



# City of Palm Springs

## Engineering Services Department

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**TO: INSURANCE AGENTS – LENDERS - REALTORS**

**RE: FEMA FLOOD INSURANCE RATE MAP (FIRM) INFORMATION**

Dear Insurance Agent – Lender – Realtor,

You are receiving this letter to inform you that the City of Palm Springs does have Federal Emergency Management Act (FEMA) designated Special Flood Hazard Zones (SFHA) within its City limits. If your clients are going to buy in or near an SFHA and are going to carry a mortgage on their property, more than likely the lender will require them to obtain flood insurance. Check with the City early – don't wait until Escrow! However, if your clients don't carry a mortgage, or are outside an SFHA, it is up to them to obtain flood insurance on their own.

The City of Palm Springs wants to encourage buyers/renters to obtain flood insurance for their own protection. If the property/rental is in a low-to-moderate flood risk area, the flood insurance could be much more affordable than they might think. **Please note that the City of Palm Springs DOES NOT SELL flood insurance. Have your client contact their local insurance agent for a new policy or a policy change.**

Here are a few facts from <https://www.floodsmart.gov>.

- Floods are the nation's most common and costly natural disaster, causing billions of dollars in damage each year.
- **Homeowners' and renters' insurance does not typically cover flood damage.**
- Floods can happen anywhere. In fact, 98% of counties in the United States have experienced a flood.
- **More than 20 percent of flood claims come from properties OUTSIDE the high-risk flood zone.**
- In the wake of Hurricane Harvey in 2017, approximately 80 percent of households impacted by the storm did not have flood insurance.
- Just one inch of water in an average-sized home can cost more than \$25,000 in damage. You can recover faster and more fully after a disaster with flood insurance.
- **There is a 30-DAY WAITING PERIOD from insurance purchase to coverage activation. Don't wait a week or so before a major rain-storm event is forecast, it will be too late.**

### HOW THE CITY CAN HELP

The City of Palm Springs (City) participates in the National Flood Insurance Program/Community Rating System (NFIP/CRS) implemented by Federal Emergency Management Association (FEMA) and maintains a Community Rating of **Class 6**. This rating earns a **20% discount** on flood

insurance for its residents in Special Flood Hazard Areas (SFHA) and a **5% for Preferred Risk Policy (PRP)**. Palm Springs is the only city in the Coachella Valley that participates in this program and can offer this discount to its citizens.

Enclosed is annually updated Flood Risk Flyer published by the City of Palm Springs Engineering explaining additional information and services provided by the City pertaining to flood safety, flood protection, and flood insurance. A digital format can be found under PUBLIC INFORMATION LINKS at this URL: <https://www.palmspringsca.gov/government/departments/engineering-services/flood-insurance-information-copy-3765>

FEMA updated their Digital Flood insurance Rate Maps (DFIRM) in August 2008. The City of Palm Springs can provide you with a Flood Insurance Rate Map (FIRM) Information report with the following information at your request:

- Whether a property is in or out of a Special Flood Hazard Area (SFHA) as shown on the current DFIRM of the City of Palm Springs. Email [flood.info@palmspringsca.gov](mailto:flood.info@palmspringsca.gov).
- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation or depth, if shown on the FIRM.
- We have a handout on the flood insurance purchase requirement that can help people who need a mortgage or loan for a property in the SFHA. Structures constructed with the City of Palm Springs before March 2, 1983, qualify for a PRE-FIRM rate.
- The City of Palm Springs maintains *some*\* elevation certificates for new and substantially improved structures in an SFHA since January 1, 1991.

<https://www.palmspringsca.gov/government/departments/engineering-services/flood-insurance-information/elevation-certificates>

*\*FEMA does not require residents to submit Elevation Certificates to their local government jurisdiction. If you have an elevation certificate for your property, please submit a copy to the City of Palm Springs Engineering Services Department for their records at [flood.info@palmspringsca.gov](mailto:flood.info@palmspringsca.gov).*

- The City of Palm Springs updates the Flood Insurance Rate Maps as needed when revisions are made to the maps.
- The City also has information for additional FIRM information, problems not shown on the FIRM, flood depth date, special flood related hazards, historical flood information, natural floodplain functions.
- Does your property experience drainage problems? Email [flood.info@palmspringsca.gov](mailto:flood.info@palmspringsca.gov) and tell us about your issue. We can send personnel to investigate and issue a letter of possible solutions.

## **CONDOMINIUM OWNERS**

There are 4 methods of insuring condominiums under the National Flood Insurance Program (NFIP). Each method has its own eligibility requirements for condominium type. Only residential buildings having a condominium form of ownership are eligible for the Residential Condominium Building Association Policy (RCBAP).

1. Residential Condominium: Association Coverage on Building and Contents
2. Residential Condominium: Unit Owner's Coverage on Building and Contents
3. Non-Residential (Commercial) Condominium: Building and Contents
4. Non-Residential (Commercial) Condominium: Unit Owner's Coverage (Contents)

Please note that a second floor or higher in a flood zone will still require insurance from a lender if in or near an SFHA. The logic is that if the first floor is damaged or compromised structurally

by flood waters, the higher floors are also compromised. Go to <https://www.floodsmart.gov> for more info.

If you have questions or you need help in determining the FEMA FIRM flood zone for your property, please submit your request via email to [flood.info@palmspringsca.gov](mailto:flood.info@palmspringsca.gov) and include the address or Assessor Parcel Number (A.P.N.) OR call (760) 323-8253 Ext. 8742.

## **FLOOD PROTECTION**

The City of Palm Springs regulates construction and development in an SFHA to ensure that buildings will be protected from flood damage. Avoid building in a flood prone area unless you elevate and reinforce your home. Elevating flood hazard areas with earth (FILL) are prohibited within designated floodways. Refer to the City of Palm Springs Municipal Code: Flood Damage Prevention Ordinance 1739, Chapter 8.68 for specifics. Some things you can do to protect your property from possible flood damage are:

- Elevate damage-prone components, such as furnace, air conditioning units, and electrical system components.
- Construct a berm or swale to redirect drainage away from a building or residence.
- Correct sewer backup problems immediately, install sewer backflow valves, and anchor fuel tanks.
- Clear debris from drainage ways on your property, or near storm drain grates and curb inlets.
- For additional details, check the section of the City webpage titled HOME FLOOD PROTECTION at:  
<https://www.palmspringsca.gov/government/departments/engineering-services/flood-insurance-information-copy-3765>.

Please do not hesitate to call me or email me at [flood.info@palmspringsca.gov](mailto:flood.info@palmspringsca.gov) if you have any questions or concerns.

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