[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 A detailed study had not been performed in [#] years, and the flood risk information was outdated.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 higher risk than previously determined. It is in a high-risk flood zone, known as a Special Flood Hazard Area (SFHA), shown on the flood hazard map as a Zone [enter appropriate zones; e.g., “A,” “AE,” “V,” “VE”].

How Will These Changes Affect You?

If you have a mortgage from a federally regulated or insured lender and the buildings on this parcel are within the SFHA, then by Federal law, your lender must require you to carry flood insurance. This requirement takes effect when the flood maps become effective. Flood insurance is available through FEMA’s National Flood Insurance Program (NFIP). The insurance is provided by about 70 insurance companies and written through licensed insurance agents. Contact your insurance agent to learn about cost-saving options offered by the NFIP for properties newly mapped into higher-risk.

If flood insurance is not a requirement, [Community/County name] still recommends that you purchase flood insurance. Over the life of a 30-year loan, there is a greater chance of having a flood in your home than having a fire.[[1]](#footnote-1)

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.

[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)

1. FEMA 2017 [↑](#footnote-ref-1)