



Federal Emergency Management Agency

Washington, D.C. 20472

AUG 29 1994

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IN REPLY REFER TO:

Case No.: 94-09-741A **PUBLIC WORKS**

Community: City of Mission
Viejo, California

Community No.: 060735

Map Panel Affected: 0058 F

T-218-70-R

[REDACTED]

This is in response to your letter dated July 11, 1994, requesting that the Federal Emergency Management Agency determine whether the following property is located in a Special Flood Hazard Area (SFHA), an area that would be inundated by the 100-year (1-percent annual chance) flood.

Property Description: Lot 32, Tract 7799, as shown on the Plat recorded in Book 421, Pages 42, 43, and 44, in the Office of the Recorder, Orange County, California

Street Address: 24396 Verena Court

Community: City of Mission Viejo

State: California

On July 21, 1994, we received all information necessary to process your request. After comparing this information to the National Flood Insurance Program (NFIP) map for the referenced community, we determined that the property described above would not be inundated by the 100-year flood. Therefore, this letter amends the map for Orange County, California and Incorporated Areas (NFIP Map Number 06059C0058 F, dated November 3, 1993), to remove the property from the SFHA. The property is now located in Zone X (unshaded), an area of minimal flooding outside the 100-year floodplain.

You should note that this property could be inundated by a flood greater than the 100-year flood or by local flooding conditions not shown on the NFIP map. Also, although we have based our determination on the flood information presently available, flood conditions may change or new information may be generated that would supersede this determination.

Please be advised that the NFIP offers a policy designed for one-family to four-family homes in areas that are not designated as SFHAs, but where flood exposure still presents a significant risk. The policy is the Preferred Risk Policy. It is a comprehensive policy that is available to property owners in B, C, and X zones only. Information about the Preferred Risk Policy and how one can qualify is enclosed.

If any structure on this property is covered by a flood insurance policy, and if the mortgage company or lending institution agrees to waive the flood insurance requirement, the NFIP will refund the premium paid for the current policy year, providing that no claim is pending or has been paid on the policy during the current policy year. To receive a refund, a written waiver or certificate must be obtained from the mortgage company or lending institution. This written waiver or certificate must then be sent to the insurance agent, who will process the premium refund.

A copy of this Letter of Map Amendment is being sent to your community's official NFIP map repository where, in accordance with regulations adopted by your community when it made application to join the NFIP, it will be attached to the community's official record copy of the NFIP map, which is available for public inspection.

This response to your request is based on the minimum criteria established by the NFIP. State and community officials, based on knowledge of local conditions and in the interest of public safety, may set higher standards for construction in the floodplain. If the State of California or the City of Mission Viejo has adopted more restrictive and comprehensive floodplain management criteria, those criteria take precedence over the minimum Federal criteria.

If you have any questions regarding this matter, please contact Ms. Agnes de Coca of our staff in Washington, DC, either by telephone at (202) 646-2746 or by facsimile at (202) 646-4596.

Sincerely,



FOR
Michael K. Buckley, P.E., Chief
Hazard Identification Branch
Mitigation Directorate

Enclosure ✓

cc: Community Map Repository