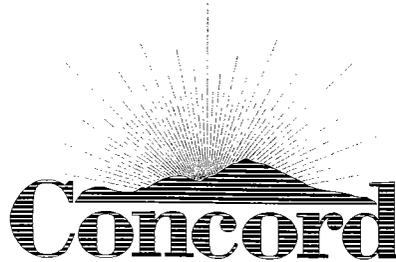


CITY OF CONCORD  
PERMIT CENTER  
1950 Parkside Drive  
Concord, California 94519-2578

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CITY COUNCIL  
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April 16, 2009

Dear Property Owner or Resident:

Upcoming changes in the Federal Emergency Management Agency's (FEMA's) designation of flood-prone areas include the addition of Special Flood Hazard Areas (SFHAs), or floodplains, along the northern portion of the Walnut Creek channel in Concord. Your property, and that of some of your neighbors, will be shown in the SFHA at risk of flooding with the issuance of the new digital Flood Insurance Rate Maps (FIRMs).

Property owners in flood-prone areas who have federally back mortgages will be **required to have flood insurance** when the maps become final, on June 16, 2009. If you purchase flood insurance before the new maps are finalized, your insurance rate will be calculated at the current lower (non-flood prone area) rates, which is a significant savings. Renters may also purchase flood insurance if they wish.

The SFHA changes on the Contra Costa countywide Flood Insurance Rate Map (FIRM) that will be effective on June 16, 2009 are a result of FEMA's Flood Map Modernization program. During this effort, FEMA re-visited the level of protection provided by levees that were accredited on the currently effective FIRM and in the effective Flood Insurance Study (FIS) report for the City of Concord. For FEMA to continue to accredit levees with providing protection from the base flood (the flood that has a 1-percent-chance of being equaled or exceeded in any given year), documentation was required to demonstrate that the levees continued to meet FEMA's mapping standards and criteria. As a result of this process, the portion of the Walnut Creek channel near your property was de-accredited and was remapped as being within an area of special flood hazard. If you are interested in learning more about this process, please visit [http://rmc.mapmodteam.com/RMC9/Contra\\_Costa.htm](http://rmc.mapmodteam.com/RMC9/Contra_Costa.htm).

The City of Concord will be holding two separate open-house meetings to answer questions regarding this letter and about flood risks as well as flood insurance. The meetings will take place on Wednesday, April 29<sup>th</sup> and again on Thursday, May 7<sup>th</sup> at the City of Concord, Permit Center Conference Room located at 1950 Parkside Drive, from 4:30 until 7:00 p.m. I encourage you to attend either one of these meetings. FEMA representatives have been invited to attend this meeting as well.

For more information on flood insurance, visit [www.floodsmart.org](http://www.floodsmart.org) or contact the NFIP at 1-800-638-6620. If you have additional questions please come to one of the community meetings or contact me at (925) 671-3092.

Sincerely,

Alex Pascual, PE  
Director of BENS, City Engineer and Floodplain Administrator

By: Libbey Bell, PE, CFM  
Acting Senior Civil Engineer

cc: Mark Boehme, Sr. Assistant City Attorney  
Sidi Cruz, Permit Tech II