

January 8, 2025

Mr. Cynthia Tilson  
63 Waterfront Drive  
Pittsburgh, PA 15222

Re: Zillow Flooding Risk Assessment  
63 Waterfront Drive  
Pittsburgh, PA 15222

Dear Ms. Tilson,

I have reviewed the flood risk assessment methodology offered by Zillow, as described on the First Street website. The First Street model and methodology attempts to provide financial risk assessment that partially uses FEMA Flood Insurance Study methodologies and combines other flooding impacts associated with other flooding type risks, more than just actual flood surface water elevations that the FEMA models are largely based upon. This can often result in differing assessments of risk.

Unfortunately, for your property, located at 63 Waterfront Drive, the First Street criteria significantly overestimate the flood risk at your site, thereby deviating significantly from the risks associated with the FEMA modelling, because it uses additional criteria that does not align with the unique situation of your property.

Your site is located on an island, in a major river, that has been rigorously studied and the water surface elevations calculated in the FEMA models are very dependent upon the “backwater effects” of flood flows on the Allegheny River. Because your site is on an island, many of the other criteria identified by First Street, such as flooding from runoff from other up gradient properties, does not exist on this island with minimal elevation changes along ridge of the plateau that runs the length of the island.

The FEMA 100-year flood water surface elevation is 732.6 at your site. The elevation at your garage is 734.5, almost 2-feet higher than the 100-year flood elevation. This places your property within the 500-year flood zone. Your property does not require flood insurance at this level. The street elevation out in front of your property is also lower than the 100-year flood elevation.

The entire development surrounding your property is oriented with the roads running longitudinally along the long axis of the island with the residences higher than the roads, which means there is very little runoff from the development directed towards the residences and with very little risk of ponding associated with precipitation or runoff being generated on the site. This is unlike inland properties which are at risk from other higher ground properties and roads

discharging to lower properties. This is a unique topographic feature of your property, and development, might be the reason that the First Street model significantly overestimates the FEMA assessed flood risk.

The Flood Assessment Risk of 10/10, shown on the Zillow website listing, based upon the First Street Risk Assessment, is not consistent with the FEMA flood risk assessment and does not accurately reflect the unique site specific conditions at your property. Based upon the unique site conditions of your property, it appears that the First Street Model has overestimated the flood risk, and hopefully Zillow can acknowledge the shortcomings of the First Street Model in assessing this unique condition and revise their risk assessment in their listing to a lower, more appropriate value.

Very truly yours,

A handwritten signature in blue ink, appearing to read "Bernard J. Lamm", is written over a light blue rectangular background.

Bernard J. Lamm, PE

*THE VILLAGE AT WASHINGTON'S LANDING  
COMMUNITY ASSOCIATION*

*c/o Acri Commercial Realty, Inc.  
290 Perry Highway  
Pittsburgh, PA 15229  
412-459-0111*

October 28, 2024

**RE: EXTREME 10/10 INSURANCE CRITICAL NOTATION FOR WASHINGTON'S  
LANDING PROPERTIES**

Dear Sir or Madam:

It has been noted that the above-referenced climate risk has been noted for all homes in the Village at Washington's Landing.

Pursuant to the attached 100-year flood map, only the following homes would require flood insurance.

71 Waterfront Drive  
72 Waterfront Drive  
73 Waterfront Drive  
74 Waterfront Drive  
75 Waterfront Drive  
76 Waterfront Drive  
77 Waterfront Drive  
78 Waterfront Drive  
85 Waterfront Drive  
86 Waterfront Drive  
87 Waterfront Drive  
88 Waterfront Drive

Please adjust your records accordingly.

Sincerely,  
THE VILLAGE AT WASHINGTON'S LANDING COMMUNITY ASSOCIATION  
By, Acri Commercial Realty, Inc., Agent



Rinaldo A. Acri  
Chief Executive Officer

RAA/jm



100 YEAR FLOOD ZONE WITH