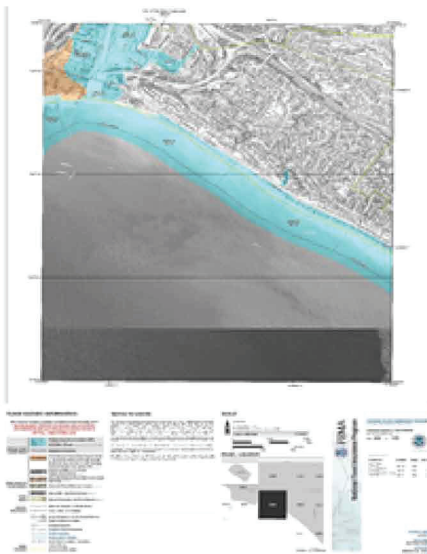


NEW FLOOD INSURANCE RATE MAPS (FIRM) MEETING NOTICE: MARCH 13, 2019

FEDERAL EMERGENCY MANAGEMENT AGENCY FLOOD INSURANCE RATE MAP UPDATE COMPLETE



In January of 2018, the City mailed out a flyer to Beach Road property owners related to coastal flood hazard issues. Included in that notice was information related to the Federal Emergency Management Agency's (FEMA) impending update to the Flood Insurance Rate Maps (FIRM). FEMA has completed the California Coastal Analysis and Mapping Project (CCAMP)/Open Pacific Coast (OPC) study that commenced in 2012. The CCAMP/OPC is the first comprehensive study of coastal flood risk along California's coastline since 1983, and updates the FIRMs along the California's coast, including Dana Point. FIRMs establish and identify areas susceptible to flood hazards. Special Flood Hazard Areas (SFHA) are those areas that have special flood or flood-related erosion hazards. Along the coast, these areas are referred to as Coastal High Hazard Areas (CHHA) due to additional hazards from wind and wave action. The new FIRMs become effective on **March 21, 2019**.

FLOOD INSURANCE

According to the National Flood Insurance Program (NFIP), if your structure is financed with a federally backed loan and your structure is located in a SFHA on the new flood maps, your lender will require you to carry flood insurance when the new flood maps become effective. FEMA representatives advise that for those structures newly mapped into a SFHA, purchasing flood insurance BEFORE March 21, 2019 and keeping your coverage continuous generally provides the lowest premiums and best rating options now and into the future. Ask your insurance agent now if you qualify for a Preferred Risk Policy.

Even if you do not have a federally backed loan, if your structure is being remapped to a higher risk flood zone you may be able to take advantage of lower flood insurance premiums by purchasing coverage before the new map goes effective on March 21, 2019, and by keeping your coverage continuous. Please contact your insurance agent now to find out your best rating options.



CITY OF DANA POINT

Community Development Department

33282 Golden Lantern | Dana Point | CA | 92629 | www.danapoint.org

CONTACT: Kurth Nelson, Principal Planner
knelson@danapoint.org | (949) 248-3563



RESOURCES

UPDATED FIRMS:

FEMA Flood Map Service Center:

<https://msc.fema.gov/portal/availabilitySearch?addcommunity=060736&communityName=DANA%20POINT,%20CITY%20OF#searchresultsanchor>
– Select “Pending Product”/FIRM Panels

FEMA:

FAQ's: <https://www.fema.gov/homeowners-frequently-asked-questions#hm1>

Preferred Risk Policy:

https://www.fema.gov/media-library-data/1537900064897-c1749b850b71bbbcb9d15d2ee451439/PRP_Tables_2018_updated_091318_Residential_ENG_9-19-18_508.pdf

MAP CHANGES & FLOOD INSURANCE:

<https://www.fema.gov/homeowners-frequently-asked-questions#hm1>

NFIP MAP & ZONE GRANDFATHER RULES:

https://www.fema.gov/media-library-data/20130726-1613-20490-1420/grndfthr_sht.pdf

NATIONAL FLOOD INSURANCE PROGRAM:

1-800-427-4661

FLOOD INSURANCE (CONTINUED)

FEMA representatives will be in Orange County in March, and the City has coordinated a meeting with adjacent jurisdictions to provide residents the opportunity to discuss mapping and flood insurance. Details are as follows:

DATE: MARCH 13, 2019

TIME: 6:00 P.M. - 8:00 P.M.

**WHERE: DANA POINT COMMUNITY CENTER
34052 DEL OBISPO
DANA POINT, CA 92629**

In the meantime, and for more information about the National Flood Insurance Program (NFIP) flood insurance, please contact your insurer or agent, or call 1-800-427-4661. Additional information can be found at: <https://www.floodsmart.gov/> or at the links to the along the side of the page.

Please be aware that FEMA's updated FIRMs are based on existing flood risk and do not account for or model anticipated Sea Level Rise (SLR). The City is currently assessing SLR under a separate project with funding from a grant awarded from the California Coastal Commission. The City will be scheduling a public workshop this Spring to share the results and solicit feedback on the SLR project.

If you have any questions regarding this letter, or the referenced the FEMA FIRM update please contact **Kurth Nelson, Principal Planner, at (949) 248-3563**. Questions regarding SLR should be directed to **John Ciampa, Senior Planner** at the same number or to jciampa@danapoint.org.

