April 18, 2023

Attention: Owner, «Owner\_Name\_Full»

«Mailing\_Address\_Line\_1»,

«Mailing\_Address\_Line\_2»

Subject: **NEW FEMA FLOOD MAPS SHOW YOUR PROPERTY IS IN HIGH-RISK FLOODPLAIN**,

 Building ID: «Building\_ID»

Dear «Owner\_Name\_Full»,

Flooding can be the most frequent and costly disaster in a community, as it is in our state and nation. The likelihood of inland and riverine flooding changes over time due to erosion, changing land use, changing weather patterns, and other factors. The risk for flooding can vary within the same neighborhood and even between adjacent properties, but nobody is exempt from flood risk – where it can rain, it can flood. Knowing your flood risk is the first step to flood protection.

A multi-year project to re-examine «Community\_Name»’s flood zones and develop detailed digital flood hazard maps has been completed. The new maps, also known as Flood Insurance Rate Maps (FIRMs), were recently released for public view. The new maps reflect current flood risk based on the latest data and a more accurate understanding of our area’s topography. As a result, you and other property owners throughout «County\_Capitalized» will have up-to-date, Internet-accessible information about flood risk to your property.

**How will the flood map changes affect you?**

Based on the new maps, **your property is being mapped into a higher risk flood zone**, known as the Special Flood Hazard Area (SFHA). If you have a mortgage from a federally regulated lender and your property is in the SFHA, then you are **required** by Federal law to carry flood insurance when these flood maps are put into effect. We recommend that you use this time to contact your insurance agent to get the most favorable rate and learn about options offered by the National Flood Insurance Program (NFIP) for properties being mapped into higher risk areas for the first time.

If you do not have a mortgage, you are still **strongly recommended** to purchase flood insurance. Over the life of a 30-year loan, you are about three times more likely to have a flood in your home than a fire, and most homeowners’ insurance policies do not provide coverage for damage due to flooding.

If you do not currently carry flood insurance, your insurance company/agent should be able to provide you with a premium quote just by answering a few simple questions. To learn more about flood insurance rates and what options are available to you, please visit <http://www.floodsmart.gov> or call 1-877-336-2627 for more information. **How do I view the flood maps?**The maps that were recently released are still preliminary, which means they provide an early look at a property’s projected flood risk. You can determine where your property falls on the preliminary maps online by visiting the WV Flood Tool (<https://mapwv.gov/flood>) and entering your address in the search bar. Or you can use the direct link to your property provided below.

Whether or not your property falls within a flood zone, it is important to use this time to understand your flood risk and research your flood insurance options. Once FEMA considers the preliminary maps final, they will become effective, which means they will be used to determine your property’s flood risk as well as flood insurance requirements.

**Property Identification:**

Physical Address: «E911\_Address»

Parcel ID: «Parcel\_ID»

Building ID: «Building\_ID»

WV Flood Tool Link: «Flood\_Tool\_Parcel\_Link»

Flood Source: «Stream\_Name»

**What is the map update timeline?**

The preliminary maps, which show an early look at a property’s projected flood risk, were released to «County\_Capitalized» on December 13, 2019. Following the release, FEMA and its partners held a meeting with «County\_Capitalized» to discuss how the preliminary maps will affect property owners. After that meeting, a 90 day appeal period started on May 20, 2022 and ended on August 18, 2022. During this period, «County\_Capitalized» had the opportunity to submit appeals, supported by engineering data, related to discrepancies in the flood hazard data that they noticed in the preliminary flood maps. Now that the appeal period has passed, FEMA and its partners will finalize the maps. FEMA notified the community on February 1, 2023 that the maps shall be considered final through a Letter of Final Determination (LFD), and that the community has six (6) months from the LFD date (August 1, 2023) until the final flood maps are used to determine the flood insurance mandatory purchase requirement and for building and development regulations.

**Why are these maps important to you?**

These flood hazard maps are important tools for protecting lives and property in «community name». The flood maps help business owners and residents make informed decisions about personal safety and financial protection. These maps also allow community planners, local officials, engineers, builders, and others to make determinations about where and how new structures and developments should be built.

**Whom to contact with questions?**

If you have questions, then please contact our office or coordinate directly with the Charleston WV Floodplain Manager, located in the Charleston Planning office, at 304-358-8105.

Sincerely,

City of Charleston

Planning Department

Chuck Grishaber, CFM

City Of Charleston

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