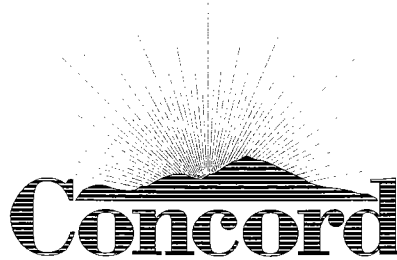


CITY OF CONCORD
PERMIT CENTER
1950 Parkside Drive
Concord, California 94519-2578

Telephone: (925) 671-3454
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CITY COUNCIL
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April 24, 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 is near the area being identified as a floodplain on the new maps which will become effective with the issuance of new Flood Insurance Rate Maps (FIRMs).

Because your property is close to the flood-prone area, you may consider obtaining flood insurance. FEMA reports that 25% of flood insurance claims come from areas outside of the SFHA. Lower-cost preferred rate policies are available through the National Flood Insurance Program (NFIP). 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.

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 29th and again on Thursday, May 7th 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 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