

CITY OF CONCORD
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Telephone: (925) 671-3361

March 27, 2008

APN
NAME
ADDRESS

SUBJECT: Removal from Flood Zone B and Associated Flood Insurance Requirements

Dear Owner/Resident:

On January 28 2008, the Federal Emergency Management Agency (FEMA) issued a Letter of Map Revision (LOMR) revising the Flood Insurance Rate Map (FIRM) for the Upper Pine Creek Area, where your home is located. FIRMs depict flood hazards across the United States. Your property was previously located in Zone B, or 500-year flood zone. As a result of the revision of the FIRM in your area, your home is now located in Zone C, or an area of minimal flooding.

A more detailed explanation of why your home is no longer in Zone B is enclosed.

What this means to you

The property on which your home was built is now classified as Zone C (areas of minimal flooding). Although FEMA does not require flood insurance for homes within either Zone B or Zone C, some lenders do require flood insurance for homes within Zone B. If you were required by your mortgage lender to purchase flood insurance for your home, you may no longer be required to do so. (Some lenders may still require a borrower to purchase flood insurance even if not required to do so by the Federal government.)

Even though your property is now in Zone C, flood insurance is still available, usually at lower cost. A Preferred Risk Policy covers both a home and its contents, with premiums as low as \$119 per year. While you aren't federally required to have flood insurance in a low-to-moderate risk area that does not mean you won't ever need it. Large floods often extend beyond the boundaries of high-risk areas and smaller floods occur outside high-risk areas as well. In fact, a quarter of all flood insurance claims come from low-to-moderate risk areas.

How to I determine whether I am still required to pay flood insurance?

If you have been required to pay flood insurance, proceed with the steps below:

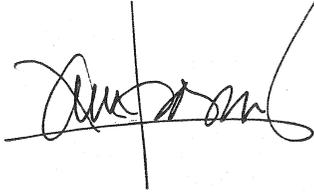
1. Determine whether you purchased flood insurance through an insurance agent, or whether your lender purchased flood insurance on your behalf and billed you for the flood insurance policy. If you purchased flood insurance through an insurance agent, proceed to step “2.” If your lender purchased the flood insurance policy and billed you for it, proceed to step “3.”
2. If you purchased flood insurance yourself through an insurance agent, proceed with the steps below.
 - a. Send your lender a copy of the enclosed Letter of Map Revision, along with a written request asking for a new map determination for your building. Some lenders may charge a fee for this service. Ask the lender to confirm in writing that (1) flood insurance was required as part of the mortgage; and (2) the requirement for flood insurance no longer applies because your building is now in Zone C. A sample letter is provided as Exhibit B. Your lender will send you a letter confirming the information you requested.
 - b. Provide your insurance agent with the letter from your lender and ask the agent to cancel the policy and provide you with a refund, if appropriate. Typically, an insurance company can process a refund within 60 days. A sample letter is provided as Exhibit C.
3. If your lender purchased flood insurance policy and billed you for it, proceed with the step below.
 - a. Send your lender a copy of the enclosed Letter of Map Revision, along with a written request asking for a new map determination for your building. Some lenders may charge a fee for this service. Ask the lender to confirm in writing that (1) flood insurance was required as part of the mortgage; and (2) the requirement for flood insurance no longer applies because your building is now in Zone C. You should also ask the lender to cancel the flood insurance policy and issue a refund, if appropriate. A sample letter is provided as Exhibit D.

For More Information

You may contact Public Works Engineer III Libbey Bell, with the City of Concord, Engineering Division at (925) 671-3092 for assistance in determining if you are affected by the changes to the Flood Insurance Rate Maps. The City has a set of maps and copies of the new Letter of Map Revision available for public viewing at the Permit Center, located at 1950 Parkside Drive. This letter and copies of the sample letters referenced above can also be found on the City’s website at: www.cityofconcord.org/permits/engineering/floodzone.htm

For questions about the National Flood Insurance Program, please call FEMA's toll free number at 1-800-427-4661, or visit the FEMA web site at www.fema.gov/nfip.

Sincerely,

A handwritten signature in black ink, appearing to read 'Alex Pascual', written over a vertical line that extends from the top of the signature down to the text below.

Alex Pascual, PE
Director of Building, Engineering and Neighborhood Services
City Engineer and Floodplain Administrator

cc: Mario Camorongan, Current Development Manager
Libbey Bell, Public Works Engineer III

Enc: Exhibit A: Letter of Map Revision (copy)
Exhibit B: Sample letter to Lender re: new map determination
Exhibit C: Sample letter to Insurance Agent
Exhibit D: Sample letter to Lender re: new map determination and flood policy refund

Why your home is no longer in a “Zone B” Flood Zone

Some time ago, Contra Costa County Flood Control District built a concrete channel in the Upper Pine Creek area, called the Pine Creek Channel. The completed concrete channel contained the base flood or 100-year flood.

The Federal Emergency Management Agency (FEMA) publishes maps, called Flood Insurance Rate Maps (FIRMs), which depict flood hazards across the United States. These maps show flood zones depicted as various “Zone A” classifications for any area affected by a flood having a one-percent chance of occurrence in a given year (also referred to as the base flood or 100-year flood). The “Zone B” classification refers to areas between limits of the 100-year flood and 500-year flood.

By law, Federally-regulated lending institutions must require the purchase of flood insurance for mortgages on buildings shown in any Zone A classification on the FIRMs. The purchase of flood insurance is not mandatory for mortgages on buildings classified as Zone B on these maps; however the lending institution may still require flood insurance.

Although completion of the Pine Creek Channel contained the 100-year flood, the FIRMs were not revised to reflect this change and the Zone A and Zone B designations remained on the FIRMs.

Following a request from the City of Concord and Contra Costa County Public Works, the County Flood Control District recently began the process of amending the flood plain maps, to reclassify Zone A and Zone B areas in the Upper Pine Creek Area, to Zone C (areas of minimal flooding).

On January 28, 2008, the Federal Emergency Management Agency (FEMA) issued a Letter of Map Revision for the portion of the Upper Pine Creek channel improved by the Pine Creek Channel, effectively removing all Zone A and Zone B classifications within the project area, which extends from just downstream of the Bay Area Rapid Transit (BART) Concord Yard, near San Miguel Road, to approximately 2,300 feet upstream of Treat Boulevard.