Date: December 26, 2012

To: Homeowners, Real Estate Agents, and Mortgage Lenders

From: Russell S Thompson, PE, Director of Public Works

Re: Flood Plain Determination, Tract 2626, Properties Located within the Dove Creek Development

This letter is in regards to recent requests from lenders to homeowners in Tract 2626, also known as “Dove Creek”, to secure flood insurance for their homes. As I understand, lenders have been requiring homeowners to buy flood insurance since it appears that the recently issued 2012 Flood Rate Insurance Map (FIRM), Map Number 06079C0834G, shows some of the residential buildings, along Paloma Creek, within the 100-year flood plain.

Tract 2626 was designed to remove the residential properties within the Dove Creek development from the 100-year flood plain. In 2008 the Developer (Centex Homes) retained the engineering firm Cannon Associates of San Luis Obispo to prepare plans and studies for approval by the Federal Emergency Management Agency (FEMA) and City of Atascadero. The plans included reworking the creek channel, raising the building pad heights and storm water detention basins.

FEMA approved the associated Dove Creek Letter of Map Revision (LOMR), which removed the residential properties from the 100-year flood plain, on October 6, 2008. The 2008 LOMR changes have been subsequently incorporated into the 2012 FIRM. Therefore, it is my determination that none of the commercial or residential building pads located in Tract 2626, are within a 100-year flood plain.

Should you have any questions please call David Athey of my staff at (805) 470-3424.

Sincerely,

Russell S. Thompson P.E.
Director of Public Works / Flood Plain Administrator