



**CITY OF NEWPORT BEACH  
COMMUNITY DEVELOPMENT DEPARTMENT**

100 Civic Center Drive  
Newport Beach, California 92660

949 644-3200

[newportbeachca.gov/communitydevelopment](http://newportbeachca.gov/communitydevelopment)

December 6, 2018

**Subject: Revised FEMA Flood Map**

Dear Property Owner:

On September 21, 2018, the Federal Emergency Management Agency (FEMA) issued a letter of final determination affecting the Flood Insurance Rate Map (FIRM) for the City of Newport Beach. The updated FIRM designates areas of the City most prone to flooding or affected by waves from the coastline. The effective date of the new flood maps is **March 21, 2019**.

The updated maps have a significant impact on flood insurance premiums for all properties subject to federally backed loans. The holder of your mortgage may require flood insurance. Per FEMA, property owners who purchase a Preferred Risk Policy, before the new FIRM becomes effective, may be eligible for reduced flood insurance rates under FEMA's "Grandfathering Rule" or "Newly Mapped In Rule." We recommend property owners in mapped flood zones contact an insurance agent for more information on flood insurance coverage.

If you remodel or rebuild your structure, you may be subject to additional flood hazard requirements that would mandate your structure to be raised above the Base Flood Elevation (BFEs) or wave height. For more information on flood maps, or to find out whether your property is in a designated flood zone, please refer to the City of Newport Beach website at:

<https://www.newportbeachca.gov/fema>

The City is planning to hold a community meeting in the first week of February 2019 to address property owner concerns. FEMA representatives will be at the meeting to discuss flood insurance. Details including location and date will be announced soon.

If you have any additional questions, please contact:

Samir Ghosn: (949) 644-3277 ([sghosn@newportbeachca.gov](mailto:sghosn@newportbeachca.gov)), or  
Dan Kennedy: (949) 644-3279 ([dkennedy@newportbeachca.gov](mailto:dkennedy@newportbeachca.gov))

Very truly yours,

Community Development Department  
BUILDING DIVISION

By:

Samir Y. Ghosn, MS, PE, CBO  
Deputy Community Development Director | Chief Building Official

SG:ds