



FLOOD INSURANCE RATE MAP (FIRM) MODERNIZATION No Change – Properties In Or Near SPECIAL Flood Hazard Area

March 15, 2010

RE:

Dear Property Owner:

Flooding is the most frequent and costly disaster. The risk for flooding changes over time due to erosion, land use, weather events and other factors. The likelihood of inland, riverine and coastal flooding has changed along with these factors. The risk for flooding can vary within the same neighborhood and even from property to property, but it exists throughout the area. Flooding occurs not only in high-risk areas, but in low- to moderate-risk areas as well. Knowing your flood risk is the first step to flood protection.

A multi-year project to re-examine flood zones and develop detailed, digital flood hazard maps has been recently completed. Just released for public review, the new maps -- also known as Flood Insurance Rate Maps (FIRMs) -- reflect current flood risks, replacing maps that are up to 29 years old. As a result, you and other property owners throughout the community will have up-to-date, reliable, Internet-accessible information about your flood risk, on a property-by-property basis.

The purpose of this letter is to inform you that the parcel identified at the top of this letter has been mapped in or near a high risk zone, known as a Special Flood Hazard Area (SFHA), and shown as Zone "A", "AE", "AH", "AO", "AR", "A99", "V", or "VE" on the FIRM. If you have a mortgage from a federally-regulated lender and the building(s) on this parcel are within the SFHA, then by federal law, your lender must require you to carry flood insurance when these flood maps become effective. If there is no change in your property's risk level, you should talk to your insurance agent to learn your specific risk and take steps to protect your property and assets.

Map modernization may affect flood insurance requirements and insurance costs may rise to reflect the true high risk. Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program provided by nearly 100 insurance companies and written through licensed insurance agents. Contact your insurance agent to learn about lower-cost options offered by the NFIP. The NFIP has "grandfather" rules to recognize policyholders who have built in compliance with the flood map or who maintain continuous coverage. You may be able to save money by purchasing insurance prior to final map adoption. If

you already have flood insurance when the maps are officially adopted, your premium may stay at the current risk level when your policy renews.

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 three times greater chance of having a flood in your home than having a fire and most homeowners insurance policies do not provide coverage for damage due to flooding. For more information on flood insurance, visit the National Flood Insurance Program's website, www.floodsmart.gov.

The new maps help promote public safety. These flood hazard maps are important tools used in the effort to protect lives and properties. By showing the extent to which areas of the community and individual properties are at risk for flooding, the flood maps help business owners and residents make more informed decisions about personal safety and financially protecting their property. These maps also allow community planners, local officials, engineers, builders and others to make determinations about where and how new structures and developments should be built.

The maps that were just released are still known as preliminary. Citizens may submit technical and/or scientific data to file an appeal regarding their individual property, or the accuracy of the mapping process in general. To learn more about appeals, visit http://www.fema.gov/plan/prevent/fhm/fmc_loma.shtm.

Once the appeals and protests are reviewed and once any needed map changes are incorporated, FEMA will issue a Letter of Final Determination. Six months later, an ordinance approving the new Digital Flood Insurance Rate Map will be adopted. The maps will then become effective, as will any new flood insurance requirements. However, please be aware that starting immediately these flood hazard maps will be used in helping to determine requirements for construction and development.

You can view the preliminary maps by visiting <http://www.map9-m.com/projects/sanmateo/>. For general information about the flood map modernization project, you can contact the City of Pacifica Engineering Division at [650] 738-3772.

This flood map modernization project is a joint effort between Bay Area Communities and the Federal Emergency Management Agency, in cooperation with association and private sector partners.

Sincerely,



Jessie D. de Guzman, P.E.
Associate Civil Engineer

Cc: City Council
Stephen A. Rhodes, City Manager
Van Dominic Ocampo, Director of Public Works/City Engineer
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