NEW PRELIMINARY FLOOD MAPS ARE ISSUED FOR [NAME OF COUNTY]

* New preliminary flood hazard maps, known as Flood Insurance Rate Maps (FIRMs), have been released for [Name] County. In cooperation with [county name] County, [community name], and other local communities, the maps were developed by the Georgia Environmental Protection Division (EPD), under the Department of Natural Resources, and the Federal Emergency Management Agency (FEMA) based on the latest digital mapping technology using the best data available.
* The new maps will show—on a property by property basis—the extent to which areas of the county are currently risk for flooding.
* When the maps are introduced, residents and business owners in many parts of the county may find that their flood risk is higher, or lower, than they thought.
* The process for adopting the updated maps
includes ample time to address questions and concerns that you may have about how the changes could affect you.

HOW THE MAPS AND MAP PRODUCTS WILL BENEFIT THE COUNTY

* The flood maps incorporate new models and technology and therefore are more accurate than previous maps.
* They replace the outdated maps and studies that no longer represent the [community’s/county’s] current flood risk.
* The new maps also take into account the changes in topography, land use and drainage patterns that have taken place in recent years.
* 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 important tools to help in understanding flood risk on a countywide and property specific basis.
* Planners, builders, developers, and contractors
have 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 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. 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 for the amount of the mortgage and/or up to the first $250,000 of the mortgage.
* **You should also know about the money-saving insurance options that are available.** If your property is now identified to be at a higher risk, there are
cost-saving insurance rating options and you may be able to save money by purchasing insurance prior to the new flood map becoming effective.
* Insurance agents can give you the details, but basically if you already have a policy in force before the new maps take effect—and you don’t drop your coverage—you can maintain the lower-risk zone designation or the Base Flood Elevation (BFE) for future rating. While rates will go up over time, it may be cheaper than using the new map’s flood zone or BFE.
* For those identified to no longer be in a high-risk area and will be in a moderate- or low-risk area, you are still at risk; it is just reduced. More than 35 percent of all Georgia flood claims occur in areas of moderate- to low-flood risk. Your existing flood insurance policy can probably be converted to a lower-cost Preferred Risk Policy so you can stay financially protected. Annual premiums start at less than $200 a 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 will have to be constructed in accordance with the new flood zones and new base flood elevations shown on the map. Contact the [building department contact at county/community] for
more information.

FROM PRELIMINARY
MAPS TO EFFECTIVE DATE

Public Review and Comment Period

* The preliminary maps will be available for review in several places [describe where maps will be displayed in government offices, their availability at public libraries, and any availability online].
* Take a good look. Learn your level of flood risk, and how it may have changed.
* The maps are more accurate, but it’s possible that you may have more current or better data.

[USE THE FOLLOWING IF THERE ARE BFE CHANGES IN YOUR COMMUNITY/COUNTY:]

* If you believe that the map is inaccurate regarding the Base Flood Elevation, or the boundaries of a flood zone or the floodway, it’s possible to file an appeal. You will need to provide scientific or technical data to support your appeal.
* More information on filing an appeal or a comment can be found at [www.GeorgiaDFIRM.com](http://www.GeorgiaDFIRM.com).
* The total time available for public comment is 90 days. So if you do have a concern, you must file your appeal or comment before [date].

The Final Steps

* Any requests for changes will then be reviewed.
* A fixed date for release of the final flood maps cannot be set until the review is completed and all appeals and comments are resolved. Typically, the total time from preliminary map issuance to final adoption takes about 12 to 18 months.
* Here’s a summary of the whole process for adoption from issuing the preliminary maps forward:
* **[Date]**: Public Open House
* **[Date:] 90-Day Public Comment Period Starts**
* **[Give approximate month or season and year; e.g., Fall 2018]**: New flood maps (and flood insurance requirements become effective)

THE RESULT: MORE
ACCURATE MAPS AND A SAFER [COUNTY/COMMUNITY NAME]

* It’s important to keep in mind how comprehensive and thorough the process of developing these maps has been. The result will be worth the effort.
* Planners, builders, and developers will be able to use the maps to make more informed decisions on how and where to build.
* And home and business owners will have the information they need to decide how best to insure and protect their properties from the devastation caused by flooding.
* With your help, the transition to the new maps will be smooth, and seamless.
* All of us will benefit over time by having a much safer, more resilient community to live and work in.