FLOOD INSURANCE RATE MAP (FIRM) MODERNIZATION
Properties Going Into Non-SPECIAL Flood Hazard Area

March 15, 2010

RE:

Dear Property Owner:

Flooding is a 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 into a lower risk zone, shown on the FIRM as Zone "X". If you have a mortgage from a federally-regulated lender, you will no longer be required by federal law to maintain flood insurance when the flood maps become effective. Your lender still does retain the right to require flood insurance if they feel it is necessary.

While flood insurance becomes optional, maintaining coverage is recommended as the flood risk has only been reduced, *not removed*. Lower cost flood insurance from the National Flood Insurance Program (NFIP) is available in low- to moderate-risk areas and you may also qualify for the even lower cost Preferred Risk Policy (PRP). An existing policy can be converted to a lower-cost PRP for those properties that qualify. Contact your insurance agent to learn more about how to convert to the PRP. For more information on flood insurance, visit 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 just released are 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 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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