May 23, 2019

Re: Frequently Asked Questions Regarding the Latest FEMA Map Changes for the Farallon Community and California Cottages

1. Why is my property in a different flood zone?
    a. The Federal Emergency Management Agency (FEMA) updated their flood insurance rate maps, which designate flood zone limits. Based on FEMA's latest evaluation, the flood elevations may have been changed in your area.
2. What is a FIRM?
    a. A FIRM is a Flood Insurance Rate Map, which designates the limits to each flood zone. Insurers use these maps to define who is required to purchase flood insurance.
3. How can I avoid purchasing flood insurance?
    a. If your property is found to be out of the flood zone, then you would not be required to purchase flood insurance. This can be done through a LOMR.
4. What is a LOMR?
    a. A LOMR is a letter of map revision, which is FEMA's modification to an effective Flood Insurance Rate Map. These letters are typically filed by a resident or community to remove their property from the flood zone if the property is above the flood elevation. A surveyor is normally hired to provide the elevation data to the applicant and FEMA.
5. Why wasn't I required to purchase flood insurance before?
    a. Your property may have been covered under a Letter of Map Revision, which removed it from the flood zone. This Letter of Map Revision may no longer be valid.
6. Can FEMA revalidate the previously used LOMR?
    a. FEMA is currently redetermining if the past LOMRs can be revalidated or if they should be superseded. If the LOMR is superseded because the property has fallen below the base flood elevation, there would be no opportunity to reapply for a new LOMR unless major construction raised the elevation of the structures.
7. Do I need insurance?
    a. Typically flood insurance is required by your lender for flood zones A and AE. The City does not set the insurance requirements, so please check with your lender and insurance provider.
8. What is an elevation certificate and how do I get one?
    a. An Elevation Certificate is a document that provides elevation information for a building or improvement. If the City does not have one on record for your property, a surveyor would need to fill out the application from FEMA found on the following webpage:
    https://www.fema.gov/elevation-certificate

9. What is FEMA doing moving forward?
    a. FEMA is currently redetermining if the past LOMRs are still valid. If they are validated, the insurance requirements would be lifted. If they are superseded, they will provide a reason and direction if a new LOMR can be filed.
10. Should I wait for a redetermination before purchasing insurance?
    a. Do no delay if you have received a letter from your bank. Per FEMA's recommendations, they encourage you to purchase flood insurance to make sure the bank does not impose one on your property, which can be more costly.
11. How do I know if I'm part of the redetermination?
    a. If you are located in one of the highlight properties shown on the following map, your letter of map revision is still being evaluated.


109
111
113
115
105
101
London Lane
104
105
100
101
Frog Valley Lane
120
116
112
108
104
100
Northampton Lane
Concourse Drive
401
314
124
128
132
127
123
131
135
156
152
148
100
104
108
Manchester Lane
101
100
105
104
109
108
Newcastle Lane
101
200
105
204
109
208
Treasure island
136
140
144
322
309
311
313
315
109
105
Sotocastle Lane
104
124
100
120
116
112
108
104
100
Clipper Drive
352
317
319
321
323
101
400
1:70
Legend
Roads_Public_and_Private
Parcels-in-Question
Parcels_Metro
CityLimits_Belmont