[Date]

[Name]

[Street Address]

[City, State, Zip Code]

RE: [Parcel Number]

Dear Property Owner:

A multiyear project to re-examine [Community/County name’s] flood risks and develop detailed digital flood hazard maps is nearing completion. A detailed study had not been performed in [#] years, and the flood risk information was outdated. Thanks to investments by [community name], the Georgia Department of Natural Resources (GA DNR) and the Federal Emergency Management Agency (FEMA), you and other property owners will now have updated, reliable information about your current flood risk.

On this new flood hazard map—also known as a Flood Insurance Rate Map (FIRM)—the parcel identified at the top of this letter is now shown to be at a lower risk than previously determined. It is in a moderate-low risk flood zone shown on the flood hazard map as a Zone X. While the flood risk has reduced, it has not been removed.

How Will These Changes Affect You?

If you have a mortgage from a federally regulated or insured lender, you will no longer be required by Federal law to maintain flood insurance when the flood maps become effective, though your lender still retains the right to require flood insurance as a condition of your loan. In an area at lower risk, the rate you pay for flood insurance may be lower.

Although flood insurance may become optional, [County/Community name] recommends that you maintain your flood insurance coverage, as the flood risk is just reduced, not removed. In fact, more than 35 percent of all flood claims in Georgia occur in these moderate-low risk flood zones. There is a lower-cost policy, known as a Preferred Risk Policy which a current policy could be easily converted to and you would receive a refund for the difference in cost. Contact your insurance agent for more details.

When Will the New Flood Maps Become Effective?

[Before the maps go effective, there will be a 90-day Public Comment period where community members can submit comments and technical and scientific-based appeals. Once the appeals and comments are reviewed and] once any needed map changes are incorporated, FEMA will issue a letter to [community name] stating that the maps are final and will become effective in six months. The maps are targeted to be effective in [month/season year; e.g., Fall 2018]; any changes in flood insurance requirements and rating due to changes in flood risk will take effect then.

Where Do I 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 update project, you can also contact [name of local call center or contact person/department] at [phone #]. It is open [hours of operation]. For more information on flood insurance, contact your insurance agent or visit [www.FEMA.gov/NFIP](http://www.FEMA.gov/NFIP).

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

Sincerely,

(Enclosure)