



City of Woodland

CITY COUNCIL

300 FIRST STREET

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Artemio Pimentel, Mayor
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February 9, 2012

Dear Property Owner/Tenant:

For the past several years, the City has been working hard to remove residential and commercial properties from Federal Emergency Management Agency (FEMA) high-risk flood zones. As a result of these efforts, your property will be removed from a high-risk flood zone on May 16, 2012. After this date, you will no longer be required to purchase flood insurance. Collectively, our residents are expected to save up to \$4 million each year as a result of this change.

What does this mean for you?

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.

Please keep in mind that 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.

To cancel your policy and receive a refund, you must take the following steps on May 16, 2012, or later:

- 1) Confirm that your property has been placed in a low-risk flood zone (known as an "X Zone"). If you received this letter, our records show that your property will be placed in a low-risk flood zone on May 16, 2012. Starting today, you may visit www.cityofwoodland.org to search for your property on our flood maps. You may also call our Hotline at 530-668-7030, to leave a detailed message with your questions, or send an email to floodzone@cityofwoodland.org.

- 2) On May 16, 2012 or later, obtain a copy of FEMA's Final Letter of Map Revision (known as a "LOMR"). The LOMR will be posted to the City's website at www.cityofwoodland.org. You may also request a copy by calling our Hotline at 530-668-7030, or via email at floodzone@cityofwoodland.org.
- 3) After you obtain the LOMR, send a letter to your mortgage company or lender to request a waiver of the flood insurance requirement for your property. You must include a copy of the LOMR (see #2).
- 4) Once you receive the waiver from your mortgage company or lender, contact 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.
- 5) Apply for a lower-cost Preferred Risk Policy through your insurance agent, if you choose to continue flood insurance coverage.

Important Note: 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 before this date. However, in most cases you will be eligible for a reimbursement of that premium on May 16 or later. Please consult your insurance agent for more information.

We will send you a second letter in early May as a reminder of the changes to the flood maps. In the meantime, please visit our website at www.cityofwoodland.org for the latest information, call our Hotline at 530-668-7030, or email floodzone@cityofwoodland.org.

Again, it has been the Council's pleasure to support this challenging effort that has led to a successful FEMA acceptance of the new flood zone map that will create immediate savings to our residents and benefit the entire community.

Best Regards,


Art Pimentel
Mayor