

# New Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps

STATUS UPDATE JANUARY 27, 2016:

The Federal Emergency Management Agency (FEMA) is tasked with periodically revising the Flood Insurance Rate Maps (FIRMs). The proposed new maps for Alameda County were issued in September 2015. Cities within Alameda County had until early February 2016 to appeal or object to the scientific methods used to calculate the maps. The City of Oakland worked with a consultant to re-calculate the hydrology at Oakland International Airport. This study also included Bay Farm Island.

Both Oakland and the City of Alameda have now filed appeals with FEMA regarding the flood zones in Bay Farm Island and Oakland International Airport. FEMA is expected to review the appeal and issue the final maps based upon their assessment within a few months. The City will support what is deemed most scientifically valid and issued in the final Flood Insurance Rate Maps. The City must adopt the final maps in order to continue participation in the National Flood Insurance Program, which allows property owners to be eligible for federally subsidized flood insurance, federally backed mortgages, federal grants or federal disaster relief. The final maps are expected to become effective in late 2016.

About 2,000 parcels in the City of Alameda are within the FEMA proposed 100-year floodplain. That means there is a 1% chance that in any one year the property will experience flooding from extreme high tides and storm activity. Many of these parcels are on Bay Farm Island, within the area that the City is appealing. Until the final maps are issued, it is not clear how many of the Bay Farm Island parcels will be affected. The City will update this website and issue additional public notices once the maps have been finalized by FEMA.

ONCE THE MAPS ARE ADOPTED:

People with federally backed building loans, located in the new 100-year floodplain, may be required by their lender to purchase flood insurance. Even if you are not required to do so, you may want to consider getting flood insurance on your contents and/or structure. The cost is fairly low. Typical homeowners and renters insurance does not cover floods.

If the final maps show that your house is definitely within the flood zone, but you think the maps are in error, you may choose to have your house surveyed to certify that the lowest adjacent grade is above the predicted flood level (known as the Base Flood Elevation). This requires that you get an Elevation Certificate from a licensed surveyor or registered civil engineer. This can then be used to apply for a FEMA Letter of Map Revision based on Fill (LOMR-F) or Letter of Map Amendment (LOMA). Lenders have the option of waiving the insurance requirement if a LOMA or LOMR-F has been approved by FEMA.

Once the new maps are effective, all new and substantially (over 50%) improved structures within the identified 100-year floodplain will be required to obtain an Elevation Certificate and file it with the City.

## FOR MORE INFORMATION:

View and download the maps as initially proposed. These maps do not show the appealed changes to Bay Farm Island. If the map is not clear in your area, please contact the City to request a more detailed map of your area. The City has GIS maps that can show neighborhoods and buildings in greater detail. See contact info at the bottom of this page.

### **06001C0062H (Alameda Point NW)**

<https://hazards.fema.gov/femaportal/prelimdownload/prelim/ProductsDownloadServlet?pfiProdId=56597>

### **06001C0064H (Alameda Point SW)**

<https://hazards.fema.gov/femaportal/prelimdownload/prelim/ProductsDownloadServlet?pfiProdId=56598>

### **06001C0066H (Alameda Point NE and Bayport)**

<https://hazards.fema.gov/femaportal/prelimdownload/prelim/ProductsDownloadServlet?pfiProdId=56599>

### **06001C0067H (Marina Village)**

<https://hazards.fema.gov/femaportal/prelimdownload/prelim/ProductsDownloadServlet?pfiProdId=56600>

### **06001C0068H (Alameda Point SE and Ballena Bay)**

<https://hazards.fema.gov/femaportal/prelimdownload/prelim/ProductsDownloadServlet?pfiProdId=56601>

### **06001C0069H (West Alameda Island)**

<https://hazards.fema.gov/femaportal/prelimdownload/prelim/ProductsDownloadServlet?pfiProdId=56602>

### **06001C0088H (East Alameda Island)**

<https://hazards.fema.gov/femaportal/prelimdownload/prelim/ProductsDownloadServlet?pfiProdId=56604>

### **06001C0232H (West Bay Farm Island) (Pre Appeal)**

<https://hazards.fema.gov/femaportal/prelimdownload/prelim/ProductsDownloadServlet?pfiProdId=56606>

### **06001C0251H (East Bay Farm Island) (Pre Appeal)**

<https://hazards.fema.gov/femaportal/prelimdownload/prelim/ProductsDownloadServlet?pfiProdId=56607>

Visit FEMA's websites for general mapping and flood resiliency info:

- Information on flood insurance, flood maps and how to find a local insurance agent <http://www.floodsmart.gov>
- FEMA Map Portal for general mapping info <http://msc.fema.gov/portal>
- FEMA Publication 495 - Adoption of Flood Insurance Rate Maps by Participating Communities [http://www.fema.gov/media-library-data/20130726-1903-25045-4716/fema\\_495.pdf](http://www.fema.gov/media-library-data/20130726-1903-25045-4716/fema_495.pdf)
- How to File Appeals and Protests [http://www.fema.gov/media-library-data/20130726-1627-20490-1536/r6\\_appeals\\_protests\\_supporting\\_data.pdf](http://www.fema.gov/media-library-data/20130726-1627-20490-1536/r6_appeals_protests_supporting_data.pdf)
- Elevation Certificate and Instructions <https://www.fema.gov/elevation-certificate>

If you have more questions, contact Laurie Kozisek, Associate Civil Engineer, City of Alameda Public Works, 950 West Mall Square, Alameda CA 94501, or phone 510-747-7930, or email [LKozisek@alamedaca.gov](mailto:LKozisek@alamedaca.gov). If you need a map of your neighborhood, please include your physical address and email address.