

IMPORTANT FLOOD ZONE INFORMATION

May 2010



Dear Property Owners/Residents;

You are receiving this notification from the Regional Flood Control District to alert you of changes in your flood zone designation. As a result, you may be required to purchase flood insurance when the change is finalized by the Federal Emergency Management Agency (FEMA). We anticipate that change becoming final by summer 2011. If you do not have a federally-backed mortgage or you now own your home outright, FEMA does not require you to purchase flood insurance. However, your home is vulnerable to flooding and will soon be located in a Special Flood Hazard Zone.

In August of 2003, severe flooding occurred along Gowan Road from US-95 to Rancho. Currently there are no flood hazard zones shown on the flood maps for this area. Since then, the extent of flooding has been studied and the results forwarded to FEMA. That agency is responsible for publishing flood zone maps that are used by lenders to determine if flood insurance is required and by insurance companies to calculate premiums as part of the National Flood Insurance Program.

Currently these new maps are under review by Clark County, City of Las Vegas and the Regional Flood Control District. This summer, the local governments and residents will have an appeal process where the changes can be disputed. Contact the Regional Flood Control District at 685-0000 for details about information needed to appeal the map change. You may also contact Clark County at 455-4600 or the City of Las Vegas at 229-6541 for more information.

The estimated timeline is as follows:

Start of 90-day appeal period: Spring 2010

Issuance of Letter of Final Determination: Winter 2010/11

6-month compliance period: Spring 2011

Publication of new maps/effective date: Summer 2011

The Regional Flood Control District believes your home could be in more jeopardy of flooding than currently reflected on FEMA's flood zone maps. While flood insurance is not required until the maps officially change, the District believes it is in your best interest to purchase flood insurance to protect your home now and keep premiums lower after the map change. Early action on your part could help you keep your flood insurance premiums to a minimum and provide protection of your most valuable investment, your home, from flood damage.

THE COST OF FLOOD INSURANCE

Example Coverage

Purchase Before Map Change

\$350 a year*

\$930 a year* after map changes

*coverage for structure and contents
(*\$250,000 structure/\$100,000 contents*)

Purchase After Map Change

\$1,700 a year**

**coverage for structure only
(*\$250,000 structure*)

Please see the enclosed brochure for more information about purchasing lower cost flood insurance through the National Flood Insurance Program (NFIP) before flood zone map changes become effective.

Go to our website, www.regionalflood.org, and sign up for email updates about the appeal process