Updated Maps Soon to Be Effective

**[Date]:** The Federal Emergency Management Agency (FEMA) issued a Letter of Final Determination [today], which means that the new flood hazard maps for [County/community name] will become effective in six months, on [effective date]. The maps, known as Flood Insurance Rate Maps, show the extent to which the studied [areas/watersheds] are at risk for flooding. Used to help determine flood insurance and building requirements, the new maps replace maps based on studies that are up to [number] years old.

The maps were developed by the Georgia Department of Natural Resources, 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, the use of state-of-the-art aerial mapping and risk modeling techniques, and a comprehensive pre- and post-release review.

Residents and business owners can use the maps to obtain reliable information about their flood risk on a property-by-property basis. The maps also provide flood zone and elevation data to help community planners, engineers, builders and others decide where and how new structures, developments, and remodeling projects should be built. The maps can be viewed online at [insert URL] or in person at [address].

“This is an important step in helping keep [community/county name] a safer place to work and live. Flooding is an increasingly frequent and costly problem throughout this part of Georgia, and not just in high-risk areas,” said [name, title]. “These flood maps are more accurate and easily accessible and they provide us with a better understanding of the flood risk here in [county/community name].”

In reviewing the new [county/community name] maps, property owners may find that their risk is higher or lower than they thought. [A total of [number] parcels in [county or community name] are shown as moving into the high-risk areas, and [number of parcels] are moving out.] If the risk level for a property changes, flood insurance and building standards requirements can change as well.

If a home or business is identified to be in a high-risk area, most lenders will require that flood insurance be purchased when the maps become effective. The National Flood Insurance Program (NFIP) currently has rating options available for affected property owners to help lower the cost of flood insurance. Many property owners newly identified as now being in a high-risk area will qualify for lower-cost Preferred Risk Policy rates for the first 12 months. If the Base Flood Elevation (BFE) has increased [or the property is mapped from high-risk zone to a higher risk zone (e.g., Zone AE to Zone VE)], property owners can grandfather the lower BFE [or lower risk zone] for future rating. Residents and business owners should talk to their insurance agent to determine what the best rating option is for their property.

Property owners mapped out of a high-risk flood area to a lower risk area will no longer be federally required to carry flood insurance. However, flood insurance is recommended, since the risk for flooding has only been **reduced, not removed**. Most property owner’s existing flood insurance policy can be converted to a lower-cost Preferred Risk Policy, with premiums starting at less than $200 per year. Note that mortgage holders can still require flood insurance.

Building requirements will also change. Once the new flood maps are adopted, all buildings will need to 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, 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).

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