New Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps Affects Property Owners in Alameda

About 2,000 parcels in the City of Alameda are within the newly identified 100-year floodplain. That means there is a 1% chance that in any one year the property will experience flooding from extreme high tides and storm activity.

People with federally backed building loans that are located in the new 100-year floodplain may be required by their lender to purchase flood insurance. If flood insurance is not required but the property is in the 100-year floodplain, flood insurance should still be considered for the building and contents within it. The cost is fairly low. Typical homeowner and renter insurance does not cover floods.

The Federal Emergency Management Agency (FEMA) issued a Proposed Flood Hazard Determination, with new Flood Insurance Rate Maps (FIRMs) in the Federal Register on September 30, 2015. Effected landowners now have 90 days to appeal the FIRMs. An appeal is an objection to the elevation of the 100-year flood. To appeal, one has to present scientific proof that the base flood elevation was calculated incorrectly. Please note that the City hired a hydrologist to review the work by FEMA. The hydrologist found no flaws in the techniques used to predict the water levels and extent of flooding.

During the appeal period one can also file a protest. A protest is an objection to
anything else on the map. For example, one could protest that their property was recently filled in and is actually higher than the proposed 100-year floodplain. For that, one would need to present evidence from a licensed surveyor or registered civil engineer.

After the close of the appeal period, FEMA will review all appeals and protests, make changes if warranted, and issue a Final Flood Hazard Determination, with the finalized FIRMs. The City must adopt the final maps in order to continue participation in the National Flood Insurance Program, which allows property owners to be eligible for federally subsidized flood insurance, federally backed mortgages, federal grants or federal disaster relief. The final maps are expected to become effective in late 2016.

In addition to the right of appeal, after the maps are effective, the property owner may choose to have their house surveyed to certify that the lowest adjacent grade is above the predicted flood level (known as the Base Flood Elevation). This requires an Elevation Certificate from a licensed surveyor or registered civil engineer. This can then be used to apply for a FEMA Letter of Map Revision based on Fill (LOMR-F) or Letter of Map Amendment (LOMA). Lenders have the option of waiving the insurance requirement if a LOMA or LOMR-F has been approved by FEMA.

Once the new maps are effective, all new and substantially (over 50%) improved structures within the identified 100-year floodplain will be required to obtain an Elevation Certificate and file it with the City.

There are several ways to find out what a property's flood risks are, and how to become more flood resilient:

- Come to an informational meeting on the proposed floodplain maps that will be
presented by City staff from 6:30 to 8 PM on Wednesday, November 4, 2015, at the Poppy Room of the Harbor Bay Community Center, 2195 Mecartney Road. All Alameda residents and property owners are welcome to attend. The Community Center is in the Harbor Bay Landing Shopping Center on Bay Farm Island, behind CVS Pharmacy and Leydecker Park. AC Transit Bus 21 serves this location from Park Street.

- View paper maps and informational flyers at City Hall, City Hall West, or the Main Library.
- Visit http://www.floodsmart.gov for information about flood insurance, flood maps, and how to find a local insurance agent.
- Talk with your home owner’s or renter’s insurance provider.

For those wishing to submit an official appeal or protest during the 90 day appeal period, contact Laurie Kozisek, Associate Civil Engineer, City of Alameda Public Works, 950 West Mall Square, Alameda CA 94501, or phone 510-747-7930, or email LKozisek@alamedaca.gov.

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