Important changes to the [Community Name] flood hazard maps are underway. As floodplain boundaries change, your clients will likely turn to you to help them with decisions about protecting their property and other assets. The changes may also affect your own business, so be sure to stay informed.

[Community Name] Flood Maps
Are Changing

In [month, year], the Georgia Environmental Protection Division (EPD), under the Department of Natural Resources, and the Federal Emergency Management Agency (FEMA) will be releasing new **preliminary**
flood hazard maps, known as Flood Insurance Rate Maps (FIRMs), for [specific watersheds/all of County Name]. The new FIRMs will show the extent to which newly mapped areas of the county are currently at risk
for flooding.

The remapping effort—part of FEMA’s nationwide Risk Mapping, Assessment and Planning (Risk MAP) effort—was necessary because flood hazard and risk information shown on the flood maps need to be updated. Detailed studies in some areas are over [years] old. Since then, the drainage patterns have changed, new land development has occurred, and mapping and modeling technology has significantly improved.

These new flood maps will provide real estate professionals and property owners with up-to-date, reliable, Internet-accessible information about [community’s] flood risk on a property-by-property basis.

Understanding the Effects

While the FIRMs may not become effective for another [number] months or more, it is important for real estate professionals to understand the changes in the new
maps to properly communicate to their client a property’s flood risk and any implications to the federal flood insurance requirements.

Properties *Already In* a High-Risk Flood Zone

Home and business owners should disclose whether a property is or will be mapped into a high-risk flood zone (known as a Special Flood Hazard Area [SFHA] and shown on the flood maps with letters beginning with “A” [ or “V”]) when selling their property. Buildings in these areas are required to carry flood insurance for loans taken through federally regulated or insured lenders. To determine a property’s existing flood risk, the real estate professional can locate the property on the [community name] current effective FIRM. Current effective flood maps can be viewed on-line at FEMA’s Map Service Center by visiting <http://msc.fema.gov> or at [location in community/county or web site].

Properties Newly Identified to Be *In* a High-Risk Flood Zone

It is crucial for both real estate professionals and property owners to know if the property is currently in a moderate- or low-risk area (shown on the flood maps as a “B”, “C”, or “X” zone) and will be mapped into a high-risk zone (show as “A” [or “V”]). As FEMA releases [community name’s] preliminary flood maps (FIRMs) for public review, real estate professionals should review them to determine if there will be a change in their clients’ property flood risk and when the change will become effective. Knowing in advance if a property is being mapped into a high-risk flood zone will help avoid possible delays caused when flood insurance is suddenly required at closing. If the buyer is aware of these upcoming changes, they may be able to take advantage of the National Flood Insurance Program’s (NFIP’s) lower-cost flood insurance rating options (e.g., Newly Mapped Procedure, Grandfathering). Transferring flood insurance policies from current homeowners to new owners at the time of purchase can also keep insurance costs down in some instances. Property owners should discuss their rating options with their insurance agents.

Properties Newly Identified to be *Out* *of* a High-Risk Flood Zone

Some properties will be mapped out of a high-risk zone and into a moderate or low-risk zone (shown on the new maps as an “X” or shaded “X” zone). Although the federal regulation for the mandatory purchase of insurance may be lifted, it is at the lender's discretion to continue to require coverage. Property owners should be reminded that the risk of flooding is reduced—not eliminated—in these zones. Lower-cost flood insurance is available through the NFIP's Preferred Risk Policy. This impending change in zones could be a key selling point, so it is important for real estate professionals to stay informed about these changes.

Stay Informed

Mapping Milestones

**[DATE]:** Preliminary flood maps released

**[DATE]:** Open House Held; Public Review

**[DATE]:** Start of [90-day] Public Comment Period [(for filing of appeals and comments)]

**[Target Date, Month or Season – e.g., Fall 2018]**\*: New flood maps take effect; new flood insurance requirements also take effect

Visit[www.GeorgiaDFIRM.com](http://www.GeorgiaDFIRM.com) to learn more about the mapping process and where and when meetings may
be held

For General Information Call

The [name of local call center or contact number] at [phone #]. Open [enter hours of operation].

\*Date subject to change pending completion of review process

Knowing when and where map changes are occurring allows real estate professionals to properly prepare explanations about the map changes and what insurance options are available to their clients. Real estate professionals should prepare for closings by staying in contact with local officials as [community/county name] goes through the mapping process. They should proactively inform clients about their options based on the impending flood zone changes. Detailed explanations can be provided by their insurance agent.

Additional information can be obtained by periodically visiting the [community or county name] web site at [web link]. The preliminary maps can be viewed at [URL] when they are released. The maps will also be available for viewing at [put location and times it is open] once they
are released. Questions can be directed to the [identify where] by calling [phone number] during business hours (days and times).

* To learn more about the Georgia Mapping, Assessment and Planning (MAP) program, visit [www.GeorgiaDFIRM.com](http://www.GeorgiaDFIRM.com).
* To learn more about flood insurance, visit [www.FEMA.gov/NFIP](http://www.FEMA.gov/NFIP).