



August 10, 2009

Mr. Craig Fugate, Director  
Federal Emergency Management Agency  
Federal Center Plaza  
500 C Street, S.W.  
Washington, D.C. 20472

Subject: *Flood Insurance Rate Map for San Mateo County*

Dear Mr. Fugate:

The communities of San Mateo, Foster City, Redwood City, San Carlos, Belmont, and the County of San Mateo are making substantial, credible progress toward improving levees within our communities. Completion of these improvements will mean that the vast majority of these communities will not need to be put into a flood map with a Zone A designation, and most importantly, will be protected against tidal flooding in accordance with FEMA's criteria. The following activities have already been accomplished:

- 100% funding of the costs for the improvements have been secured. For instance, in San Mateo, an assessment district was formed based on approximately 79% of returned ballots being in favor of the assessment district, while other local communities are funding the project costs from capital reserves.
- In San Mateo, a Conditional Letter of Map Revisions (CLOMR) has been secured for all levee improvements. The CLOMR assures the community that map revisions will be issued upon completion of the approved improvements.
- Permit applications have been submitted to all state and federal regulatory agencies and are awaiting review and approval.
- Multiple meetings with FEMA staff have been held, and their advice has been followed.
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- Design consultants are under contract and design work is well underway. Completion of design is dependent on regulatory agencies' review and approval of

proposed improvements. Construction deadlines vary from site to site, but the intent is to complete construction in Redwood City/Redwood Shores by the end of January 2010, and to complete the construction in San Mateo by early 2011.

- The existing system of levees, lagoons, and pumps that protect our communities constitute a system of multi-millions of dollars of investment in present value terms, and it has historically afforded our communities with excellent protection from flooding. We have been maintaining and upgrading these systems and the latest upgrades needed to retain or obtain certification are relatively modest by comparison with the substantial efforts consistently made by our communities to date. *Our communities have a proven history of producing results to maintain safe environments for our residents and businesses.* As evidence, there have been no National Flood Insurance Program (NFIP) compensable losses to date.
- All communities involved in improving levees within their jurisdictions are literally at the table, working together, to minimize duplicate questions and requests of federal and state agency personnel, and to ensure a cooperative approach to the issue of levee improvement for flood prevention in our communities.

We understand that based on FEMA's current schedule, our communities would be placed into Zone A as early as September 2010 if the levee improvements in the limited areas are not completed by that time. While our engineering staff may take issue with the way in which the law defines a community being at risk of a 100 year flood, the staff does acknowledge that FEMA's calculations are in accordance with the criteria that FEMA has promulgated with respect to this issue.

It is highly probable that FEMA will incur a high cost due to its current timeline for issuing the new map for San Mateo County. The high cost would be associated with the staff and consultant efforts that would be required to revise the map once the improvements are completed, which is expected to be within months of FEMA's current schedule for finalizing the new Digital Flood Insurance Rate Map (DFIRM) and issuing a new DFIRM.

We note that, in addition to helping our communities, your outstanding staff is also working to develop solutions for communities where lives are truly at risk. In short, the cost to FEMA and to the public in issuing a map in September 2010 is beyond the cost of simply developing a new map. It will, in our estimation, detract from other communities that need the advice and consent of your staff.

The safety of our communities is our foremost concern. No tidal flooding has ever occurred to the best of our knowledge. Based on studies performed by FEMA's consultants, any potential tidal flooding from the bay would be shallow in depth. We have the funding in place and are making progress on improving the remaining levees to meet FEMA's criteria. We can continue to provide FEMA with regular updates of our communities' progress pertaining to the levee improvements.

The repairs in San Mateo will likely be completed by March 2011. Obtaining the required environmental permits from regulatory agencies is taking more time than originally anticipated. However, the remaining issues are well understood and solutions acceptable to the respective authorities and FEMA are progressing towards final development and approval.

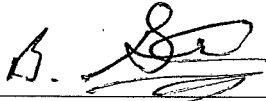
The expected final DFIRM would therefore be effective for no more than six month's before the designation of our communities would need to be changed yet again. In the end, for approximately six months time, an enormous burden seems about to be placed upon our residents, businesses, and FEMA's staff.

We are requesting an extension in the issuance of the new DFIRM because it does not seem to foster good public policy to go to all this effort, or to impose a financial burden on our citizens during this time of economic hardship when the solution to the problem is, in all likelihood, approximately six months beyond the current, expected date of map issuance.

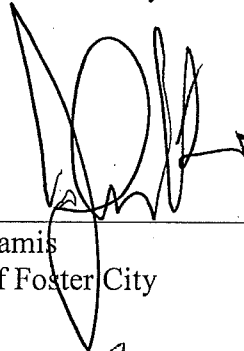
Thank you for your consideration of this request to extend the issuance of the new DFIRM by approximately six months so that we can focus our efforts on completing the improvements, minimize FEMA's time and efforts, and save our communities an expense that is not needed. We have already spent millions of dollars improving and maintaining levees and pumps, and the state has also spent millions of dollars completing freeway improvements, all to avoid potential tidal flooding from the bay and to meet FEMA's criteria. Now, we ask that FEMA recognize not only the good faith efforts of the past, but the ongoing efforts at present, and extend the issuance of the new DFIRM to March of 2011.

Your consideration of this matter is greatly appreciated. If you want to know what we will do, please look at what we have already completed.

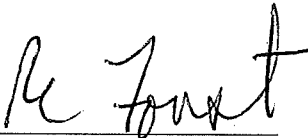
Sincerely,



Brandt Grotte  
Mayor of San Mateo



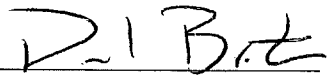
John Kiramis  
Mayor of Foster City



Rosanne Foust  
Mayor of Redwood City



Bob Grassilli  
Mayor of San Carlos



David Braunstein  
Mayor of Belmont



Mark Church  
President, San Mateo County  
Board of Supervisors

cc: Congressmember Jackie Speier  
Senator Barbara Boxer  
Senator Dianne Feinstein