

City of Woodland

CITY COUNCIL

300 FIRST STREET

WOODLAND, CALIFORNIA 95695

Art Pimentel, Mayor Marlin H. "Skip" Davies, Vice Mayor Martie L. Dote, Council Member William L. Marble, Council Member Tom Stallard, Council Member

May 4, 2012

Esta carta esta disponible en Español visitando la pagina de la Ciudad de Woodland al: www.cityofwoodland.org

Dear Property Owner/Tenant:

This is a friendly reminder that your property will be removed from a high-risk flood zone on May 16, 2012. On May 16, 2012, or later, you will be eligible to 1) cancel your existing flood insurance policy and request a full refund of the premium, and 2) purchase a lower-cost Preferred Risk Policy (recommended).

To cancel your current policy and receive a refund, <u>please contact your insurance agent</u> and take the following steps:

- 1) Confirm that your property has been placed in a low-risk flood zone (known as an "X Zone"). Searchable flood maps may be accessed online at www.cityofwoodland.org. Those without internet access may call our Hotline at 530-668-7030, or send an email to floodzone@cityofwoodland.org.
- 2) Obtain a copy of FEMA's Transmittal Letter of a New Map dated November 16, 2011. This Letter will be posted to the City's website at www.cityofwoodland.org. Those without internet access may request a copy by calling our Hotline at 530-668-7030, or via email at floodzone@cityofwoodland.org.
- 3) Next, <u>send a letter to your Mortgage Company or lender to request a waiver of the flood insurance requirement for your property.</u>
 - a. You must include a copy of the Letter (#2 above) and the new Flood Insurance Rate Map (FIRM) panel with your property location marked.
- 4) Once you receive the waiver from your Mortgage Company or lender, ask your insurance agent to cancel your policy. In most cases, you will be eligible for a full refund of the premium for the policy year in effect on May 16, 2012. See the City of Woodland web site for sample letters, FEMA's New Map for your area of Woodland, and a copy of FEMA's Transmittal letter.

Most homeowners' insurance policies do not cover flood damages. For this reason, the City strongly encourages property owners to consider purchasing lower-cost Preferred Risk Policies. Consult your insurance agent for more information.

<u>Important Note</u>: Your property will remain in the high-risk flood zone until the new Flood Insurance Rate Maps take effect on May 16, 2012. You are responsible for renewing your existing flood insurance policy if it expires <u>before</u> this date. However, in most cases you will be eligible for a reimbursement of that premium on May 16 or later.

For more information, please contact your insurance agent. You may also visit our website at www.cityofwoodland.org, call our Hotline at 530-668-7030, or email floodzone@cityofwoodland.org.

Sincerely,

Art Pimentel

Mayor