

## **FOR IMMEDIATE RELEASE**

### **Town of Bernalillo Office of the Mayor**

For More Information Contact: Kelly Moe, Planning & Zoning Department (505) 771-7124

**Bernalillo, NM - August 5, 2008** -- The Town of Bernalillo will host a workshop conducted by FEMA (Federal Emergency Management Agency) for training insurance representatives on the NFIP (National Flood Insurance Program), Thursday, August 14, 2008 from 9:00 a.m. - 12:00 noon at the town Council Chambers. Mayor Patricia A. Chávez encourages insurance agents, mortgage brokers and bankers to attend and learn directly from FEMA how to consider all factors in providing quotes to homeowners seeking flood insurance.

The FEMA training will include:

- NFIP grandfathering provision and the appropriate application process
- How FEMA rates your community and how residents are affected

FEMA updated and finalized Sandoval County FIRM maps which includes the Town of Bernalillo in March 2008. These maps were last updated in 1996. The current review and mapping factored a 1% chance in 100 year flood occurrence and an assessment of the levy within Sandoval County jurisdiction, west of the clear water ditch. FEMA has deemed this levy un-certifiable and as a consequence ignores its presence in the mapping review and outcome.

Although the levy spans the ~2 1/2 miles of Bernalillo, it does not belong to the Town of Bernalillo nor to Sandoval County. During a map review, FEMA requires whomever owns a levy to certify it. In the case of this levy, it was never certified. Mayor Patricia A. Chávez states, “while the levy ownership is not clear, we have now learned that it belongs to either MRGCD (Mid-Rio Grande Conservancy District) or the Bureau of Reclamations. It is one of these two entities that has the operation and maintenance records and that will be required to certify the levy”.

Certain areas previously in a FIRM Zone X are now in Zone A as a result of the remapping. A FEMA Zone X is considered to be in a lower flood risk area compared to Zone A which is considered to be a higher risk area. As a consequence, many home and business owners within Bernalillo and Sandoval County now affected by the remapping and zone designations; and, particularly, those that have federally-backed mortgages, are now being required to secure flood insurance by their mortgage companies.

The Town of Bernalillo wants homeowners to have a conversation with their insurance agents on the FEMA grandfathering provision. “Applying the provision, may result in a lower premium”, says Mayor Patricia A. Chávez. “Take them a letter from the Town of Bernalillo and specific to your property (this documents historical reference to the FEMA mapping in place and associated with your property) along with any additional documentation that you have in your mortgage or appraisal paperwork that identifies what FEMA zone was in place and date home was built when you secured the mortgage. This same paperwork will be helpful to you if you have property that is no longer mortgaged and for which you wish to obtain flood insurance.” Residents can contact the Planning and Zoning Department at the Town of Bernalillo to request the letter.

The FEMA NFIP workshop will be held in the Town of Bernalillo Council Chambers located at 829 Camino del Pueblo, Bernalillo, NM 87004 on Thursday, August 14, 2008, 9:00 a.m. - noon. The Town of Bernalillo welcomes participation from community members and interested entities. Contact the town’s Planning and Zoning office at (505) 771-7124 to RSVP, or for more information.