

Important OFFICIAL NOTICE from the City of Milton-Freewater

June 21, 2010

DEAR MILTON-FREEWATER PROPERTY OWNER:

It is very important that you know the following:

WHAT:

FEMA WILL BE REQUIRING THE PURCHASE OF FLOOD INSURANCE by SEPTEMBER 1, 2010.

WHO:

Insurance will have to be purchased by all Milton-Freewater property owners who own property within City limits (with very very few exceptions) and are paying on a home or business mortgage.

WHY:

FEMA is mandating that we purchase flood insurance due to the fact that our levee which protects us from the Walla Walla River has been "de-certified". This prompted FEMA to change the county-wide maps which depict the flood risk of communities, placing Milton-Freewater inside a floodplain zone. The levee was de-certified because it is in need of repairs that the Water Control District (the agency in charge of the levee) does not have sufficient funding to fix.

WHEN:

INSURANCE POLICIES MUST BE IN PLACE PRIOR TO SEPTEMBER 1st of this year!

HOW:

The City has arranged for our citizens to enroll in the least expensive flood insurance policy that exists, called a PREFERRED RISK POLICY program. We hosted training on this special program for insurance agents, bankers and realtors a month ago. **IN ORDER TO MAKE SURE YOU GET THE CHEAPEST INSURANCE RATE POSSIBLE, IT IS IMPERATIVE YOU MAKE ARRANGEMENTS FOR FLOOD INSURANCE COVERAGE BY SEPTEMBER 1, 2010!!!** TO DO SO, YOU MAY CONTACT YOUR INSURANCE AGENT, OR PURCHASE THE INSURANCE FROM ONE OF SEVERAL FLOOD INSURANCE EXPERTS WHO WILL BE ON HAND ON **JULY 15, 16 AND 17 FROM 8:00 AM TO 7:00 P.M.** AT THE MILTON-FREEWATER COMMUNITY BUILDING, 109 NE 5TH AVE., MILTON-FREEWATER. You will need to know the year of construction of your building and whether there is a basement or crawlspace.

WHAT HAPPENS IF YOU DON'T BUY THE INSURANCE?

Your bank may be forced to automatically apply the insurance premium to your mortgage payment at a much higher cost than if you enrolled in the preferred risk policy program or other grandfathered rate prior to September 1st. For example, the rate after September 1st could be as high as \$3,000 per year and the rate from the Preferred Risk Policy program would run between \$150 to \$300 for the same coverage, if your home is eligible.

Additional questions and more information can be obtained by calling any of the following City Staffers:

Linda Hall (541) 938-8242
Leanne Steadman (541) 938-8233
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Sharamé Marlatt (541)938-8235

Sincerely,

Linda Hall
City Manager