STAKEHOLDER NEWSLETTER ARTICLE – MAINTENANCE PHASE

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 NEW FLOOD MAPS
ARE NOW EFFECTIVE

**[County’s/Community’s] New Flood Maps Are Now Effective**

New flood hazard maps are now effective for [(parts of) name of county/community/watershed name]. The maps, known as Flood Insurance Rate Maps (FIRMs), show the areas in [community/county/watershed name] that are at high risk for flooding. FEMA partnered with [county/community], as well as the [state entity], to create the maps. The process included an extensive, multi-year review of changing weather conditions, new land development and changes in drainage patterns. It involved advanced aerial mapping and risk modeling techniques. A comprehensive review process was also held.

Residents and business owners should review the map changes and how they affect construction decisions. All new buildings must be constructed in accordance with the new flood zones and Base Flood Elevations shown on the map

Requirements for flood insurance may also have changed. Most homes or businesses with a mortgage which are newly shown to be in a high-risk flood zone will be federally required to have flood insurance. FEMA provides a rating option that can result in cost savings for these properties.

Property owners of buildings newly shown in a moderate- or low-risk area are no longer federally required to have flood insurance. However, keeping or purchasing coverage is advised. ***The risk is less, not gone***. Property owners are encouraged to discuss with their insurance agent what options are best for them.

The new flood risk information will help [community name] identify mitigation projects that reduce flood risk. As drainage patterns change and [community name] acquires updated flood-related data (e.g., rainfall, elevations, hydrologic or hydraulic data), the flood map can be updated to reflect the current flood risk more precisely.

[Community name] will continue to look for ways to reduce flood risk at the [community/county] level. FEMA also recommends businesses and homeowners protect themselves against financial and physical losses. This can include elevating equipment, adding flood vents, and purchasing flood insurance. Reducing flood risk is a shared responsibility between the community and its citizens. Together, we can make our community more resilient and recover more quickly from future floods.