



City of Foster City
ESTERO MUNICIPAL IMPROVEMENT DISTRICT

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FEMA UPDATES FLOOD INSURANCE RATE MAPS

The Federal Emergency Management Agency (FEMA) periodically updates the Flood Insurance Rate Maps (FIRM). A preliminary draft of the FIRM for the County of San Mateo, which includes Foster City, was released by FEMA on April 18, 2008. The map is expected to become effective in Spring 2010.

Improvements made to Foster City's levees in the early 1990's kept all of Foster City classified as Zone X. This means property owners have not been required to purchase flood insurance or comply with specific flood hazard mitigation construction standards. In July of 2007, FEMA recertified Foster City's levee system as meeting federal flood protection standards.

In late 2007 Foster City officials learned that FEMA had changed the way it evaluates potential flood risks. Prior to the current remapping effort, FEMA reviewed and classified communities within their respective city limits. FEMA's new approach considers flood impacts from adjacent communities. In this recent evaluation, FEMA has determined that a section of levee within the City of San Mateo does not provide adequate flood protection for portions of San Mateo and all of Foster City. These areas are therefore being re-classified from Zone X to Zone A, Special Flood Hazard Zone.

Once the new FIRM becomes effective in Spring 2010, property owners in Foster City with federally insured liens or mortgages will be required to purchase flood insurance through the National Flood Insurance Program (NFIP). New development and some property improvements will need to be constructed to comply with specific flood hazard mitigation standards.

The City of San Mateo has made about \$5 million in levee improvements, but needs to finish another \$2.6 construction project before its levee meets federal flood protection standards. This work is expected to be complete by Summer 2010, shortly after the effective date of the FIRM. Flood zone ratings can be modified once the levee is improved and certified by FEMA.

Foster City officials are working very closely with their counterparts in the City of San Mateo to expedite the project. The City Council and staff consider this to be a very high priority issue and are working diligently and proactively to keep the community out of a special flood hazard zone designation.

Over the next two years, property owners are urged to follow this issue closely and learn more about flood zone requirements. For more information about flood insurance, visit www.floodsmart.gov. For more information about Foster City building requirements in flood zones, view Foster City Municipal Code Chapter 15.36 Floodplain Management Regulations at www.codepublishing.com/CA/FosterCity. Questions about Foster City's flood protection should be directed to Public Works Director Ray Towne at rtowne@fostercity.org or 650-286-3288.

Periodic updates regarding FEMA's Flood Insurance Rate Map process, progress reports on San Mateo's levee improvements and Foster City's efforts to keep the community out of a special flood hazard zone will be posted on the City's website at www.fostercity.org.