



**COUNTY OF ALAMEDA  
PUBLIC WORKS AGENCY**

399 Elmhurst Street • Hayward, CA 94544-1395  
(510) 670-5480

**PRESS RELEASE**

**FOR FURTHER INFORMATION:**

Daniel Woldesenbet, Director  
Bill Lepere, Deputy Director  
(510) 670-5431

**FOR IMMEDIATE RELEASE:**

July 13, 2009

**Updated FEMA Flood Insurance Rate Maps Now Available**

Hayward, CA – The Federal Emergency Management Agency (FEMA) has released the new Flood Insurance Rate Map (FIRM) for areas in the vicinity of San Lorenzo Creek, Castro Valley Creek, and Chabot Creek in Alameda County. The new rate maps will become effective as of August 3, 2009.

Property owners with federally backed loans are advised that flood insurance is required for properties located within a FEMA-identified Special Flood Hazard Area (Zone A). Lenders are obligated to require this insurance of borrowers with properties located within the high risk Zone A.

According to FEMA, properties that are not currently within Zone A, but will now be included within the newly released FIRM, can obtain flood insurance from an insurance company and be "grandfathered" in with a preferred risk policy. But the flood insurance policy must be obtained prior to August 3, 2009, the effective date of the new FIRM. By doing so, property owners may realize substantial savings in insurance premiums. This may be an especially attractive option since the policies are said to be transferrable to the future owners of the property in case of deed transfer or sale.

For those with property presently located within Zone A and who have current flood insurance policies, but whose properties will be removed from the higher risk area with the publication of the new FIRM, it may be worthwhile to contact your insurance agents to discuss options of either moving to a lower risk policy or cancelling their flood insurance if they desire.

For more information on flood insurance, visit the FEMA National Flood Insurance Program website at <http://www.fema.gov/business/nfip/qanda.shtm>.

The preliminary updated FIRM is available for viewing at the Alameda County Public Works Agency Permit Center, located on the first floor, 399 Elmhurst Street, Hayward, CA.

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