



**CITY OF FILLMORE**

CENTRAL PARK PLAZA

250 Central Avenue

Fillmore, California 93015-1907

(805) 524-3701 • FAX (805) 524-5707

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December 31, 2009

Ms. Kathleen Schaefer, Engineer  
Mitigation Division  
Federal Emergency Management Agency  
U.S. Department of Homeland Security  
1111 Broadway, Suite 1200  
Oakland, CA 94607-4052

SUBJECT: REFUND OF INSURANCE PREMIUMS

Dear Ms. Schaefer;

The City of Fillmore greatly appreciates the delay in the implementation of the Digital Flood Insurance Rate Map for Fillmore (DFIRM). On October 22, 2009, through a joint outreach effort with FEMA and the Watershed Protection Agency, there was a town hall meeting during which FEMA staff presented the need to purchase insurance based upon the pending map revisions. Approximately 300 residents attended this meeting and it was televised over the public access channel. Only four weeks later the insurance requirement was postponed until 2012.

Many of our citizens purchased flood insurance on the recommendation of FEMA in anticipation of the new map taking effect on January 20, 2010. While the City encourages residents to protect themselves and their homes by purchasing flood insurance, some residents do not desire to keep the insurance since the map will not be effective on that date. These residents are being told there is no established mechanism whereby they can terminate the insurance and obtain a refund.

Since a number of these policy holders bought the insurance with the understanding that they had to because of the upcoming map changes, we are requesting that FEMA obtain the authority necessary to allow a refund to policy holders if they request termination of the policy.

Thank you for your consideration. If there are any questions, please call me at (805) 524-3701.

Very truly yours,

CITY OF FILLMORE

Patti Walker, Mayor

CC: Dr. Thomas E. Holden, Mayor City of Oxnard  
Kathy Long, Supervisor