

# Flood Insurance Rate Map Update

City Council Meeting  
January 19, 2016

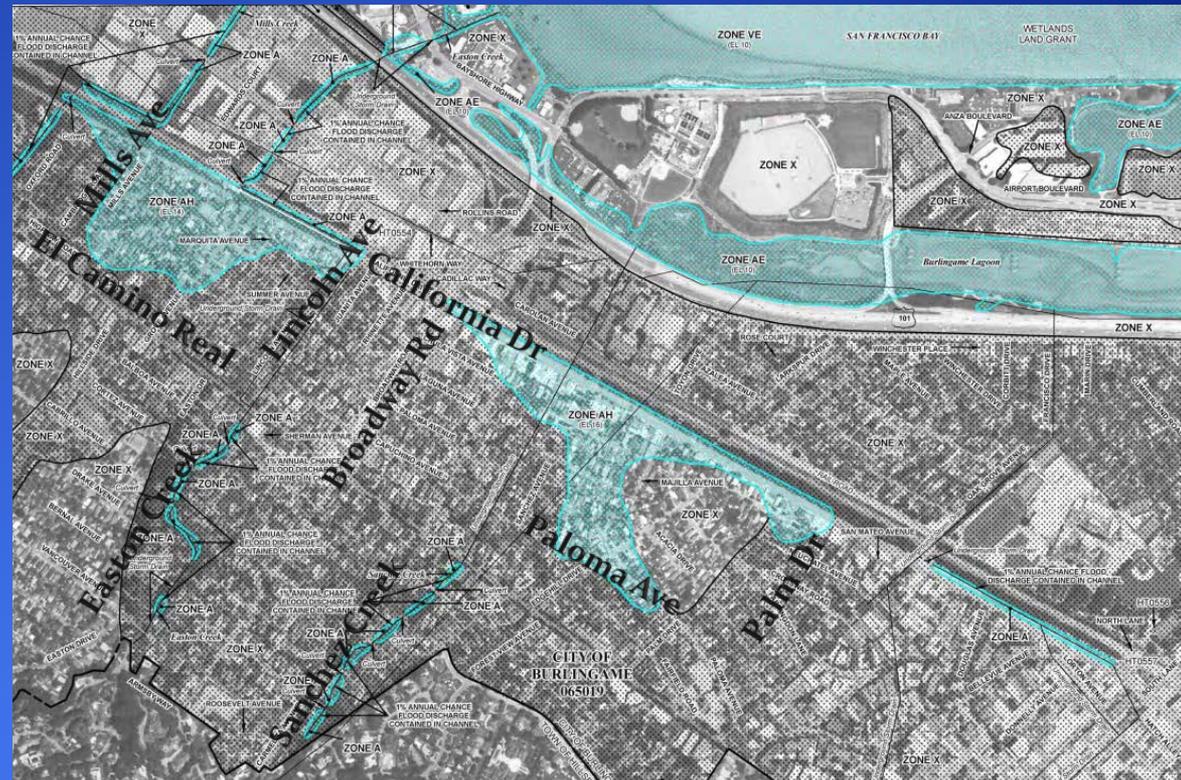
Engineering Division, Public Works Department

# FEMA

First Flood Insurance Rate Map (FIRM) was issued in 1981

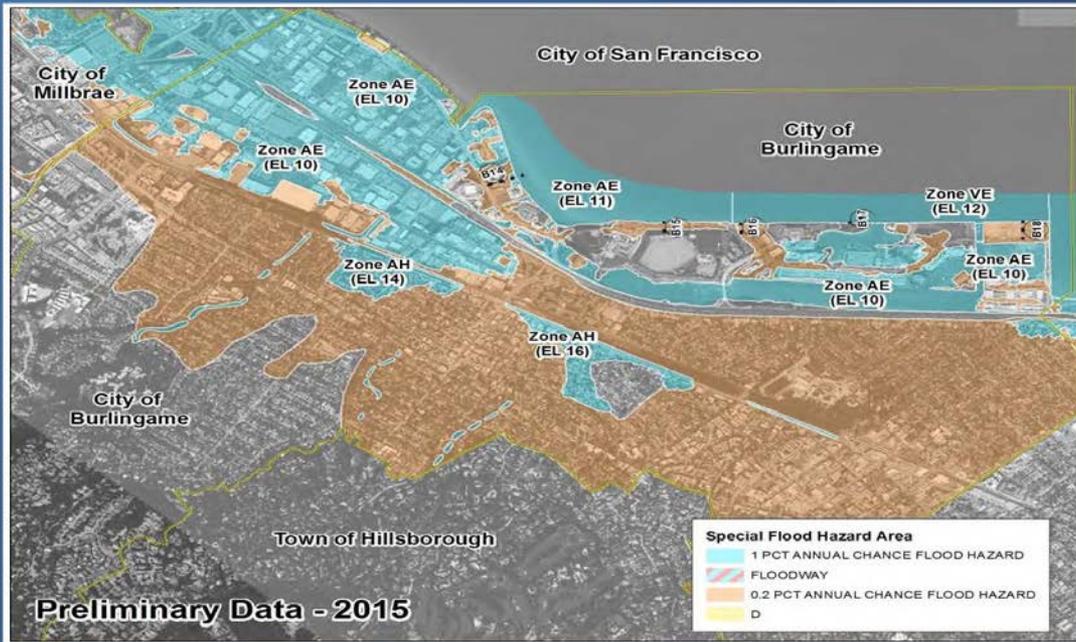
Current FIRM was issued in 2012 and includes:

- Laguna Area
- Easton Creek Area
- Major Creeks
  - El Portal Creek
  - Trousdale Channel
  - Gilberth Channel
  - Mills Creek
  - Easton Creek
  - Sanchez Creek
  - Burlingame Creek



# Proposed Revised FIRM by FEMA

- Early 2013 – FEMA authorized the California Coastal Analysis and issued a new study and FIRM for Burlingame
- December 2014 – staff presented to Council the basis of the study and results
- September 2015 – FEMA released preliminary FIRM



# Proposed Changes to FIRM

## Existing Map

- Affects – 334 parcels  
(290 residential)  
(44 commercial)

## Preliminary Map

- Adds – 358 parcels  
(304 commercial)  
(54 residential)
- Removes – 53 residential

# Mapping Timeline

- Early 2013 – FEMA authorized the California Coastal Analysis and issued a new study and FIRM for Burlingame
- November 2014 – staff presented to Council the basis of the study and results
- September 2015 – FEMA released preliminary FIRM
- January to March 2016 – Appeal period
- April to August 2016 – Resolution of Appeals
- March 2017 – Adoption of new FIRM

# Example of Typical Flood Insurance Coverages

## Policy Coverages

- Building
  - \$60k to \$500k
- Personal content
  - \$25k to \$500k
- Deductible
  - \$2k to \$10k

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single-Family Dwelling	\$ 35,000 <sup>3</sup>	\$ 60,000	\$190,000	\$250,000
2-4 Family Building	\$ 35,000 <sup>3</sup>	\$ 60,000	\$190,000	\$250,000
Other Residential Building	\$100,000 <sup>5</sup>	\$175,000	\$325,000	\$500,000
Non-Residential Building (Including Business Buildings and Other Non-Residential Buildings <sup>4</sup> )	\$100,000 <sup>5</sup>	\$175,000	\$325,000	\$500,000
CONTENTS COVERAGE				
Residential Property <sup>6</sup>	\$ 10,000	\$ 25,000	\$ 75,000	\$100,000
Non-Residential Business, Other Non-Residential Property <sup>4</sup>	\$100,000	\$150,000	\$350,000	\$500,000

# Example of Typical Insurance Rates

## Commercial Property (Industrial Area)

- Lot – 58,600 sf, Building – 40,000 sf
- Policy Coverage
  - \$250k building
  - \$100k contents
  - \$1,250 deductible
- Policy Rate
  - \$3,409/year
  - \$1,729/year\*

\*Preferred risk rate



# Example of Typical Insurance Rates

## Residential Property

- Lot – 6,200sf, Structure – 1,110sf
  - Policy Coverage
    - \$60k building
    - \$25k contents
  - Policy Rate
    - \$1,400/year
    - \$655/year\*
- \*Preferred risk rate



# Next Steps

- Public Outreach (Beginning in March 2016)
- Direct mailing
  - Public contacts
  - Public meetings
    - Available resources
    - Purchasing flood insurance
    - Options for reduced policy rates
- January 2017 – Second direct mailing
  - FIRM will be available on City website

# Questions/Feedback

Engineering Division, Public Works Department

**HOME**

**FLOODING & FLOOD RISKS**

**ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM**

**RESIDENTIAL COVERAGE**

**COMMERCIAL COVERAGE**

**POLICYHOLDER RESOURCES**

**PREPARATION & RECOVERY**

**RESOURCES**

- > Agent Site
- > Agent Locator
- > Community Rating System
- > Community Resources
- > File Your Claim
- > Frequently Asked Questions
- > Glossary
- > Flood Facts
- > Media Resources
- > Toolkits
- >  Email Updates

**LATEST NEWS**

Learn what you can do to keep your family and property safe **before**, **during**, and **after** a flood.

**Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect.**



# A Strong El Niño Means Heavy Rain

Years of drought conditions and recent wildfires coupled with a strong El Niño forecast increase your chance for flooding.

[LEARN ABOUT EL NIÑO](#)

- [El Niño](#)
- [Winter Rainy Season](#)
- [Protect What Matters](#)
- [Recent Changes](#)
- [New Flood Maps](#)



## GET COVERAGE WITH A LOW-COST POLICY

Find out about our Preferred Risk Policy for homes in moderate- to low-risk areas.

[LEARN MORE](#)



## WHAT COULD FLOODING COST ME?

This interactive tool shows the cost of a flood to your home, inch-by-inch.

[LEARN MORE](#)

**One-Step Flood Risk Profile**

### HOW CAN I GET COVERED?

- Rate your risk
- Estimate your premiums
- Find an agent

Address:

City:

State:

Zip code:

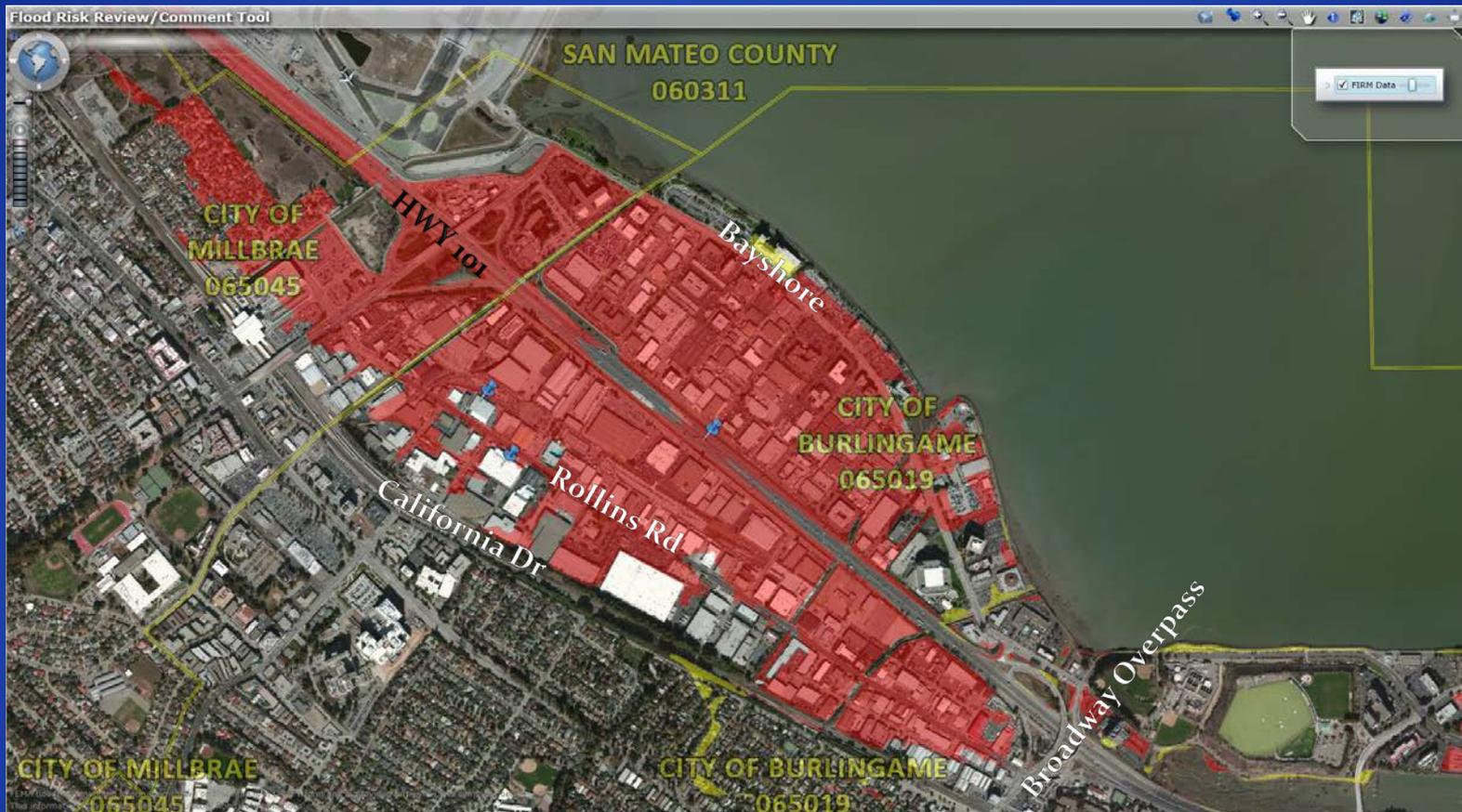
Residential?  Yes  No

[Privacy Policy](#)

# Proposed Changes to FIRM by FEMA



# Flood Risk Review Map Northeast Burlingame



# Flood Risk Review Map Southeast Burlingame

