[Date]

[Name]

[Street Address]

[City, State, Zip Code]

RE: [Parcel Number]

Dear Property Owner:

Flooding is the most frequent and costly disaster in [community name]. The risk for flooding changes over time due to erosion, land use, weather events and other factors. The likelihood of inland, riverine and coastal flooding has changed along with these factors. The risk for flooding can vary within the same neighborhood and even property to property. But it exists throughout the area. [*include* *flood fact that supports the need to re-map, for example*: As the county’s flooding last spring illustrated, flooding occurs not only in high-risk areas, but in low- to moderate-risk areas as well. In fact, more than 50% of properties flooded were in areas designated as having a low or moderate flood risk]. 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. Just released for public review, the new maps -- also known as digital Flood Insurance Rate Maps (FIRMs) -- reflect current flood risks, replacing maps that are up to [age] years old. As a result, you and other property owners throughout the [county/community] will have up-to-date, reliable, Internet-accessible information about your flood risk, on a property-by-property basis.

**How will these changes affect you?**

The purpose of this letter is to inform you that the parcel identified at the top of this letter has been mapped into a higher risk zone, known as a Special Flood Hazard Area (SFHA), and shown as [enter appropriate zones; e.g., “A”, “AE” “V”, “VE”] on the FIRM. If you have a mortgage from a federally-regulated lender and the building(s) on this parcel are within the SFHA, then by federal law, your lender must require you to carry flood insurance when these flood maps become effective. Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program provided by nearly 100 insurance companies and written through licensed insurance agents. Contact your insurance agent to learn about lower-cost “Preferred Risk Policy” options offered by the NFIP for properties being mapped into higher-risk areas for the first time.

If you do not have a mortgage, it is still recommended that you purchase flood insurance. Over the life of a 30-year loan, there is about a three times greater chance of having a flood in your home than having a fire.\* And most homeowners insurance policies do not provide coverage for damage due to flooding. For more information on flood insurance, visit the National Flood Insurance Program’s website, [www.floodsmart.gov](http://www.floodsmart.gov).

**The new maps help promote public safety.**

These flood hazard maps are important tools used in the effort to protect lives and properties in [community name]. By showing the extent to which areas of the [county/community] and individual properties are at risk for flooding, the flood maps help business owners and residents make more informed decisions about personal safety and financially protecting their property. 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.

**If you feel there has been an error, you can file a protest or appeal.**

The maps that were just released are still known as preliminary. Starting [date] and running through [date] there will be a Public Comment Period. This is a time when citizens will have the opportunity to submit technical and/or scientific data to file a protest regarding their individual property, or an appeal regarding the accuracy of the mapping process in general. To learn more about the appeals process, visit [enter URL].

**When do the maps become effective?**

Once the appeals and protests are reviewed and once any needed map changes are incorporated, FEMA will issue a Letter of Final Determination. Six months later, an ordinance approving the new Digital Flood Insurance Rate Map will be adopted. The maps will then become effective, as will any new flood insurance requirements. However, please be aware that starting immediately these flood hazard maps will be used in helping to determine requirements for construction and development.

**Here’s where to go for more information.**

[*use parts of the following paragraph that are applicable]* Local officials will be holding public meetings throughout the [county/community] in [dates/months]. Local government staff also will be available to assist residents one-on-one and provide information at [location(s)] throughout [month]. You may also stay up-to-date and look up this parcel on the new map by visiting [enter URL]. For general information about the flood map modernization project, you also can contact the [name of local call center] at [phone #]. It’s open [hours of operation].

A brochure is enclosed with this letter to provide you with more information about this project and how it will affect this community.

This flood mapping project is a joint effort between [community name] and the Federal Emergency Management Agency, in cooperation with association and private sector partners.

(Enclosure)