid a higher assessment; those anticipated to remain in the flood zone paid less. Since the new map will remove more properties than originally thought, the assessment rates will need to be adjusted to ensure the rate paid reflects the benefit received. It's a good problem to have, but it will require a bit more follow up work to ensure that everyone who benefits is paying an equitable amount. You can look for more information on this in the fall.

What Do I Need to Do Now?

Sit tight. Flood Insurance remains mandatory until the new map becomes effective in October. The City will be holding informational community meetings in late summer through early autumn as the date for the map change approaches.



ETHICAL ASPECTS OF GENETIC SCREENING AND PREVENTIVE MEDICINE

by J. H. M. VAN DEN BEEK, M.D., F.R.C.P.

Genetic screening and preventive medicine are subjects which have attracted considerable attention in the past few years. The ethical aspects of these subjects are discussed in this paper.

Genetic screening is the identification of individuals who are carriers of a gene for a certain disease. The aim of genetic screening is to identify individuals who are at risk of developing a disease, so that they can be advised to take preventive measures. Genetic screening is usually performed on a large scale, for example, in a population of a certain ethnic group or in a family with a history of a certain disease.

The ethical aspects of genetic screening are complex. One of the main issues is the right to privacy. Genetic screening involves the collection and storage of genetic information, which is highly sensitive. It is therefore essential that individuals who are screened are fully informed of the risks and benefits of the procedure, and that they give their consent freely. Another issue is the right to non-interference. Individuals who are screened should not be subjected to any form of discrimination or stigmatization on the basis of their genetic status.

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Dr. J. H. M. van den Beek is a Senior Lecturer in the Department of Public Health and Community Medicine, University of Liverpool, England.



FEMA



FEMA Map Information eXchange

What is the FMIX?

The Federal Emergency Management Agency's (FEMA) Map Information eXchange, or FMIX, was created in March 2010 by consolidating the contact center for the Map Service Center (MSC) into the existing FEMA Map Assistance Center (FMAC) to provide a one-stop shop for a variety of information, products, services and tools that support the National Flood Insurance Program (NFIP).

Who does the FMIX support?

The FMIX supports FEMA headquarters and regional offices, property owners, federal, state and local community officials, as well as insurance agents, Write Your Own agents (WYOs), lenders, realtors, engineers, surveyors, mapping partners and other stakeholders involved in producing, maintaining or using NFIP mapping products (continued on back page).

How do I contact the FMIX?

Call 1-877-FEMA-MAP
(1-877-336-2627)

For general NFIP information, e-mail
FEMAMapSpecialist@riskmapcds.com

For product information or to place an order, e-mail
MSCservices@riskmapcds.com

Other important NFIP toll-free numbers:

For general flood insurance information: 1-800-427-4661

To order any current FEMA publication: 1-800-480-2520

For questions on flood policy coverage and rates: 1-888-435-6637

For agent questions on policy coverage and rates: 1-800-638-6620



FMIX Live Chat Now Available

Monday – Friday

9 a.m. to 5:30 p.m., Eastern Time

To chat with a Map Specialist, visit:

https://www.floodmaps.fema.gov/fhm/fnx_main.html or

<http://msc.fema.gov>

Telephone: 1-877-FEMA MAP (1-877-336-2627)

E-mail: FEMAMapSpecialist@riskmapcds.com

For more information on flood hazard maps, please visit:

<http://www.fema.gov/plan/prevent/fhm/index.shtm>

FMIX Map Specialists provide general NFIP and flood hazard mapping information and services, including:

- Program description, history, and purpose
- Program roles and responsibilities
- How to read a flood map
- How to obtain a flood map
- How to read a Flood Insurance Study (FIS)
- Zone definitions
- Community information and contacts
- Mandatory purchasing guidelines

Map Specialists also respond to a variety of mapping topics, including:

- NFIP and FEMA's flood hazard mapping programs
- Map amendments and revisions, which are written requests to modify a flood map and are also referred to as Letters of Map Change (LOMCs)
- Status of LOMC cases or studies, including historical LOMC facts, mapping reference information, and Letter of Determination Review (LODR) requests
- Flood hazard studies
- FEMA regulations and procedures
- Route calls to programmatic or technical subject matter experts for more detailed information
- NFIP mapping products

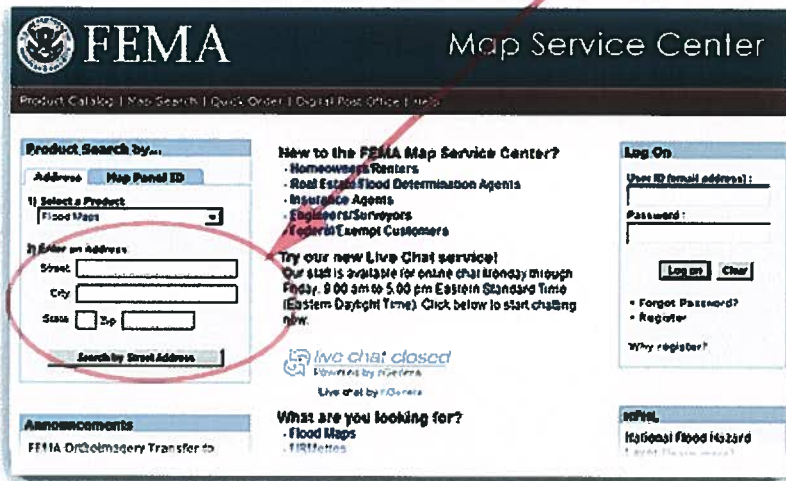
The FMIX is also a source for technical information, including:

- Elevation certificate support
- Hydrology and hydraulics
- Coastal information
- Mapping/GIS
- Technical bulletins
- Floodplain management regulations and ordinance administration
- Flood hazard mitigation techniques
- Development in floodplain

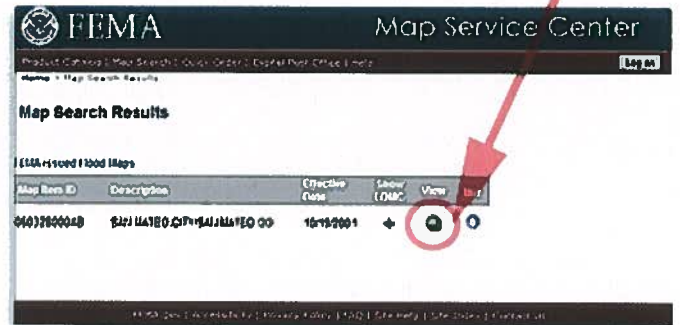
RiskMAP
Increasing Resilience Together

How to create your FEMA FIRMette:

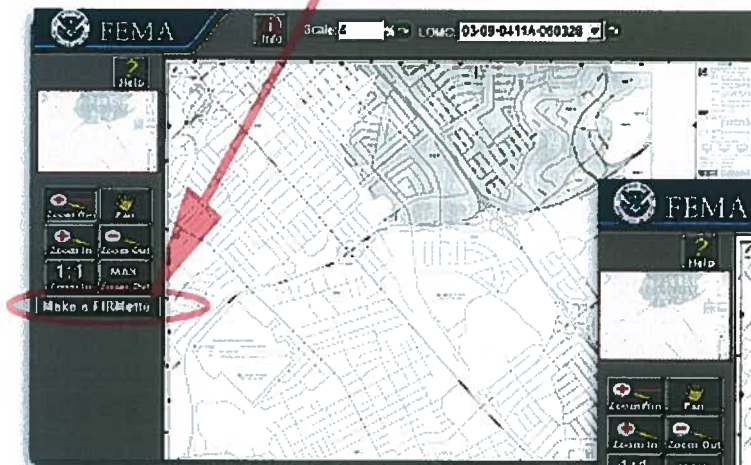
Step 1 - Visit the the official FEMA website: <http://msc.fema.gov>
and enter your address in the space provided:



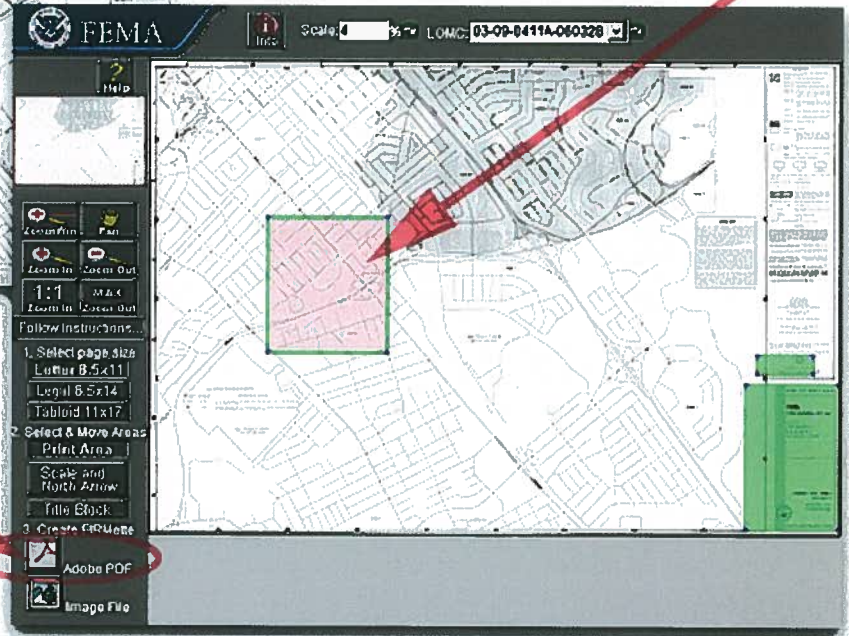
Step 2 - Click on the globe icon to view your map area



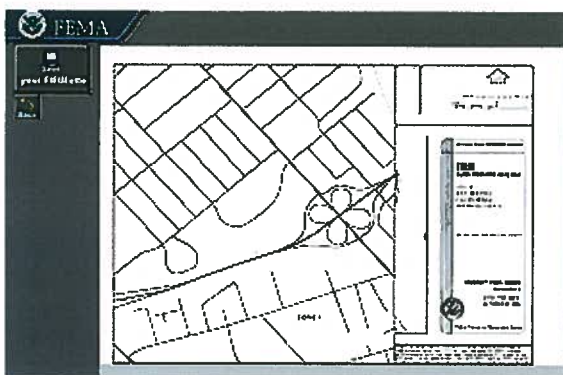
Step 3 - Click on 'Make a FIRMette' button



Step 4 - Click and drag the pink box so that it generally covers the area in which your home is located.



Step 5 - Click on the 'Adobe PDF' button to generate your FEMA map.



Done. You may now Save or Print your FEMA map



FEMA

Conversion to Lower Cost Preferred Risk Policy Flood Insurance Manual: www.fema.gov/flood-insurance-manual

Preferred Risk Policy Section

Section IXX:

CONVERSION OF A STANDARD-RATED POLICY TO A PRP DUE TO A MAP REVISION, LOMA, OR LOMR

A standard-rated policy may be *endorsed or canceled and rewritten as a PRP* as a result of a map revision, LOMA, or LOMR only for the current policy term. The policy may be canceled/rewritten using Cancellation Reason 24 under the following conditions:

- The request to cancel/rewrite the standard-rated policy must be received during the policy term or within 6 months of the policy expiration date.
- No claim has been paid or is pending on the standard rated policy terms being canceled.
- The property meets all other PRP eligibility requirements.

The building and/or contents coverage on the new PRP must be equal either to the building limit and/or contents limit issued under the standard-rated policy, or to the next-higher limit available under the PRP if there is no PRP option equal to the standard-rated policy building and/or contents limit.

NOTE: AGENTS SHOULD CHECK WITH THEIR UNDERWRITERS TO DETERMINE HOW THE INSURANCE CARRIER PREFERS TO CONVERT THE POLICY TO A PREFERRED RISK POLICY (PRP):

- (1) CANCEL/REWRITE OR,
- (2) GENERAL CHANGE ENDORSEMENT FORM

Conversion to a PRP Using Cancellation Reason Code 24: Cancellation Section 24. Cancel/Rewrite Due to Map Revision, LOMA, or LOMR (TRR P Reason 24)

This reason is used to cancel and rewrite a standard-rated flood insurance policy to a PRP within the same company as the result of a map revision, LOMA, or LOMR. The standard-rated policy will be canceled and rewritten as a PRP. Use New/Rollover Indicator "Z" to report the new policy. Premium from the canceled policy will be applied to the PRP, with the difference refunded to the policyholder. No 30-day waiting period will apply to the PRP. The agent/producer will retain the full commission, and the company's expense allowance will not be reduced. This rule applies to the current policy year and 1 prior year provided that the effective date of the map revision or LOMA/LOMR occurred during the prior year.

Continued Next Page...



- **Type of Refund:** Full
 - **Years Eligible for Refund:** 2 years provided that no claim has been paid or is pending
 - **Cancellation Request:** Must be received during the policy year or within 6 months of the policy expiration date
 - **Required Documentation:** Copy of the revised map, LOMA, or LOMR
-

Conversion to a PRP Using a General Change Endorsement Form

General Change Endorsement Section

4. Map Revision

A policy may be endorsed to revise the flood zone or change the Base Flood Elevation (BFE) in which a building is located to provide a more favorable rating due to a physical revision of the FIRM, a Letter of Map Amendment (LOMA), or a Letter of Map Revision (LOMR). The effective date of the endorsement to rate a policy with the current zone must be the effective date of the map revision.

The following endorsement rules must be used:

- If a map revision or amendment became effective during the current policy year, the refund for the premium difference after revising the zone or BFE is prorated, using the date of the map revision or amendment as the endorsement effective date.
- If a map revision or amendment became effective in the previous policy year, a refund of the premium difference is granted for the current policy year and either the pro-rata or full portion of the previous policy year, depending on the map revision or amendment date. The endorsement effective date is the map revision or amendment date or the previous policy year inception date, whichever is later.
- If the policy has expired, the endorsement request must be received within 6 months of the expiration date; otherwise, no refund is available. Before refunding a premium for an expired term, the insurer must check with the policyholder for the existence of a current policy with another WYO Company. Under no circumstances will an insured be allowed a refund for more than 2 policy years, regardless of whether the same or different WYO Company or Companies issued the policy or policies.

Before processing the endorsement, the agent/ producer should check the Flood Map Status Information Service to make sure that the LOMA or LOMR is still valid (or has been recertified) based on the most recent map revision. Also, if the revised map changes the BFE, verify that the same elevation datum is used to determine the building.



FEMA

Policy Cancellation Physical Map Revision (PMR) Flood Insurance Manual: www.fema.gov/flood-insurance-manual

Cancellation Section

Cancellation Reason Code 9:

9. Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area (SFHA) Because of a Physical Map Revision (TRR P Reason 09)

This reason can be used only when flood insurance was required by the mortgagee or other lender because the building was determined to be in an SFHA, but was removed from the SFHA following the physical revision of a map. If the building is no longer located in an SFHA, then the policy may be canceled provided the mortgagee confirms in writing that the insurance is no longer required because the building was removed from the SFHA. This cancellation reason may be used even if the policy was rated in a non-SFHA due to grandfathering or to the 2-year PRP Eligibility Extension.

NOTE: The RCBAP requires a release from the mortgagee for each unit owner in the building or a signed release from each unit owner when there is no mortgagee. Only after this requirement is met can the policy be canceled. The condominium association must provide a signed letter that lists the number of units and specifies the owner of each unit.

••**Type of Refund:** Full

••**Years Eligible for Refund:** Current year in those cases where the map was revised during the current policy term. If the insured was required to renew the policy during the 6 months before or after the effective date of the revised map, the insured may be eligible for a refund of the prior year's premium. For example, the flood policy was effective from January 1, 2010, to January 1, 2011, and renewed January 1, 2011, to January 1, 2012. The effective date of the map change is February 15, 2011. The cancellation will be effective January 1, 2010. If a claim has been paid or is pending during a policy year for which cancellation is requested, the policy cannot be canceled.

••**Cancellation Request:** Must be received during the policy year or within 6 months of the policy expiration date

••**Required Documentation:** Statement from the mortgagee that insurance was required as part of the mortgage but is no longer required, and a copy of the revised map.

AMFA



Member Organizations

Professional Franchise (PFI)

Business Development Corporation (BDC)

International Franchise Association (IFA)

International Franchise Association (IFA)

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MAPPING THE RISK

FREQUENTLY ASKED QUESTIONS

1. Why is the City of San Mateo getting new flood hazard maps?

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties in the City of San Mateo. They indicate the risk for flooding throughout the County of San Mateo. Over time, water flow and drainage patterns have changed dramatically due to surface erosion, land use and natural forces. The likelihood of inland, riverine and coastal flooding in certain areas has changed along with these factors.

This study integrates the most current rainfall, elevation and other key data with the last modeling technology to provide the most up-to-date picture of the area's flood risk. The result: a better picture of the areas most likely to be impacted by flooding and a better foundation from which to make key decisions.

2. Who is responsible for updating the maps?

Currently, there is a nationwide collaborative effort across all levels of government to provide communities with flood risk information and tools which can be used to enhance local mitigation plans and better protect citizens from damage due to flooding. This local mapping project is part of the Federal Emergency Management Agency's (FEMA's) Risk Mapping, Assessment and Planning (Risk MAP) effort, which through more accurate flood hazard maps, risk assessment tools, planning and outreach support, will strengthen the City of San Mateo's ability to make informed decisions about reducing flood risk and enhance its ability to communicate that risk to residents and business owners. The City of San Mateo's map update project is a joint effort with FEMA in cooperation with local associations.

3. What is a Flood Hazard Map?

Flood hazard maps, also called "Flood Insurance Rate Maps" or "FIRMs" are used to determine the flood risk to your home or business. The moderate- and low-risk zones are represented on FIRMs by the letter "X." High-risk zones will be labeled with designations such as "A," "AE," "AO" or "AH," and high-risk zones that have additional risk from storm surge will be labeled "V" or "VE."

4. What are the benefits of the new flood hazard maps?

The Risk MAP project will benefit numerous groups of people in different ways:

- Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect the City of San Mateo and can therefore improve local planning activities.
- Builders and developers will have access to more detailed information for making decisions on where to build and how construction can affect local flood hazard areas.
- Insurance, realty, and lending professionals will have easy on-line access to updates and upcoming changes in order to serve their customers and community more efficiently.
- Home and business owners will have the ability to make better financial decisions about protecting their properties.



MAPPING THE RISK

5. What is a floodplain and how do I determine if my property is located in this area?

A floodplain is the part of the land where water collects, pools and flows during the course of natural events. Such areas are classified as Special Flood Hazard Areas (SFHAs), and are located in a “100-year flood zone.” The term 100-year flood can be misleading. It is the flood elevation that has a 1- percent chance of being equaled or exceeded each year; it is not the flood that will occur once every 100 years. The likelihood of a flood occurring within a 100-year stretch of time is very, very high, but there’s no way to predict when the next flood will occur—or the one after that. The redrawn maps indicate the floodplain as a “high-risk” area, officially classified as an AE, zone. Moderate- and low-risk areas will be designated as X zones and shaded X zones on the new maps.

The new maps are being made available for public view and review and are also available on the Internet. Visit www.cityofsanmateo.org/floodsmart to access links to FEMA’s Map Service Center and to access “MyStreet”— user friendly interactive Web site that allows you to look up your zone information.

6. How will the new flood hazard maps affect me?

Neighborhoods across the City of San Mateo will be affected differently by these map changes. There will be some properties that aren’t affected—their risk remains the same. Other properties will be mapped into a higher-risk area and/or show a new Base Flood Elevation.¹ Some properties will be mapped into a lower-risk area than before. Altogether, more than 8,000 properties will show some change.

7. What will happen if my building is remapped from a moderate- or low-risk area to a high-risk area?

If the new maps—once adopted—indicate the building on your property is now at a higher risk for flooding, you will be required to purchase a flood policy if you carry a mortgage from a federally regulated or insured lender. If you do not have a mortgage, it is still recommended that you purchase flood insurance. Over the life of a 30-year loan, there is about a 2 ½ times greater chance of having a flood in your home than having a fire.² And most homeowners’ insurance policies do not provide coverage for damage due to flooding.

The National Flood Insurance Program (NFIP) has extended the low-cost PRP eligibility period for two years to properties newly mapped into a high-risk zone. In addition, there are “grandfathering” rules to recognize policyholders who have built in compliance with the flood map or who maintain continuous coverage.

8. What will happen if my building is remapped from a high-risk to a moderate- or low-risk area?

When a building is remapped into a moderate- or low-risk area, there is no longer a federally mandated requirement to purchase flood insurance. However, the risk has only been reduced, *not removed*. Flood insurance is still recommended.

¹ Base Flood Elevation: The height of the base flood, or area of land that has at least a one-percent chance of flooding in any given year.

² FEMA - 2009 National Statistic



MAPPING THE RISK

Upon the effective date of the new maps, you may be eligible for a lower-cost Preferred-Risk Policy (PRP). Through your insurance agent, you can easily avoid any gaps in your flood coverage and receive a refund of unused premium by converting your existing policy to a PRP back to its last effective date.

9. How might the new flood maps affect me financially?

When new maps become effective, if your building is newly mapped into a high-risk area and you have a mortgage with a federally regulated or insured lender, you will need to purchase flood insurance. If your property is mapped into a moderate-or low-risk area, you are not required by federal law to purchase or maintain insurance, but are strongly encouraged to do so. The cost of properly protecting your home and contents from flood damage is far less expensive than the cost to repair or replace it after a flood has occurred.

Through the National Flood Insurance Program, coverage can often be obtained at significant savings. The average cost for a flood insurance policy is around \$600 per year. Further, homeowners may qualify for a Preferred Risk Policy that covers both a building and its contents for as little as \$129 per year. Coverage for renters starts at just \$49 a year³. Talk to your insurance agent to determine the appropriate level of protection you need and the money savings options that are available.

10. How can I reduce the cost of flood insurance?

Two solutions the National Flood Insurance Program (NFIP) offers to help lower the cost of flood insurance include Preferred Risk Policies (PRPs) and the Grandfathering Rule.

PRPs, which start at just \$129 a year, are only available for properties in moderate-to-low risk areas. However, recognizing the financial burden that being mapped into a high-risk area and having to purchase flood insurance can place on affected property owners, FEMA extended the eligibility period of the low-cost PRP for two years for buildings that have been newly mapped into high-risk flood zones. In general, this cost-saving option is available to property owners whose buildings have a favorable flood loss history and who may or may not have received limited amounts of federal disaster assistance.

The NFIP "Grandfathering" rules recognize policyholders who have built in compliance with the flood map in place at the time of construction or who have maintained continuous coverage. These rules allow such policyholders to benefit in the premium rating for their building. Flood insurance premiums should be calculated using the new map if it results in a lower premium.

Renewal of an Existing Policy

When determining the premium you will pay for flood insurance, an insurance agent will rate your flood insurance policy based on the flood map that is in effect on the date you purchase your policy. Flood insurance policies may then be renewed and still be rated based on the flood map in effect when the policy was initially rated as long as the flood insurance coverage is continuous and the building has not been altered in a manner that would remove this benefit. For example, if the building on the property is currently mapped in an X zone, you could purchase the policy before the flood maps are adopted and keep the lower rate associated with the X zone even after the new flood

³ Statistics and rates are as of January 2011



MAPPING THE RISK

maps become effective. To help maintain this grandfathering benefit for the next owner, you may transfer the policy to them at the time of sale. An insurance agent can provide you with information about eligibility for the PRP and the PRP Two-Year Eligibility Extension.

Built in Compliance

The NFIP will honor a Grandfather rule for buildings constructed after the first flood map for the community became effective if:

- The building was built in compliance with the flood map in effect at the time of construction; and
- The building has not been substantially damaged or substantially improved.

Under this Grandfather rule, the property owner must provide proper documentation to the insurance company.

If you wish to keep the zone designation in effect when the building was constructed, you must provide a copy of the flood map effective at the time of construction showing where the building is located or present a letter from a community official verifying this information.

In general, for buildings constructed in high-risk zones after the community's first flood map was adopted, your rates are based upon the difference between the flood map's Base Flood Elevation (BFE) and your building's elevation. If there is a change in the BFE and keeping the BFE that existed when the building was first constructed gives you a better rate, you must provide the agent with an Elevation Certificate and a copy of the flood map effective at the time of construction. A letter from a community official verifying this information is also acceptable.

For more information on PRPs and the Grandfathering rule, you should contact your agent.

11. What if my home or business is mapped into a high-risk area but I believe the designation is in error?

Flood map designations are based on the best data available to engineers and local officials at the time areas within a community are surveyed and assessed. Every effort is made to ensure that the maps reflect the most accurate and reliable information about the flood risk for *all* properties. However, re-examining and updating flood hazard information for an entire community is often a multi-year process, and you may feel that you have more accurate or current data about your property when new maps are eventually completed and released to the public.

12. When do the new maps become effective?

The effective map date change is October 16, 2012.

13. How can I learn more about the flood mapping process and how it could affect me?

The following is a list of resources and contact information if you have further questions regarding the City of San Mateo mapping project:



MAPPING THE RISK

Web site Resources:

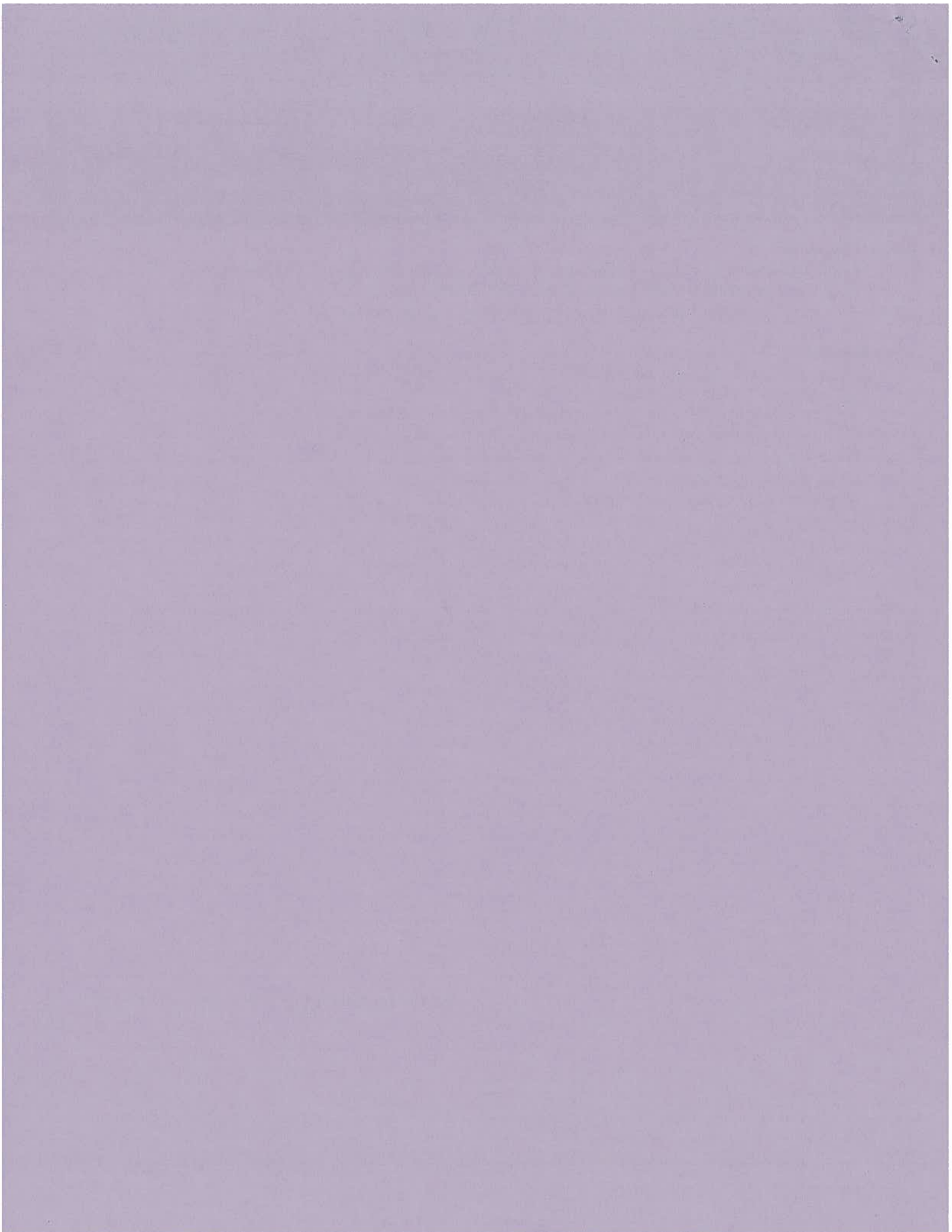
- FEMA Web site on Flood Hazard Mapping: www.fema.gov/plan/prevent/fhm/index.shtm
- For general information about flood insurance: www.FloodSmart.gov
- The City of San Mateo's Web site: www.cityofsanmateo.org/publicworks

Other Resources:

- FEMA Map Information eXchange (FMIX) 1-877-FEMA MAP (1-877-336-2627)
Open Monday-Friday, 8am-6:30pm
- To view, or purchase flood hazard maps for a nominal fee: 1-800-358-9616
- For questions on flood policy coverage and rates: 1-800-427-4661
- City of San Mateo: 650.522.7300, Open Monday-Friday, 8am-5pm.
- Public Meetings: For the latest dates and locations, call 650.522.7300 or visit www.cityofsanmateo.org/publicworks.

FOR MORE INFORMATION Visit [Enter URL] to view the new digital flood maps, see the areas that are changing flood zones and learn how [county/community name] will be affected. Visit www.FloodSmart.gov for more information about how to protect against flooding and the steps local residents and business owners may need to take to ensure that they have proper insurance coverage to protect their investment.

Updated for the City of San Mateo, Sept. 20, 2012





Know Your Risk. IF YOU DECIDE TO CANCEL YOUR STANDARD POLICY

Some property owners who will be released from the Federal flood insurance requirement are electing to maintain their flood insurance coverage. However, property owners also have the option to cancel their flood insurance, and some will choose to take this chance.

Step 1

Write to Your Lender's Flood Insurance Compliance Department and Ask Permission to Cancel Your Flood Insurance.

Property owners who carry a Federally-regulated mortgage must obtain their lender's written permission to cancel their flood insurance. In your request, include your loan number, address, and the following language: "As a result of recent improvements to the City of San Mateo's Levee, the property referred to herein has been remapped into an X flood zone effective October 16, 2012. Flood insurance was originally required for this property as a condition of the loan. However, flood insurance is no longer required because the property is now located in an X flood zone. This map change is a Physical Map Revision (PMR)." (Not a LOMA or LOMR.)

Step 2

Obtain Your Lender's Written Permission to Cancel Your Flood Insurance.

Keep in mind, your lender may legally require you to carry flood insurance, even if your property has been released from the Federal flood insurance requirement.

Step 3

Contact Your Insurance Agent to Apply for Refund.

If your lender grants your cancellation request, provide your insurance agent with a copy of your lender's letter permitting you to cancel your flood insurance. Then ask your agent to cancel your flood insurance and apply on your behalf for a refund of your flood insurance premium. Your request to cancel your flood insurance policy must be received during your current policy term or no later than 6 months after your policy expires. If a claim has been paid or is pending during a policy year for which cancellation is requested, the policy cannot be canceled.

••**Required Documentation:** Statement from the mortgagee that insurance was required as part of the mortgage but is no longer required, and a copy of the revised map.



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Preferred Risk Policy Savings

Based on Non- Residential No Basement/Enclosure

Coverage	PRP Premiums
50,000 / 50,000	584
100,000 / 100,000	924
150,000 / 150,000	1,207
200,000 / 200,000	1,490
250,000 / 250,000	1,717
300,000 / 300,000	1,924
350,000 / 350,000	2,114
400,000 / 400,000	2,284
500,000 / 500,000	2,623


Rates Effective 10/01/2012

Preferred Risk Policy Savings

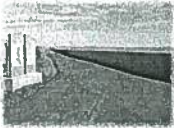
Based on 1-4 Family Residential No Basement/Enclosure

Coverage	PRP Premiums
20,000 / 8,000	129
30,000 / 12,000	165
50,000 / 20,000	217
75,000 / 30,000	254
100,000 / 40,000	282
125,000 / 50,000	303
150,000 / 60,000	322
200,000 / 80,000	353
250,000 / 100,000	376

Rates Effective 10/01/2012




FEMA



*** Flood Awareness Workshop**


City of San Mateo Main Library
Tuesday, October 2, 2012



*** Presentation Outline**

Welcome
Discussion topics for this evening
Workshop Logistics
Q&A

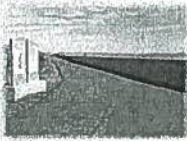
- * What is a "100 year flood"?
- * What did the Levee Project accomplish?
- * Assessment District
- * High v low risk
- * Preferred Risk Policy (PRP) Sample Cost Information
- * PRP & Mid Year Conversion
- * What Are My Options?
Option 1: Convert from high to low risk policy
- * What Are My Options?
Option 2: Full cancellation
- * Resources
- * Q&A



*** 100 year flood**

"I've lived here 30 years and have never had a drop of water in my house!"

- * A flood that has a 1 percent chance of occurring in any given year. It is not a flood that will occur once every 100 years.
- * Until Oct. 16, 2012, you are considered "high risk" because of your "below base flood" elevation.
- * As of October 16, 2012, you will no longer be considered "high risk."



***What did the Levee Project accomplish?**

- * Your property is now considered "low risk."
- * The project improves protection from a 100 year flood for residents of:
 - o South Shoreview, Parkside, Sunnybrae, 19th Avenue Park, or areas neighboring the Marina Lagoon.
 - o Also, Lakeshore, Fiesta Gardens, Los Prados, Edgewater Isle, Marina Gardens, and Lauriedale/Laurie Meadows.
- * You are no longer required to carry mandatory flood insurance as a result of a Physical Map Change (PMR).
- * You have yourselves to thank. Your annual contribution to the Assessment District paid for this project.



***Assessment District**

- * Residents who benefited from Levee Project will pay into Assessment District for 20 years
- * Upcoming ballot for adjusting the assessment fee due to more people coming out of zone
 - o Some people will pay more while others pay less



***High Risk v Low Risk**

"What are my flood policy options now that I'm "low risk?"

- * You can transfer your "high risk" policy to a lower cost "preferred risk policy" (PRP).
- * PRPs are lower-cost than "high risk" policies.
- * Your lower cost policy reflects your low risk status.
- * Note: Mortgage companies have the option of requiring flood insurance policies in any flood zone.



** PRP Sample Cost Information

Based on 1-4 Family Residential
No Basement/Enclosure

Coverage	PRP Premiums
20,000 / 8,000	129
30,000 / 12,000	165
50,000 / 20,000	217
75,000 / 30,000	254
100,000 / 40,000	282
125,000 / 50,000	303
150,000 / 60,000	322
200,000 / 80,000	353
250,000 / 100,000	376



** PRP & Mid-Year Conversion

"How do I transfer my policy from "high risk" to a "low risk/lower cost" PRP?"



What are My Options?

Option 1:
Convert from a high risk policy to a lower cost PRP.

Resident Initiates Process

**"Stay Covered and Save" Plan
oInitiate conversion with your insurance agent - mortgage company not involved



What are My Options?

Option 2: Cancel insurance.

Resident Initiates Process

- * Step 1
 - o Write to Your Lender's Flood Insurance Compliance Department and Ask Permission to Cancel Your Flood Insurance.
- * Step 2
 - o Obtain Your Lender's Written Permission to Cancel Your Flood Insurance.
- * Step 3
 - o Contact Your Insurance Agent to Apply for Refund.
- * If you have a policy when the map changes, you qualify for a refund.
- * Must apply for refund during the policy year or within 6 months of the policy expiration date

**Mortgage companies have access to revised maps through their flood determination companies*



* Resources

Mortgage companies
 Insurance Brokers
 City of San Mateo
 FEMA Map Information Exchange

Key Resources

- * Mortgage companies:
 - o Mortgage companies use flood determination companies that can provide flood status
- * Insurance companies:
 - o Insurance brokers use flood determination companies that can provide flood status
- * City of San Mateo:
 - o www.cityofsanmateo.org/mystreet
 - o Will post information online at www.cityofsanmateo.org/floodsmart

General Resources

- * FEMA Map Information Exchange (FMIX):
 - o Call 1-877-FEMA-MAP (1-877-336-2627)
 - o General NFIP information, e-mail: FEMAMapSpecialist@riskmapcds.com



* Questions?

- * Web Sites:
 - o www.floodsmart.gov
 - o <https://msc.fema.gov/>
 - o www.cityofsanmateo.org/floodsmart
 - o www.cityofsanmateo.org/mystreet
- * Phone Numbers:
 - o FMIX: 1-877-FEMA-MAP (1.877.336.2627)
 - o NFIP Help Center: 1.800.427.4661
 - o City of San Mateo: 650.522.7300
