



ADMINISTRATIVE REPORT

TO: PUBLIC WORKS COMMISSION

FROM: Brad B. Underwood, Public Works Director

PREPARED BY: DEPARTMENT OF PUBLIC WORKS

MEETING DATE: January 13, 2016

SUBJECT: FEMA Update

RECOMMENDATION

To receive an update from Public Works staff regarding FEMA flood control measures and map revisions.

BACKGROUND

Riverine Study

On July 16, 2015 FEMA released a new Flood Insurance Rate Map (FIRM) for the City of San Mateo. This map incorporated findings from a Riverine Study the city commissioned as part of FEMA's certification process of the South Bayfront Levee in 2012. The Riverine Study provided new data that was able to remove approximately 110 parcels along Hillsdale Blvd, west of El Camino Real. Attachment 1 is a copy of the letter Public Works sent to these residents. The same results also indicated ponding would result at two locations: 20th Ave/Palm and Hillsdale Blvd east of El Camino (see Attachment 2). As a result, FEMA's new map put about 270 parcels into the high risk flood zone. For those residents going into a high risk flood zone, they face additional building code restrictions and those with a federally backed mortgage would be required to purchase flood insurance by their lender.

In response to this new flood designation, Public Works held an informational open house on November 4th for these 270 property owners. There were several informational stations for residents: flood mapping results, flood insurance info provided by FEMA representatives, building code changes, and how to file a Letter of Map Amendment (LOMA) for certain qualifying residents. Residents would be available for the LOMA process if the flood boundary touched their property but not a structure.

Bay Coastal Study

While FEMA was finalizing the riverine map changes, they were concurrently working on a second map based on their Bay Coastal research. This new map was recently released in a preliminary form as a first step to allow communities to provide comment. The city's consultant, Chuck Anderson of Schaaf & Wheeler has reviewed FEMA's findings and agrees with them. The City of San Mateo chose not to provide any comments or dispute any of FEMA's results.

The Bay Coastal Study will remain preliminary for approximately another year and is scheduled to be officially released in February, 2017. Public Works is aware that these changes would result in the addition of 180 parcels to the high risk flood zone. The flood boundary is anticipated to slightly touch the Woodlake Condominium Complex although it wouldn't touch any structures, just the grounds. Improvements planned for the levee, Poplar pump station and Coyote pump station, will remove these properties from the high risk flood zone.

Public Works staff has notified all potentially impacted residents via USPS mail (see Attachment 3). Public Works is planning an informational meeting for these residents and it is scheduled for Saturday, January 23, 2016, at the San Mateo Police Station. Also, Public Works staff plans to make a presentation at an upcoming Woodlake Condo board meeting to provide that particular group an update and options for how they may be able to remove themselves from the high risk flood zone.

BUDGET IMPACT

There is no budget impact for the Public Works Commission to receive a FEMA flood zone update. Flood protection projects that will remove North Shoreview and North Central remain the same as previous quotes; at around \$23 million. To do the improvements that would be needed for the Riverine Study areas, recent projections show that cost could be over \$49 million.

ENVIRONMENTAL DETERMINATION

Not a project under CEQA

NOTICE PROVIDED: All noticing requirements met.

ATTACHMENTS

Attachment 1 – Letter to residents being removed due the Riverine Study

Attachment 2 – Letter to residents being added due to the Riverine Study

Attachment 3 – Letter to North Central residents being added due to Bay Coastal Study

STAFF CONTACT

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650-522-7308

Kevin Buchanan, Management Analyst
kbuchanan@cityofsanmateo.org
650-522-7334



DEPARTMENT OF PUBLIC WORKS
Brad B. Underwood, P.E., L.S., Director

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www.cityofsanmateo.org

April 27, 2015

Dear Property Owner:

This letter confirms that the Federal Emergency Management Agency (FEMA) will publish a new floodplain map for the City of San Mateo, **effective July 16, 2015**. Current San Mateo County property tax records indicate that you are the owner of property **to be removed from** the Special Flood Hazard Area (SFHA).

If you have mandatory flood insurance check with your lender to see if your flood insurance requirement can be removed. If you are eligible to cancel your flood insurance these are the steps to follow:

1. Notify your lender of map change and that this map revision shows you are removed from the SFHA.
2. Ask lender to provide you a letter stating flood insurance was originally required for your loan and flood insurance is no longer required as a result of the map change.
3. Take letter to your insurance agent to change flood insurance.

Included with this letter is information from the National Flood Insurance Program (NFIP) regarding cancellation procedures.

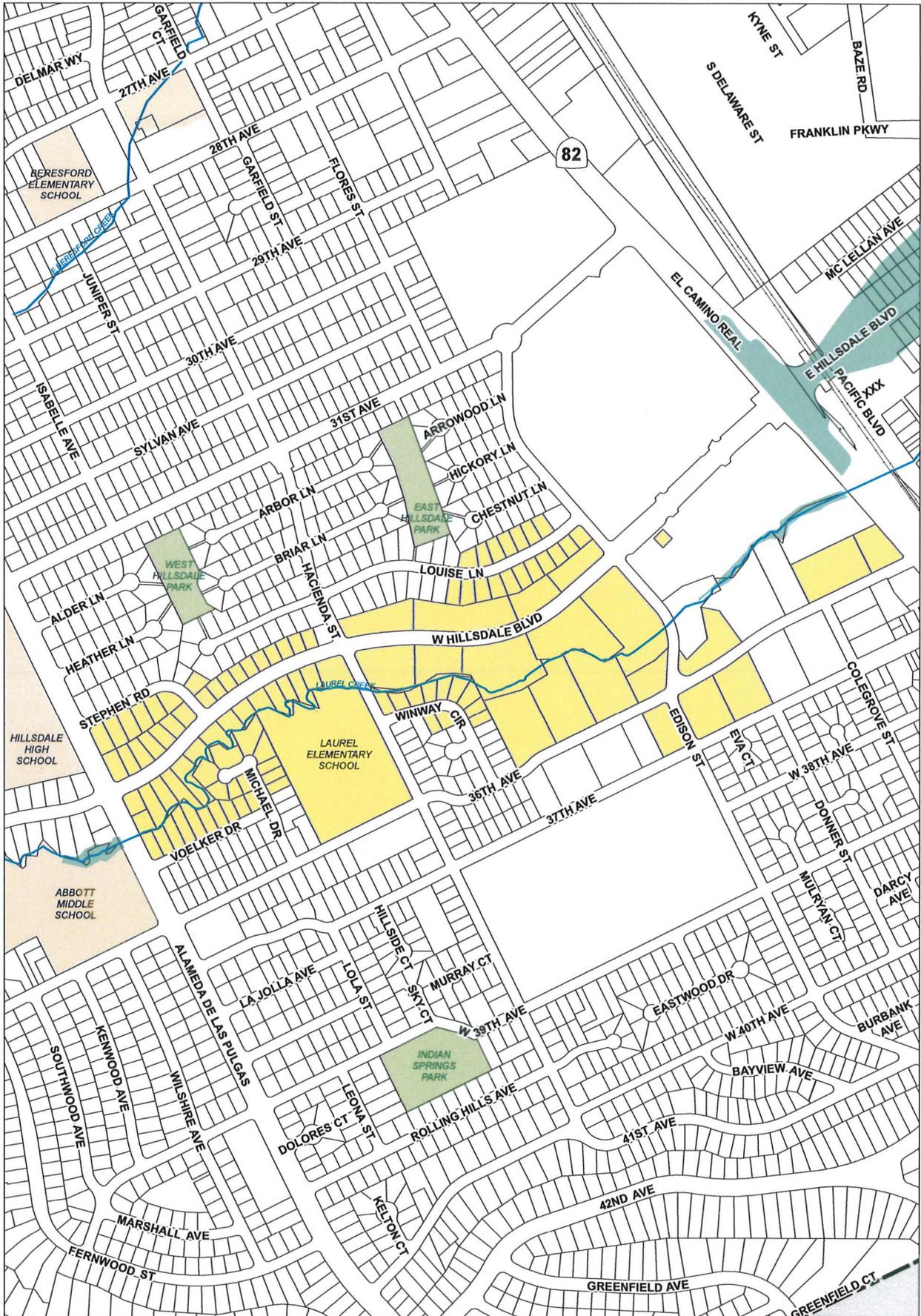
Please consider that FEMA recommends all property owners carry flood insurance and that your property may be eligible to continue coverage at a reduced rate. Assistance with any questions you may have regarding this subject can be obtained from the following sources:

NFIP:	https://www.fema.gov/national-flood-insurance-program www.floodsmart.gov 1-800-427-4661
Building Requirements:	Isaac Hau, City of San Mateo Plan Check Engineer (650) 522-7185
Map Boundaries:	Kevin Buchanan, San Mateo Public Works Management Analyst (650) 522-7334

Sincerely,

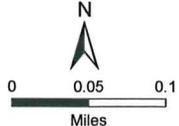
Brad B. Underwood, P.E., L.S.
Director of Public Works

C: Larry Patterson, City Manager
Chron/File



**Properties out of
2015 FEMA Flood Zone**

- LEGEND:**
- 2015 FEMA Flood Zone
 - Properties out of Flood Zone



City of San Mateo

Dated April, 2015, created by DGI/FGIS



DEPARTMENT OF PUBLIC WORKS
Brad B. Underwood, P.E., L.S., Director

330 W 20th Avenue
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www.cityofsanmateo.org

April 13, 2015

Dear Property Owner:

This letter confirms that the Federal Emergency Management Agency (FEMA) will publish a new floodplain map for the City of San Mateo, **effective July 16, 2015**. Current San Mateo County property tax records indicate that you are the owner of property to be included in the Special Flood Hazard Area (SFHA).

If you have a federally backed lender, **your property will be required to carry flood insurance. To obtain the best premium on your flood insurance for the first year, ask your insurance agent if you qualify for a standard Preferred Risk Policy BEFORE** the new map becomes effective on July 16, 2015, and keep continuous coverage.

Assistance with any questions you may have regarding this subject can be obtained from the following sources:

Purchasing Insurance:	Your agent
National Flood Insurance Program:	https://www.fema.gov/national-flood-insurance-program www.floodsmart.gov 1-800-427-4661
Building Requirements:	Isaac Hau, City of San Mateo Plan Check Engineer (650) 522-7185
Map Boundaries:	Kevin Buchanan, City of San Mateo Management Analyst (650) 522-7334
Table 3 (included)	Preferred Risk Policy premiums for the first year if you purchase flood insurance BEFORE July 16, 2015.
Table 4 (included)	Newly Mapped into a Special Flood Hazard Area premiums if you purchase flood insurance on or after July 16, 2015 and your policy coverage becomes effective before July 16, 2016. There is a standard 30-day waiting period before coverage becomes effective under most NFIP policies.

Sincerely,

Brad B. Underwood, P.E., L.S.
Director of Public Works

C: Larry Patterson, City Manager
Chron/File



DEPARTMENT OF PUBLIC WORKS
Brad B. Underwood, P.E., L.S., Director

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December 9, 2015

[Owner Name]
[Mailing Address]
[Mailing City] [Mailing St], [Mailing Zip]

Dear Property Owner:

The Federal Emergency Management Agency (FEMA) has released a preliminary Flood Insurance Rate Map (FIRM) for San Mateo that takes into account data from their recent Bay Coastal Study. The results of this study incorporate newly calculated impacts from bay wave run-up and have led to FEMA determining additional properties are at risk of flooding in the event of a 100-year storm. This preliminary map expands the boundary of FEMA's Special Flood Hazard Area (SFHA) and your property at [Site Address], Assessor Parcel Number [APN] is mapped within the proposed new SFHA. Being in a SFHA has some direct consequences for homeowners:

1. If you have a federally backed mortgage, your lender will require you to carry flood insurance.
2. Homes in a SFHA are subject to building code restrictions.

At this point maps are still preliminary; boundaries may be adjusted and FEMA's final map isn't expected until early 2017. However, the City of San Mateo wanted to give all potentially affected homeowners an early notification of the process. A map is included with this letter which shows the areas expected to be added when FEMA expands the boundary of the SFHA. Also included is a newsletter from summer 2015 the City sent out to all SFHA residents in North Shoreview and North Central. It provides some information about the City's ongoing efforts to remove properties from FEMA's SFHA. The City produces this informational newsletter periodically to keep residents informed.

For those residents who would like to learn more, the Public Works Department will be hosting a community open house. The details are below. The City plans to provide informational stations on planned infrastructure improvements, FEMA flood insurance, and flood map boundaries.

FEMA Flood Zone Informational Open House

Date: Saturday, January 23, 2016
Time: 9AM – 11AM
Location: San Mateo Police Department, 200 Franklin Pkwy

There are two projects that, when completed, would remove all of North Shoreview and North Central from FEMA's SFHA. The first project involves raising part of a levee at the north end of Coyote Point. The second project is building new pump stations, with more pumping capacity at Coyote Point and Poplar Creek. In the fall of 2014, the City Council authorized \$1M for the design of these projects. Currently, the design phase has reached 90%. Once designs for the projects are completed, the City hopes to move into the remaining phases of securing

(over)

appropriate environmental permits, possible land acquisition at Coyote Point, and construction. These projects are estimated at \$23M.

Information is available on our website at www.cityofsanmateo.org/floodsmart or you may contact Kevin Buchanan, Management Analyst, at (650) 522-7334 or kbuchanan@cityofsanmateo.org.

Sincerely,

A handwritten signature in black ink that reads "Ralph E. Braboy". The signature is written in a cursive style and is followed by a long horizontal line that loops back under the name.

Ralph Braboy
Deputy Director, Public Works

C: Larry Patterson, City Manager
Brad Underwood, Public Works Director
Chron/File



Preliminary Flood Insurance Rate Map
Anticipated official release: February 2017

Legend

- Area to be added to flood zone
- Existing flood zone
- City Limit

