



REVISED FEMA FLOOD INSURANCE RATE MAPS (FIRMS)

CHANGING THE 100-YEAR FLOOD PLAIN BOUNDARIES



City Participates in the FEMA National Flood Insurance Program (NFIP)

Communities that participate in NFIP:

- Must adopt and administer a flood plain ordinance
- Are eligible for future flood-related financial assistance
- Are eligible for flood improvement grants and loans from federal agencies
- Property owners in flood plain are assured ability to purchase flood insurance. Such policies cannot be canceled for repeat losses.

FEMA Actions Impacting the City



- In 1968, FEMA began issuing FIRMs identifying land with 1% chance of flooding in any year (100-year flood plain)
- In 2012, FEMA digitized and revised its older maps
- In 2015, FEMA issued further preliminary revisions based on coastal hazard analyses which City appealed in 2016
- In April 2018, FEMA denied City's appeal, meaning that the 2015 preliminary FIRMs will become effective next spring
- By 2020, newly mapped property owners with federally backed mortgages will need to obtain flood insurance

How the Revised FIRMs will Impact on Properties within the City



The revised FIRMs will:

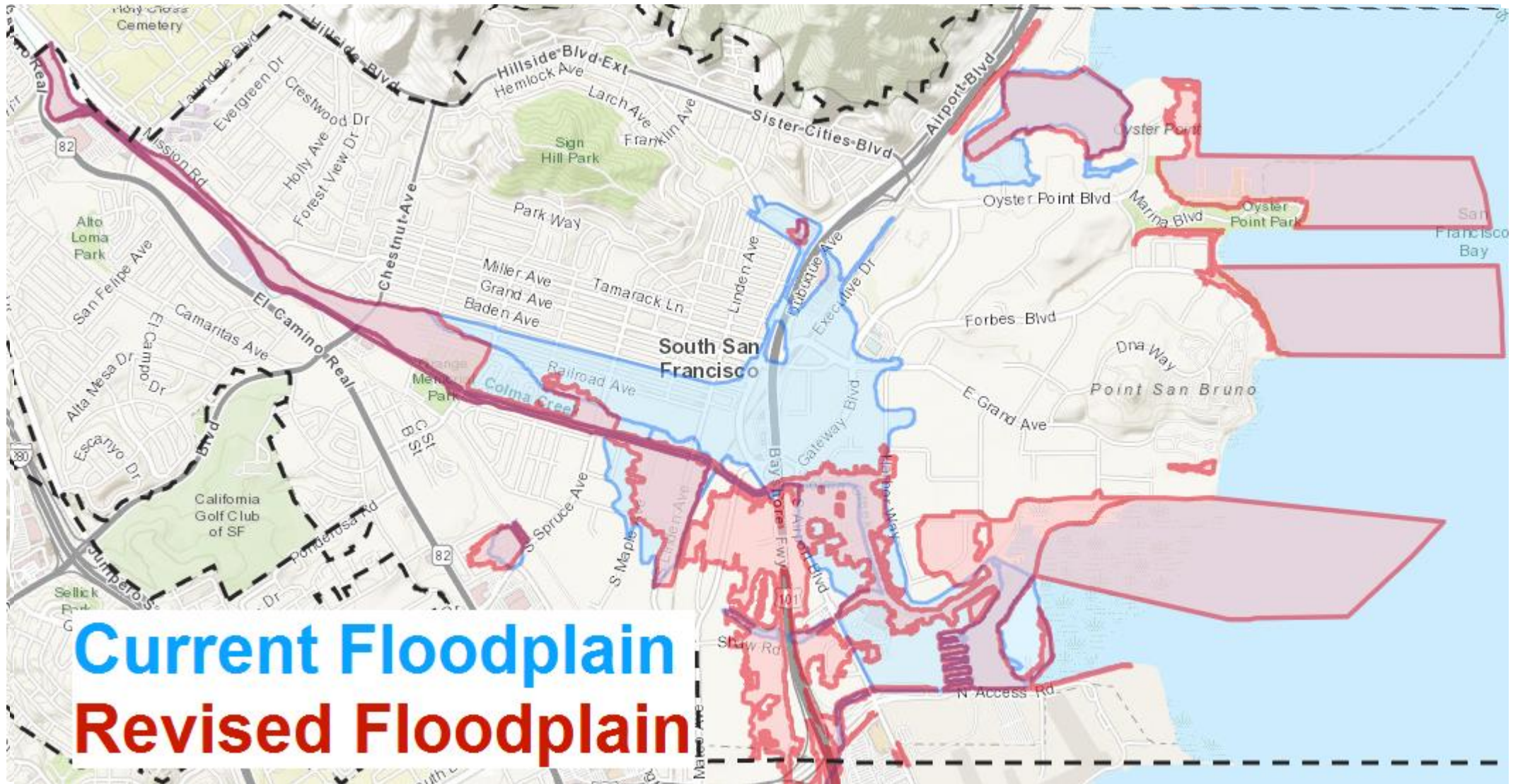
- Add 187 new parcels into flood plain
- Retain 687 parcels already in the flood plain
- Remove 854 parcels from the flood plain

2018 Flood Insurance Rate Maps (FIRMs) Impact on Properties with the City



Of the 187 newly added parcels:

- 36 are single family residential, primary in the Francisco Terrance neighborhood
- 101 are commercial, including warehouses, parking lots, businesses, biotech, and manufacturing
- 6 are local government (utilities & SFO airport)
- 44 are vacant land or underwater marsh



Current Floodplain
Revised Floodplain



Next Steps

Notify affected property owners

- **Send out informational mailer**
- **Hold community meeting(s)**

Amend City's flood plain ordinance