



SPECIAL NOTICE

CHANGES TO FEMA FLOOD MAPS FOR CALAVERAS COUNTY

You May Be Required to Get Flood Insurance

The Federal Emergency Management Agency (FEMA) has revised its flood maps for Calaveras County. FEMA's new flood maps show that various parcels throughout the county, including Mountain Ranch, Valecito, and Valley Springs, are now partially or fully located within a designated flood hazard area, based on the countywide geographic information system.

If you have a federally-backed mortgage and FEMA's new maps show all or part of your property within a 100-year designated flood hazard area, federally-backed mortgage lenders will require that you purchase flood insurance. The requirement is solely up to your lender, in compliance with federal regulations.

The County is working with FEMA to inform affected property owners and communities. We have scheduled two public meetings to provide an opportunity to ask questions directly of FEMA and County staff.

WEDNESDAY, DECEMBER 2ND

Calaveras High School Library

School Street

San Andreas, CA

Starting at 4:30 pm and a second meeting starting at 6:00 pm

You can attend either program; they will both cover the same material.

You can purchase insurance at a significantly reduced premium if you purchase it prior to September 29, 2010. According to FEMA, the approximate current flood insurance rates, if purchased prior to that date, are as follows:

- **\$350 for the first year's coverage. This covers the buildings and contents.**
- **\$900 for each year thereafter, subject to annual adjustments for inflation, etc. However, this rate will only cover the building(s), not the contents.**

If you do not purchase flood insurance prior to September 29, 2010, the annual rate would be approximately \$1,800 and would only cover the building(s), not the contents, even during the first year of coverage.

The flood insurance program is a nationwide, federal program. For additional information, please check the following FEMA websites:

General flood insurance program information:

<http://www.floodsmart.gov/>

Flood insurance maps:

www.msc.fema.gov

You can also contact Dave Pastizzo, County Flood Coordinator, at (209) 754-6394, for additional information.