

City of Millbrae Flood Hazard Mapping Update

March 21, 2019



CITY OF MILLBRAE

Welcome

- Introductions
- Logistics
 - Restrooms
 - Information Stations
 - Sign In
- Presentation Overview
 - What is Changing and Why?
 - What Should You Do If You Are Affected?
 - What is the City Doing to Reduce Flood Risk?



Gregor Blackburn (FEMA)

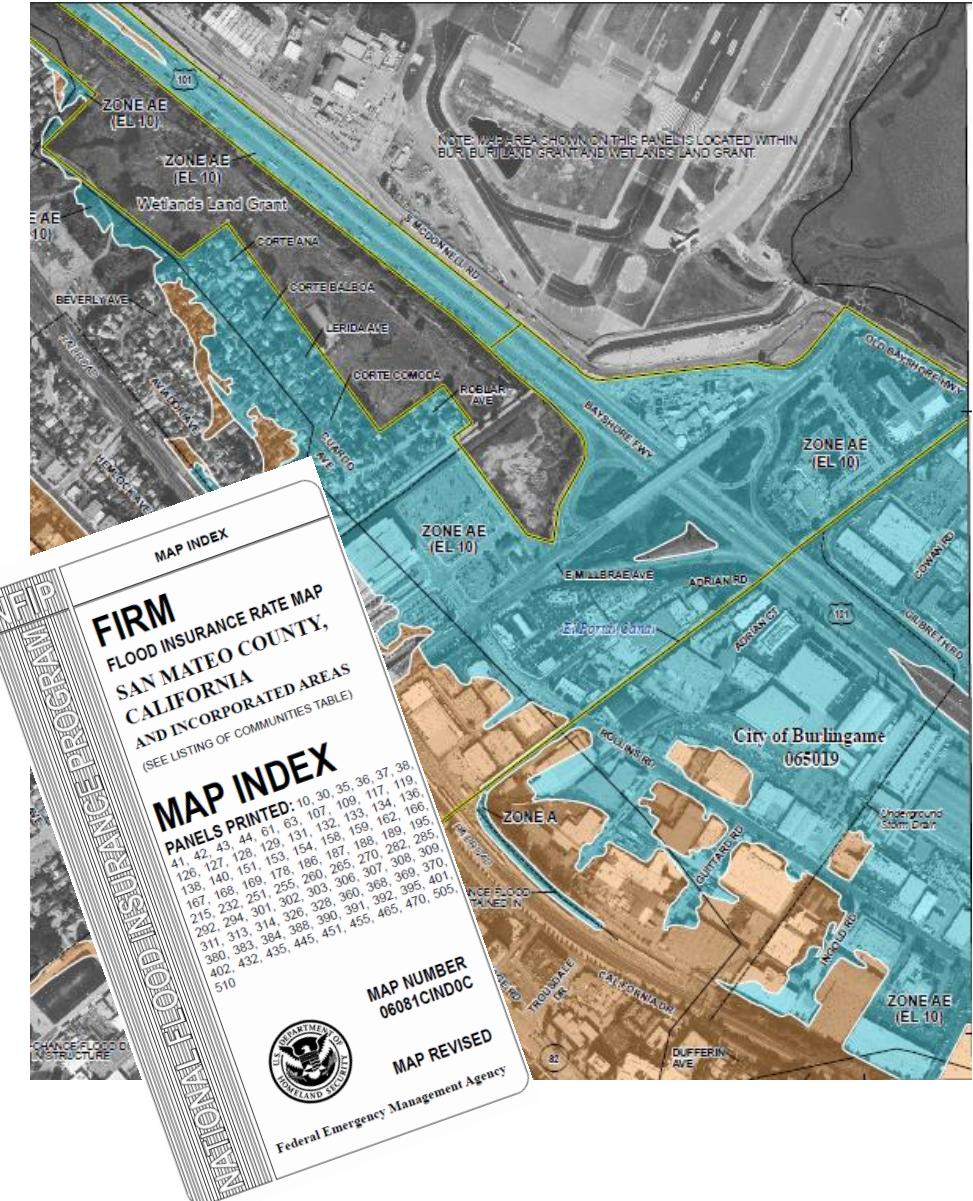
Adam Lizarraga (FEMA)

Millie Cowley-Crawford (Millbrae)



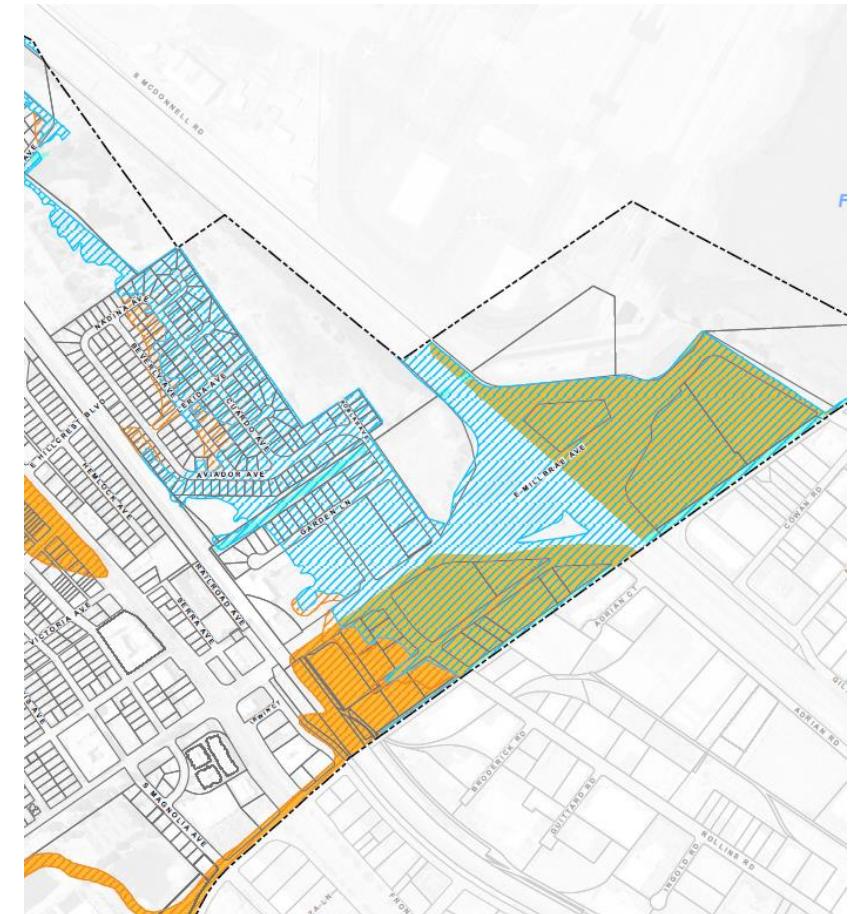
What Is Changing?

- The Federal Emergency Management Agency (FEMA) works with communities to:
 - Identify flood hazards
 - Reduce flood risks
- Flood Insurance Rate Maps (FIRMs) Show Flood Risk:
 - Where will it flood?
 - How high to elevate/flood proof structures



What Is Changing?

- Special Flood Hazard Areas (SFHAs) show where floodwaters will be in a flood that has a 1% chance of happening in any given year
- Millbrae's FIRM has been updated to show a more accurate SFHA
- **Effective APRIL 5, 2019**
- The largest source of flooding is San Francisco Bay



What Is Not Changing?

- The True Risk of Flooding
 - High, Moderate, Low Risk
 - Floods Don't Read Maps
 - If Your Property is On the Line:
 - You may qualify for a lower rate through a Letter of Map Amendment (LOMA)
 - Insurance is still recommended
 - If you don't have a mortgage (renters, owners), insurance is still recommended to protect you



Why Did the SFHA Change?

- Our understanding of the City's risk has changed
- Recent disasters have shown that barriers to flooding such as the levees along Highline Canal may not protect from large events
- Showing the risk of flooding can help us prepare and keep people and property safer



How Do You Know If You're Affected?

- Check the flood maps on display
- Check the address lookup at the welcome station
- Ask our insurance specialist during the Q&A session if you're still not sure



What Should You Do?

FEMA agrees to make flood insurance available within a community when that community agrees to adopt and enforce floodplain management regulations.



How Do I Purchase Flood Insurance?

Contact Your Local Insurance Agent



To Find an Agent Call: 1-800-427-4661



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When Is Flood Insurance Mandatory?

- Buildings in A or V flood zones

WITH

- Federally backed loans



Applicable Federal Law: Flood Disaster Protection Act of 1973 as amended



When Is Flood Insurance Mandatory?



How Much Flood Insurance is Available?

| Type | Building | Contents |
|--|------------------|------------------|
| Residential (incl. condo units) | \$250,000 | \$100,000 |
| Commercial | \$500,000 | \$500,000 |



Save Money: Buy Flood Insurance Early



- Lower cost **Preferred Risk Policy (PRP)**
- Purchase **BEFORE** April 5, 2019
- Keep coverage continuous (grandfathered flood zone)
- \$480 to \$532 First Year Premium*

*Applies to Eligible Single Family Primary Residences Max Coverage



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Save Money: After the Map Change



- Low cost option **Newly Mapped procedure policy (NM)**
- Purchase **within 12 months** of April 5, 2019
- **1st year** premium similar to **PRP** (no more than 18% per year increase)



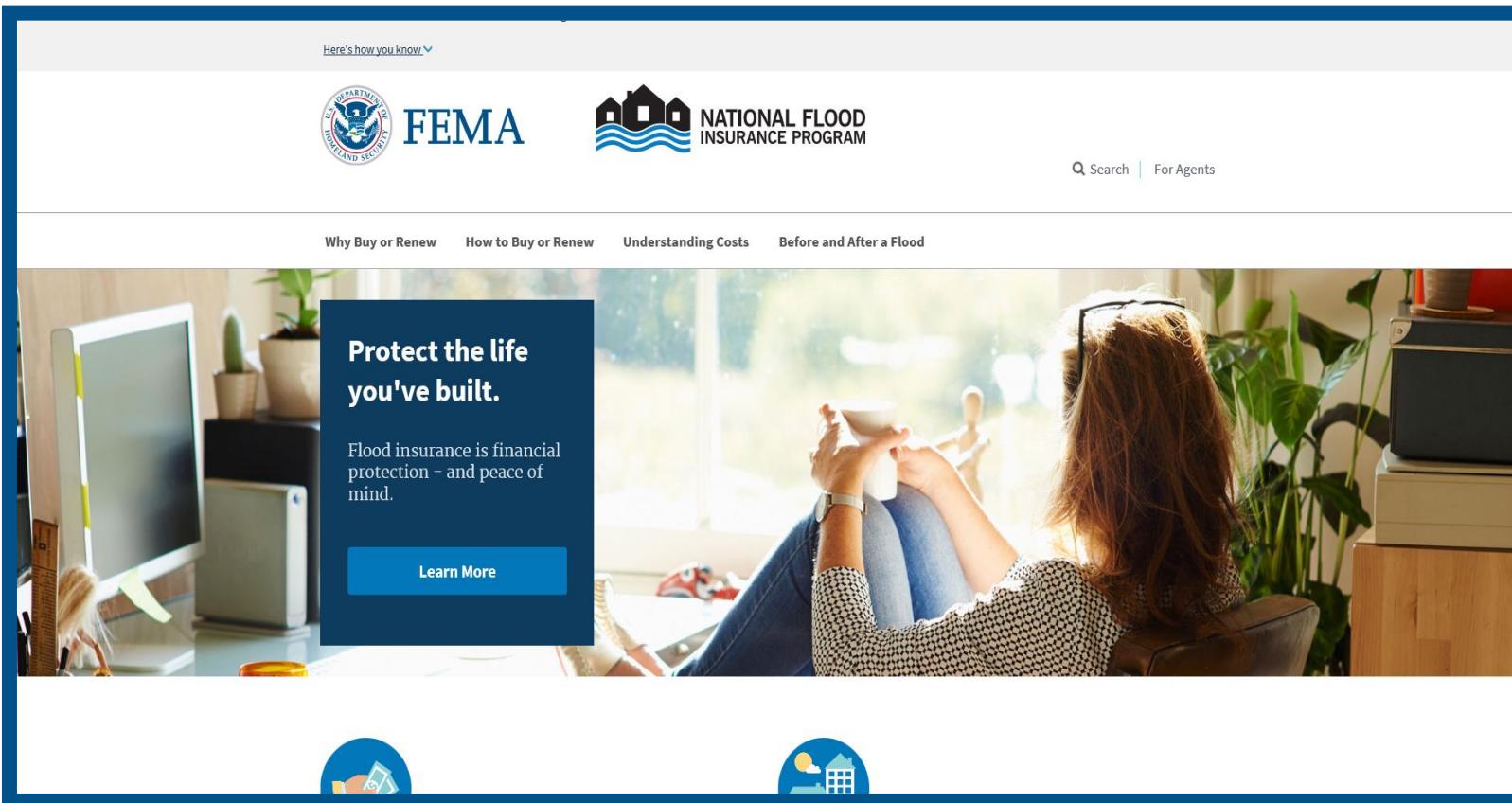
How Much Coverage Is Required?

Lender/Regulator Decision



Where To Get More Information?

www.floodsmart.gov or 1-800-427-4661



The screenshot shows the homepage of the FEMA National Flood Insurance Program. At the top, there are navigation links: "Here's how you know", "DEPARTMENT OF HOMELAND SECURITY", "FEMA", "NATIONAL FLOOD INSURANCE PROGRAM", a search bar, and a link for "For Agents". Below the header, there are four navigation tabs: "Why Buy or Renew", "How to Buy or Renew", "Understanding Costs", and "Before and After a Flood". The main visual is a photograph of a woman sitting in a chair, looking out a window at a bright, sunny scene. Overlaid on the left side of the image is a dark blue callout box containing the text "Protect the life you've built." and "Flood insurance is financial protection – and peace of mind." with a "Learn More" button. At the bottom of the page, there are two small circular icons: one with a house and a checkmark, and another with a house and a sun.



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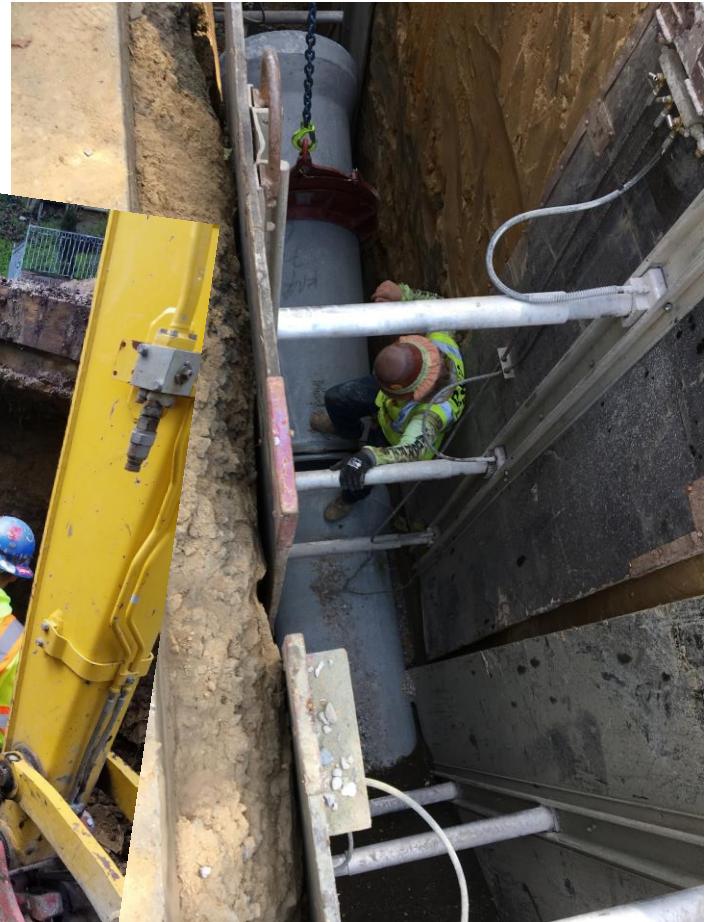
What Is Millbrae Doing To Reduce Flood Risk?

- Planning to Better Understand Risks and Responses
 - Storm Drain Master Plan
 - Hazard Mitigation Planning
 - Climate Adaptation Assessment
 - Climate Action Plan
- Collaborating with Neighbors



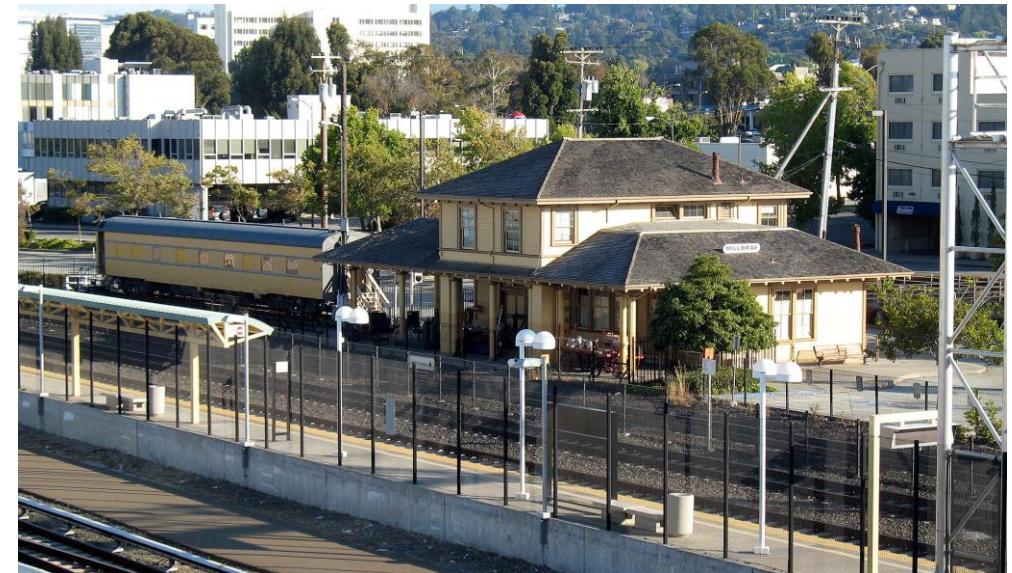
What Is Millbrae Doing To Reduce Flood Risk?

- Construction & Maintenance to Reduce Flooding



What Is Millbrae Doing To Reduce Flood Risk?

- Using Safer Construction Standards in the Floodplain
- Future Activities We're Considering
 - The Community Rating System
 - 5% policy discount for each class
 - Currently, policies entering the SFHA will already get a huge discount
 - For the 61 policies we have, we can get \$3,000 savings
 - Once we have more eligible policies, we can apply for over \$200k in savings



Thank You!

- We welcome your questions

