



Are the North Central & North Shoreview Neighborhoods on the “Lucky Flood” List?

There has been some exciting “FEMA Flood Zone” news that has circulated within many of our neighborhoods. That news is about how the recently completed Levee Project will reduce the risk of flooding for approximately 8,000 homes, meaning that thousands of homes will no longer have to buy mandatory flood insurance under FEMA’s flood protection program.

We understand that many homeowners are uncertain if they are one of the 8,000 who now have improved flood protection as a result of the improvements to the Levee. The residents of North Shoreview and North Central are not on the list of neighborhoods slated for removal from the FEMA flood Zone come October 16, 2012.

Why not? The Levee Project was financed solely from an assessment district paid for by residents south of Third Avenue. The number of parcels south of Third Avenue was able to raise the amount of money necessary to pay for the improvement. As a member of the assessment district, these properties are assessed an extra annual tax on their property tax bills.

Conversely, the projects to flood-protect areas north of Third Avenue will cost 3-4 times the cost of the recently completed Levee Project which cost approximately \$7 million. In addition, there are far fewer parcels north of Third Avenue to pay for this very large project. The City will need to identify multiple funding sources to design and complete this work.

Our goal is to successfully build flood protection that will remove properties in North Shoreview and North Central from the FEMA flood zone. At this time, we lack the funding and therefore, a timeline to share on when we think we can reach this goal. We will continue to attempt to identify funding for this project.

We have made some progress and have laid the ground work for future flood improvements. What are those important, less visible pieces that not only helped flood protect neighborhoods south of Third Avenue, but also North Central and North Shoreview?

- Caltrans increased culvert capacity using State funds. This project increases flood capacity for both North and South of Third Ave.
- With a federal grant, we raised the bridge over Norfolk Street to allow storm water flow to move more freely.
- With local Redevelopment funds, we built a flood wall North of SM Creek
- Again with local Redevelopment funds, we built a piece of the flood wall just at the mouth of SM Creek.

- Designed required improvements to the Poplar Pump Station and completed interim improvements to improve the reliability of the Pump Station.

Insurance Coverage Options

We share the information below with residents who are looking for any way possible to make their flood insurance more affordable.

- Property owners have options with respect to the flood coverage they purchase. Most lenders only require that the building/structure be insured. Coverage for personal contents is optional. Removing contents coverage will result in a reduced premium, but reflects the property owner's risk.
- Many flood policies are written with a standard deductible of \$1,000. Property owners can work with their insurance agents and inquire how different deductibles will affect their premium. The highest deductible available is \$5,000. Selecting a higher deductible will lower the annual premium.
- To see information relevant to the most current insurance rates: Flood Insurance Policy Rates at www.FloodSmart.gov

Thank you very much. If you have any questions, please don't hesitate to contact Sheri Costa-Batis of Public Works at 650.522.7334.