

Important Information for Copper Cove Property Owners

The Federal Emergency Management Agency (FEMA) is revising its flood maps for Calaveras County. The new, draft maps show various parcels within Copper Cove that are now partially or fully located within a designated flood zone. Some parcels were previously within a flood zone, but there are a few new parcels that are now considered in a flood zone.

The attached map was extracted from a revised Calaveras County map that depicts the old and the new flood zones. As shown on the map's legend, the dark blue areas depict the current flood zones; the red depicts the new. Please note this map is preliminary in nature, but is planned to become final in the September/October, 2010 timeframe. In about a week, the draft maps will be sent to FEMA to be finalized. Once the "final" maps are completed (early next summer), they will be sent back to the County for another review before going into effect.

The significance of having a parcel in a flood zone is that if you have a federally-backed mortgage (FHA, Freddie Mac, & Fanny Mae), your lender will require that you purchase flood insurance.

According to Dave Pastizzo, County Flood Coordinator, there is an opportunity for property owners to challenge the new designation. He has copies of the draft FEMA maps available for viewing, and will document any challenge to their accuracy. However, the maps will only be available through 11 December 1009. Property owners should be prepared to provide some rationale and/or documentation when challenging the maps. Dave advises anyone planning to visit the Planning Department to view the maps, to call first to ensure he will be in the office—he's the only one there who understands the maps. If you only want to find out if your property is in a flood zone, you can call Dave with your address or parcel number. Dave can be reached at (209) 754-6394.

Dave also indicated that you could save money by purchasing flood insurance prior to the new maps going into effect. If your parcel is not currently in a flood zone, but will be in a new zone, flood insurance will be cheaper if purchased prior to the new zone becoming effective.

Additional information about the maps and flood insurance can be found on the FEMA website (<http://www.fema.gov>). The complete map of flood zones in Calaveras County can be found at:

<http://co.calaveras.ca.us/cc/Departments/PlanningDepartment.aspx>.

