



Established in 1918 as a public agency

Coachella Valley Water District

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Jim Barrett, General Manager
Julia Fernandez, Board Secretary

Best Best & Krieger LLP, Attorneys

October 2, 2015

Name File: 0121.2, 0106.141
Street 0034.01090
City, State, ZIP Project ID: SW0039

Regarding: **MANDATORY FLOOD INSURANCE WORKSHOP IS SCHEDULED FOR YOUR COMMUNITY**

Dear Property Owner:

The Coachella Valley Water District (CVWD) is working with the Federal Emergency Management Agency (FEMA) to update the flood risk for properties adjacent to the Coachella Valley Stormwater Channel. Your parcel(s), identified at the end of this letter, will be remapped within a Flood Zone AE on FEMA's Flood Insurance Rate Maps (FIRMs). Flood Zone AE is a Special Flood Hazard Area (SFHA) which includes the 100-Year Flood (base flood) elevation on the FIRM.

If you have a mortgage on your home, business or other buildings on the parcel # (APN) as listed below, and that mortgage is from a federally regulated or federally insured lender, then by law your lender will require that you purchase mandatory flood insurance. The flood insurance requirement is due to the higher flood risk and is required as soon as the proposed flood hazard maps for your community go into effect.

The proposed FIRMs are a result of a multi-year CVWD study to update flood risks in the eastern Coachella Valley. When the proposed FIRMs become effective, they will help property owners and others to identify the flood risk and to make informed decisions about reducing flood loss and mitigating potential damage as a result of a 100-year flood event.

It is beneficial to the resident to be aware of potential savings on insurance that are available. You may save money on your flood insurance premium if there is an existing building on your property that was built in compliance with the flood insurance rate map in effect at the time. As an additional cost saving measure, you may purchase a flood insurance policy before the proposed FIRMs become effective, i.e. Preferred Risk Policy. Once the SFHA flood maps (proposed FIRMs) go into effect, the Preferred Risk Policy is no longer available and flood insurance premiums will be higher.

The mandate that federally regulated/ insured lenders require mortgaged properties to carry flood insurance was established by Congress in 1968. Flood insurance is available through FEMA's National Flood Insurance Program (NFIP), provided by about 85 insurance companies and written through licensed insurance agents. Your insurance agent should be familiar with the NFIP.

You are strongly encouraged to attend one of the workshops listed below for additional details. Representatives from CVWD and Riverside County will be available to explain the new FIRMS, answer questions and distribute written materials in English and Spanish.

**October 19, 6 p.m. Boys and Girls Club, Joel E. Smilow Clubhouse
91391 66th Avenue, Mecca**

**October 21, 6 p.m. San Jose Community and Bea Main Learning Center
69-455 Pierce Street, Oasis**

A helpful fact sheet is enclosed and you also can get information at CVWD's website, www.cvwd.org, or at www.floodsmart.gov. You can also call the NFIP Help Center at 1-800-427-4661.

The update of the proposed FIRM is a joint effort of Riverside County, CVWD and FEMA, in cooperation with cities, unincorporated communities and other stakeholders. We understand the proposed FIRMS create unwanted expense for you, but the potential fiscal losses due to flooding can be devastating.

Sincerely,



J.M. Barrett
General Manager

Parcel(s) (APN)	xxx-xx-xxx	xxx-xx-xxx	xxx-xx-xxx	xxx-xx-xxx
	xxx-xx-xxx	xxx-xx-xxx	xxx-xx-xxx	xxx-xx-xxx