



Federal Emergency Management Agency

Washington, D.C. 20472

DEC 10 1993

IN REPLY REFER TO:

Case No.: 94-09-138A

Community: City of Mission Viejo,
California

Community No.: 060735

Map Panel Affected: 0058 F

T-218-70-R (REI)

This is in response to your request that the Federal Emergency Management Agency reissue a Letter of Map Amendment (LOMA) dated January 8, 1993, for the following property:

Property Description: Lot 27, Tract No. 7799, as shown on the Plat Map recorded in Book 421 at Pages 42, 43, and 44, in the Office of the Recorder, Orange County, California

Street Address: 24422 Verena Court

Community: City of Mission Viejo

State: California

The January 8, 1993, LOMA that amended the National Flood Insurance Program (NFIP) map for Orange County, California, dated September 15, 1989, has since been superseded by a new NFIP map dated November 3, 1993. Therefore, this letter issues a new determination for the property based on the new NFIP map.

On December 1, 1993, 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 (NFIP Map Number 06059C0058 F, dated November 3, 1993), to remove the property from the Special Flood Hazard Area (SFHA). The property is now located in Zone X (unshaded).

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 LOMA 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. Cecelia Lynch of our staff in Washington, DC, at (202) 646-2747, or by facsimile at (202) 646-3445.

Sincerely,



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

Enclosure

cc: Community Map Repository