[COMMUNITY NAME’S] NEW FLOOD MAPS WILL SOON BE EFFECTIVE

New flood hazard maps for [parts of] [name of county/community] will soon be effective. The Federal Emergency Management Agency (FEMA) recently issued a Letter of Final Determination, which means that the new digital flood hazard maps for [County/community name] will become effective on [effective date]. The maps, known as Flood Insurance Rate Maps (FIRMs), show the extent to which the areas throughout [County name] are at risk for flooding. The maps were developed by the Georgia Department of Natural Resources (GA DNR), in partnership with FEMA and [County/community name]. The process included an extensive, multi-year review of the changes brought about by environmental, land use, and other forces; involved the use of state-of-the-art aerial mapping and risk modeling techniques, and a comprehensive pre- and post-release review. Used to identify the areas flood risks and help determine flood insurance and building requirements, the new maps replace maps based on studies that were up to [number] years old.

Residents and businesses will want to be aware of how the maps are changing, and how the changes may affect new construction and rebuilding decisions, as well as requirements for flood insurance. Most homes or businesses that are identified to be in a high-risk zone will be federally required by their lender to purchase flood insurance. For properties newly identified to be at high risk, FEMA provides insurance rating options that can result in cost savings on flood insurance (e.g., Newly Mapped procedure; “grandfathering”).

Buildings identified in areas no longer be in as high-risk area but as moderate- or low-risk areas will no longer be federally required to carry flood insurance; however, it is strongly recommended since the **risk has only been reduced, not removed.** Many property owners will qualify for having their policy converted to a lower-cost Preferred Risk Policy, with premiums starting at less than $200 a year.

Building requirements will also change. Once the new flood maps are adopted by the [Community/county name], all buildings must be constructed in accordance with the new flood zones and new base flood elevations shown on the map.

[Community/county name] are expected to pass an ordinance to adopt the new maps before the map’s effective date of [effective date]. Property owners can learn more about the re-mapping project and view the new digital flood maps at [enter URL]. Individuals with general questions about the new maps can also call [name of local call center or contact] at [phone #].

For information about flood insurance, contact your local insurance agent or visit [www.FEMA.gov/NFIP](http://www.FEMA.gov/NFIP).

To learn more about the Georgia Flood Mapping, Assessment and Planning (MAP) program, visit www.GeorgiaDFIRM.com.