New Flood HAZARD Maps Will Soon Be Issued for [name of County]

* New flood hazard maps, known as Flood Insurance Rate Maps (FIRMs), will be issued and become effective on [date] for [community/county name]. In cooperation with [county name], [community name] and other local communities, the maps were developed by the Georgia Department of Natural Resources (GA DNR) and the Federal Emergency Management Agency (FEMA) based on the latest mapping technology using the best data available.
* This completes a multi-year effort to update studies [on specific watersheds] that were up to [number] years old and no longer represented that area’s current flood risk.
* As part of this process, residents and business owners have had the opportunity to meet with community and GA DNR officials to discuss the maps and to provide comments. All appeals and comments have been addressed and incorporated where they provided better information than what was shown on the preliminary flood maps and flood insurance study.
* The new maps will show–on a property by property basis–the extent to which the studied areas of the county are currently at risk for flooding.
* When the maps become effective, some residents and business owners will find that their flood risk is higher, or lower, than they thought.

How the Maps Will Benefit the [County/COMMUNITy]

* The flood maps are more carefully modeled, more precisely drawn, more accurate, and easier to access and update than any maps [county/community name] has ever had.
* The new maps take into account the changes in topography, land use and drainage patterns that have taken place in recent years as well as new floodplain information that identifies risk in areas that were not previously studied in detail.
* They make clear where serious flooding is likely to occur–even if there hasn’t been flooding recently.
* And they provide a new standard for determining the elevation that a serious flood will reach.
* The result: [county/community name] have an important tool to help in understanding flood risk on a watershed and property-specific basis.
* Engineers, planners, builders, developers, and contractors will have updated information to guide building and remodeling decisions.
* And home and business owners have a more accurate picture of their own flood risk, as they make decisions about protecting their property physically and financially from flooding and its consequences.

Map Changes Mean Changes
in Flood Insurance and
Building Requirements

* Many questions people have deal with changing flood insurance requirements; **they should know about the money-saving insurance options that are available.**
* If you are mapped into a higher risk zone, the National Flood Insurance Program currently has rating options to lower your cost. If you are mapped into a lower risk zone, flood insurance will likely be less expensive.
* Once the new maps become effective, owners of properties mapped into a high-risk area may be required to carry flood insurance as a part of their mortgage agreement. All federally regulated or insured lenders will require flood insurance to the loan amount and/or up to the first $250,000 of the mortgage.
* By purchasing flood insurance before the new maps become effective, a property owner can lock in the current lower-risk flood zone for future rating. This can result in lower flood insurance costs in subsequent years. Many property owners newly identified to be in a high-risk area will qualify for the lower-cost Preferred Risk Policy (PRP) rates for the first 12 months after the map becomes effective. However, they are encouraged to purchase a PRP now as they are at a higher risk, plus it would provide for extended savings.
* If the Base Flood Elevation (BFE) has increased or the property has been mapped from Zone A to Zone V, property owners can grandfather the lower BFE or previous zone for future rating.
* Property owners identified to no longer be in a high-risk flood area, but instead in a moderate- or low-risk area will find that flood insurance is optional, not federally required, and less expensive. Flood insurance is recommended, because the risk for flooding has only been **reduced, not removed**. More than 35 percent of all Georgia flood claims occur in areas of moderate- to low-flood risk. You should also know that mortgage holders may still require you to carry flood insurance.
* For those no longer in a high-risk area and are now in a moderate- or low-risk area, your existing flood insurance policy can probably be converted to a lower-cost Preferred Risk Policy. There will be no additional out-of-pocket expense and you will be refunded the difference in cost. Premiums start at less than $200 per year.
* If you’re thinking about building or remodeling, you’ll also want to know about the flood elevations indicated on the map. Once the new flood maps are adopted, all buildings must be constructed in accordance with the new flood zones and new base flood elevations shown on the map.
* Builders, surveyors, developers and engineers should be aware that the new flood maps are based on the NAVD88 elevation vertical datum. Insurance agents should also be aware so that they do not mix different vertical datums when grandfathering BFEs.

The Result: More Accurate
Maps and a Safer County

* It’s important to keep in mind how comprehensive and thorough the process of developing these new flood maps has been. The result has been worth the effort.
* Engineers, planners, builders, and developers will be able to use the maps to make more informed decisions on how and where to build.
* Home and business owners will have the information they need to decide how best to protect their properties physically and financially from the devastation caused by flooding.
* And all of us will benefit over time by having a much safer community to live in.

For More Information

* To view the new flood maps, visit [URL where they are].
* To learn more about your flood insurance options, contact your local agent or visit [www.FEMA.gov/NFIP](http://www.FEMA.gov/NFIP).
* To learn more about the changes in building requirements, contact [building official contact information and hours].
* If you feel that your building should not be mapped into a high-risk zone, you may file a Letter of Amendment or Letter of Map Revision-Fill. For more details, visit [www.fema.gov/letter-map-changes](http://www.fema.gov/letter-map-changes).