



December 30, 2016

NOTICE OF PUBLIC MEETING

DATE: Tuesday, January 31st, 2016 TIME: 5:00pm – 7:00pm
LOCATION: Centre Concord, 5298 Clayton Road, Concord, CA 94521

SUBJECT: FEMA Revised Flood Insurance Rate Maps (FIRM) - Contra Costa County Riverine PMR

Dear Resident / Owner:

If you are receiving this letter, then your residence has been mapped as being within or immediately adjacent to a Special Flood Hazard Area (SFHA). For those persons interested in learning more about the study, whether their parcel or residence is affected, or how to obtain Flood Insurance through the NFIP, **a public meeting has been set for Tuesday, January 31st, from 5:00pm to 7:00pm at Centre Concord, located at 5298 Clayton Road, Concord, CA 94521.** Representatives from FEMA, in addition to City of Concord staff, will be present to help you review the existing and proposed floodplain mapping for your property and answer any questions you might have regarding how the proposed changes may affect you.

Background

The U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) has completed their Contra Costa County Riverine Physical Map Revision study and issued a Letter of Final Determination (LFD) and Summary of Map Actions related to the study. Revised Flood Insurance Rate Map (FIRM) panels and Flood Insurance Study (FIS) report for Contra Costa County, California has been released and will become effective on March 21, 2017.

The Flood Insurance Rate Map (FIRM) for a community depicts land which has been determined to be subject to a 1% or greater annual chance of flooding in any given year. The FIRM is used to determine flood insurance rates and to help the community with floodplain management.

For the City of Concord, the map revisions update the Special Flood Hazard Areas (SFHAs) along Mt Diablo and Galindo Creeks using the Contra Costa County Riverine PMR study. The data shown within the City of Concord's jurisdiction on the current effective June 16, 2009 FIRMs has been transferred to these panels.

Flood Insurance Requirement

Flooding is not covered by a standard homeowner's insurance policy, separate flood insurance is required to cover damages incurred by flooding. Coverage is available for the building itself as well as for the contents of the building and renters can also purchase flood insurance to cover their possessions. The City of Concord participates in the National Flood Insurance Program (NFIP) that makes available federally backed flood insurance for all structures, whether or not they are located within the floodplain. The City of Concord also participates in the Community Rating System (CRS) program enabling property owners within the floodplain to get a discount on their flood insurance premiums. The discount is an incentive to communities to do more than meet the minimum NFIP requirements to help citizens prevent or reduce flood losses. **Note that there is a 30-day waiting period before coverage goes into effect.** Contact your insurance agency or NFIP customer service line at (800) 638-6620 for more about a flood policy.

For Further Information

Copies of the revised maps can be reviewed at the City of Concord Permit Center at 1950 Parkside Drive, or on-line at: <http://msc.fema.gov/portal>. For your convenience, a brochure is included herein that provides basic flooding information along with tips to protect your home, its occupants, and your belongings from flood hazards. If you have any questions or concerns about the proposed map changes or of their effect on your property, you may contact **Kevin Marstall, Senior Civil Engineer at (925) 671-3257**.

Sincerely,



Kevin Marstall, PE, CFM
Floodplain Administrator/Current Development Manager

cc: Robert Ovadia, PE, CFM, City Engineer
Mario Camorongan, PE, CFM, CIP Manager
Susanne Brown, City Attorney