## POST-PRELIMINARY TOOLKIT FOR LOCAL OFFICIALS

[Red] text indicates sections you can customize to fit your area and mapping project. You may also change or delete other sections to make them more locally relevant.

REMOVE THIS PAGE AND ITS CONTENTS BEFORE EXPORTING TO PDF

POST-PRELIMINARY TOOLKIT FOR LOCAL OFFICIALS

COMMUNITY NAME

Date

POST-PRELIMINARY TOOLKIT   
FOR LOCAL OFFICIALS

INTRODUCTION

The attached materials include key messages and communication materials. FEMA offers these to communities to promote the post-preliminary flood hazard mapping process. The process has several milestones:

* Preliminary maps issued
* Appeal and comment period
* Six months to effective map
* Three months to effective map

This toolkit includes the following for each milestone:

* Sample news releases
* Content for use on community websites
* Talking points about the post-preliminary process
* Social media messages
  + Facebook
  + Twitter

Preliminary Maps Issued Press Release

New Preliminary Flood Maps For   
[Your Town] Are Ready For Public Review

## Knowing your flood risk allows for more informed decisions.

**[YOUR TOWN, State]** – Homeowners, renters and business owners in [YOUR TOWN] are encouraged to review the newly released preliminary flood maps, known as Flood Insurance Rate Maps (FIRMs). These maps are used to determine a property’s flood risk and help property owners make informed decisions about reducing their risk. [YOUR TOWN/COUNTY] officials and FEMA are presenting the preliminary flood maps to people throughout [COUNTY] to help leaders and residents identify known flood risks. Residents are encouraged to examine these maps to decide about buying flood insurance. Flood maps also help residents, business owners and community leaders make informed decisions about building and development.

[“We have worked together with our state and federal partners to update this flood risk information,” said HEAD COMMUNITY OFFICIAL. “We look forward to using this map as a guide for future community planning and development. We want to help our residents and business owners understand their risk of flooding.”]

Those interested in reviewing the preliminary flood maps should contact the [title, e.g., local floodplain administrator], [NAME OF FPA], at [XXX-XXX-XXXX] or via email at [fpa@yourtown.gov].

* To view your maps online, please visit: INSERT LINK
* To use a live chat service, visit <http://Go.USA.gov/r6C> - click on the “Live Chat” icon
* To contact a FEMA Map Specialist, call 1-877-336-2627 (1-877-FEMA MAP) or send an   
  email to [FEMA-FMIX@FEMA.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov)

## In the coming [time period; e.g., months], the public will have a chance to give feedback and input during a 90-day public comment period.

# # #

Preliminary Flood Hazard Maps Issued Website Copy

Understanding the Effects of Flood Hazard Map Changes

A BETTER PICTURE OF FLOOD HAZARDS

Over time, environmental changes, land use and other forces can change water flow and drainage patterns dramatically. The likelihood of [riverine and coastal] flooding will also change. Older flood hazard maps may not reflect these changes. Also, many areas have not been studied to determine the flood risk. Based on new digital mapping techniques, detailed, reliable and current information on county and local flood hazards is now available. Find that information here: [link to the maps]. It includes new flood maps, known as Flood Insurance Rate Maps (FIRMs). These FIRMs present a better picture of the areas most likely to be affected by flooding. They also provide a better foundation for making important building and land use decisions.

NEWER MAPS MAKE MORE RESILIENT COMMUNITIES

These maps are important tools. They can help us reduce risks to life and property and retain the benefits of our floodplains. FIRMs show the extent to which specific areas, neighborhoods and individual properties are at risk of flooding. By doing so, they help business owners and residents make informed decisions about reducing their financial risk. The maps also help community planners, officials, engineers, builders and others decide *where* and *how* to build new structures and developments. This knowledge results in more resilient building practices. When new flood maps are introduced, it is especially important for property owners, lenders, builders, and insurance and real estate agents and brokers to understand the changes and their potential effects.

FLOOD MAPS ARE CHANGING

Every area has some level of flood risk. New flood hazard maps give an updated picture of the risk. The level of flood risk can be different from neighborhood to neighborhood and even property to property. It is important that homeowners, renters and business owners know how their risk has changed. They also need to know what will change when the new flood maps become effective.

KNOW YOUR RISK

A high-risk area is shown as a flood zone labeled with the letter[s] “A” [or “V”]. When a property is in one of these zones, construction restrictions and flood insurance requirements may apply. Property owners with federally insured mortgages in these Special Flood Hazard Areas (SFHAs) ***must carry flood insurance*** ***once the maps take effect***. Some lenders may require owners to get flood insurance before the maps go into effect. The National Flood Insurance Program (NFIP) provides a cost-saving rating option for buyers whose flood zone has changed in this way. People who get and maintain flood coverage within 12 months after the maps become effective may be eligible for that option. Property owners should contact their insurance agents for more information.

The new maps may no longer identify the area of your property as a high-risk area, but instead moderate- or low-risk (a zone labeled with the letter “X”). When the maps take effect, ***flood insurance is no longer federally required.*** However, the flood risk is only **reduced; *it has not been removed***. Property owners are encouraged to maintain coverage. Talk to your insurance agent about your options or visit [www.FloodSmart.gov](https://www.floodsmart.gov/).

**To learn more about flood map updates, whom to contact, or where to get more information, try these resources:**

* Property owners and renters can learn more about flood insurance on the NFIP website [www.FloodSmart.gov](https://www.floodsmart.gov/).
* Insurance agents can learn about flood insurance and obtain tools to help inform their clients at [Agents.FloodSmart.gov](https://agents.floodsmart.gov/).
* See the effective (current) flood maps and past (historic) flood maps at the Map Service Center (MSC) at <http://MSC.FEMA.gov>.
* Learn more about FEMA’s flood hazard mapping work at [www.FEMA.gov/flood-maps](http://www.FEMA.gov/flood-maps).
* To learn more about the FEMA Region 6 mapping work, visit   
  [www.FEMA.gov/about/organization/region-6](http://www.FEMA.gov/about/organization/region-6).
* For more details about the effects of map changes on insurance, lender requirements and other technical questions related to flood maps (not local), contact the FEMA Mapping and Insurance eXchange (FMIX) at 1-877-336-2627 (1-877-FEMA-MAP) or by email at [FEMA-FMIX@FEMA.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov). They are available Monday through Friday, 7:00 a.m. to 6:00 p.m. Central Time.



To ask specific questions about [community/county name’s]   
maps or to view the maps in person, visit or call:[Community/county location  
Phone]  
Open [times]  
[days open; i.e., Monday – Friday]  
See the maps online at: [local URL or [https://MSC.FEMA.gov/](https://msc.fema.gov/)]

## To learn how to be more prepared for a disaster, visit [**www.Ready.gov**](http://www.ready.gov/).

Preliminary Flood Hazard Maps Issued Talking Points

**New Maps and Information**



* Residents must be informed. It is up to each one to know their risk, know their role and take action.
* Through flood studies and updated maps, communities are getting more precise information about the flood risks where they live and work.
* Share this information with your friends and neighbors. Know your flood risk and have a plan before a flood or storm event affects your community.
* Contact your local Floodplain Administrator and visit [www.FloodSmart.gov](http://www.FloodSmart.gov), [www.Ready.gov](http://www.Ready.gov), and [www.FEMA.gov/about/  
  organization/region-6](http://www.FEMA.gov/about/organization/region-6) for more information on flood risk and how to prepare.
* Planners, builders, and developers can use the maps to make more informed decisions on how and where to build.
* Home and business owners will have information to help them decide how to reduce their financial risk from the devastation flooding can cause.
* Over time, everyone will benefit from informed development and land use. It creates a more resilient community to live in.

OVERARCHING MESSAGES

* FEMA’s Region 6 website is a great starting point for information about mapping activities in Region 6. See the flood maps at [MSC.FEMA.gov](https://msc.fema.gov/)[or County/community website].

DUE TO FLOOD INSURANCE RATE MAPS (FIRMS) CHANGES:

Some homes will be in high-risk areas, known as Special Flood Hazard Areas (SFHAs), for the first time.

* If the new maps show the building in a high-risk area **(flood zones beginning with “A” or “AE” [“V” or “VE”])** and it is mortgaged through a federally regulated and insured lender, property owners will need to carry flood insurance when the new maps go into effect.
* If the building is newly identified to be at high risk on the new maps, owners may be eligible for a lower-cost rating option if they buy a policy within 12 months of the new map becoming effective. **Eligibility for this rating option is time sensitive**; property owners should contact their insurance agents for more details.

Some buildings will no longer be identified as having a high risk.

* If the building is currently in a high-risk area but the new flood map shows it in a moderate- to low-risk area, flood insurance will no longer be federally required.
* However, the mortgage holder/lender may still choose to require flood insurance.
* Home and business owners and renters are encouraged to maintain flood insurance, since their risk is reduced, not removed. About 40% of NFIP flood claims occur in these moderate- to low-risk areas.

Some homes will remain in the SFHA.

* Buildings that are still in the SFHA on the new flood map and are mortgaged through a federally regulated and insured lender will still need to be covered by flood insurance.

It can flood anywhere it rains. So, regardless of a building’s flood hazard designation, you are always encouraged to buy flood insurance.

Flood Insurance

* Flood insurance requirements for mortgages are based on the FIRM that is in effect.
* Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten. It can be bought through licensed insurance agents. For more information on flood insurance, visit the NFIP website, [www.FloodSmart.gov](http://www.floodsmart.gov/).
* The NFIP provides flood insurance in more than 22,500 communities nationwide. Those communities have agreed to adopt and enforce sound floodplain management regulations.
* FEMA urges all residents and business owners to buy flood insurance to help protect their financial investments.
* Knowing where the map is changing and when it goes into effect will help citizens understand their insurance options. As preliminary FIRMs are released, visit [community website or [https://MSC.FEMA.gov/FMCV](https://msc.fema.gov/FMCV)] to learn more.

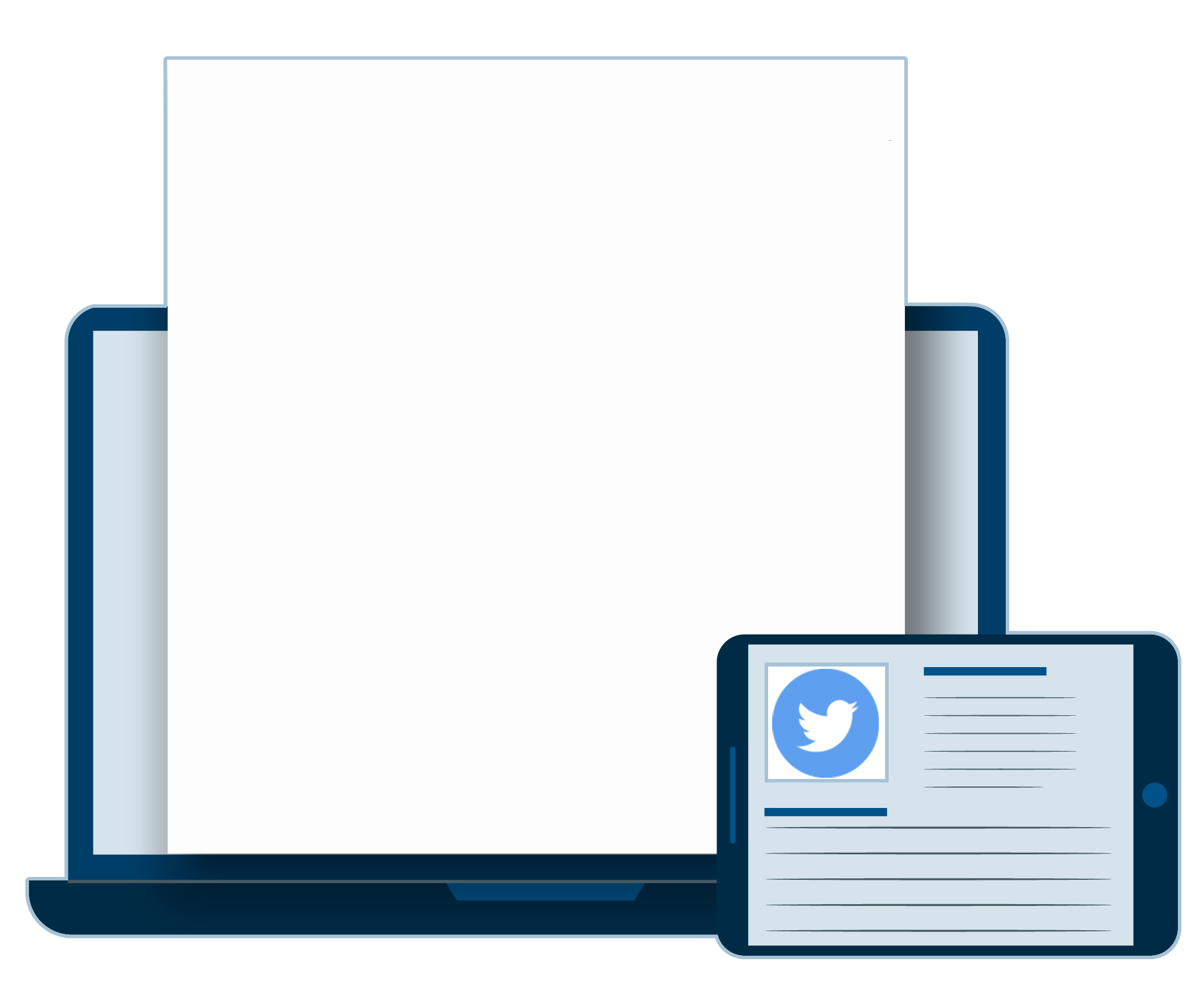
## Regardless of a building’s flood risk designation, you are always encouraged to buy flood insurance, since it can flood anywhere it rains.



Preliminary Flood Hazard Maps Facebook Post

Do you know your flood risk? [YOUR TOWN] is getting new flood maps and your flood risk may change. Citizens and business owners should contact [FLOODPLAIN ADMINISTRATOR] to learn about FEMA’s preliminary Flood Insurance Rate Maps. Your flood risk could be changing. You should know what actions to take. Visit the [YOUR TOWN] website for more information at [www.yourtown.com].

Preliminary Flood Hazard Maps Issued Tweets



1. Do you know your flood risk? Call the [planning office] to view new FEMA flood maps. [www.yourtown.com]
2. Flood risks are changing. See new FEMA flood maps,   
   call for an appt. [XXX-XXX-XXXX]

3. Do you need flood insurance? View new FEMA flood maps   
at [COUNTY BUILDING].

1. Learn more about [YOUR TOWN’s] new flood maps.   
   [COMMUNITY WEBSITE WITH INFO]
2. About 40% of flood insurance claims come from outside   
   mapped high-risk areas. More info @   
   [COMMUNITY WEBSITE WITH INFO]
3. Updated FEMA flood maps now show current risks in [YOUR TOWN]. [COMMUNITY WEBSITE WITH INFO]
4. Everyone lives in a flood zone. Yours may have changed. [COMMUNITY WEBSITE WITH INFO]
5. Has your flood risk changed? New flood maps are out. [COMMUNITY WEBSITE WITH INFO]
6. Everyone is at risk of flooding. Find out your flood risk on the   
   new flood maps. [COMMUNITY WEBSITE WITH INFO]



Appeal and Comment Period News Release

Public Invited to Comment on [Your Town]   
Preliminary Flood Insurance Rate Maps

**[YOUR TOWN, State]** – After months of work, [YOUR TOWN] and FEMA are now asking the public to participate. A 90-day comment period is being held for the new preliminary flood maps, known as Flood Insurance Rate Maps. Homeowners, renters, and business owners in [YOUR TOWN] are encouraged to view the flood maps. They can help you see where flood risks have been identified or changed. Those with comments or who would like to file an appeal have from **[BEGINNING DATE until END DATE]** to do so. Contact **[LOCAL FLOODPLAIN ADMINISTRATOR INFORMATION]** for more details.

WHAT IS AN APPEAL?

An appeal is a formal objection to a part of the proposed FIRMs. It can apply to Base Flood Elevations, flood depths, Special Flood Hazard Area boundaries and zones, or floodways. Appeals must be based on technical data that show the proposed maps to be scientifically incorrect. Anyone who makes an appeal must include the method, data and analysis used to support the claim.

WHAT IS A COMMENT?

A comment applies to a base map feature, such as a label, road name, jurisdictional boundary, or other non-appealable change.

Send comments and appeals to FEMA through the [YOUR TOWN] floodplain administrator, [FIRST LAST]. Anyone who has not reviewed the new flood maps should contact [FIRST LAST via telephone at XXX-XXX-XXXX] or via email at [FIRSTLAST@YOURTOWN.gov].

OTHER RESOURCES INCLUDE:

* View the preliminary maps online at [INSERT LINK]
* Use a live chat service about flood maps at [http://Go.USA.gov/r6C](http://go.usa.gov/r6C) - click on the “Live Chat” icon
* Contact a FEMA Map Specialist by telephone at 1-877-336-2627 (1-877-FEMA MAP) or by email at [FEMA-FMIX@FEMA.dhs.gov](mailto:FEMA-FMIX@FEMA.dhs.gov)
* Visit FEMA’s webpage on appeals and comments: [www.fema.gov/flood-maps/change-your-flood-zone/guide-community-members#appeal-comment](http://www.fema.gov/flood-maps/change-your-flood-zone/guide-community-members#appeal-comment)

Once all comments and appeals are resolved, FEMA will notify communities of the date on which the final maps will go into effect.

# # #

Appeal and Comment Period Website Copy

Understanding the Effects of Map Changes

A BETTER PICTURE OF FLOOD HAZARDS

Over time, water flow and drainage patterns can change dramatically. They are affected by environmental changes, land use and other forces. The likelihood of inland [riverine and coastal] flooding will also change. Older flood hazard maps may not reflect these changes. Also, many areas have not been studied to determine the flood risk. Detailed, reliable, and current information on county and local community flood hazards is now available. These products, based on new digital mapping techniques, can be seen here:[link to the maps]. The new flood hazard maps are known as Flood Insurance Rate Maps (FIRMs). They present a better picture of the areas most likely to be affected by flooding. They also provide a better foundation for making important building and land use decisions.

NEWER MAPS MAKE MORE RESILIENT COMMUNITIES

These maps are important tools for our community. They can help us reduce risks to life and property and retain the benefits of our floodplains. These maps show the extent to which specific areas, neighborhoods and individual properties are at risk for flooding. By doing so, they help business owners and residents make informed decisions about reducing their financial risk. The maps also help community planners, local officials, engineers, builders, and others decide *where* and *how* to build new structures and developments. This knowledge results in more resilient building practices. As the new flood maps are issued, it is especially important for property owners, insurance agents, lenders, builders, real estate agents and brokers to understand these changes and their effects.

FLOOD MAPS ARE CHANGING

Every area has some level of flood risk. New flood hazard maps give an updated picture of the risk. The level of flood risk can be different from neighborhood to neighborhood and even property to property. It is important that homeowners, renters, and business owners know their current risk and how it will change when the new flood maps become effective.

KNOW YOUR RISK

A high-risk area is shown as a flood zone labeled with the letter[s] “A” [or “V”]. When a property is in one of these zones, construction restrictions and flood insurance requirements may apply. Property owners with federally insured mortgages in these Special Flood Hazard Areas (SFHAs) ***must carry flood insurance*** ***once the maps take effect***. Some lenders may require owners to get flood insurance before the maps go into effect. The National Flood Insurance Program (NFIP) provides a cost-saving rating option for buyers whose flood zone has changed in this way. People who get and maintain flood coverage within 12 months after the maps become effective may be eligible for that option. Property owners should contact their insurance agents for more information.

The new maps may no longer identify the area of your property as a high-risk area, but instead moderate- or low-risk (a zone labeled with the letter “X”). When the maps take effect, ***flood insurance is no longer federally required.*** However, the flood risk is only **reduced; *it has not been removed***. Property owners are encouraged to maintain coverage. Talk to your insurance agent about your options or visit [www.FloodSmart.gov](https://www.floodsmart.gov/).

**To learn more about flood map updates, whom to contact, or where to get more information, try these resources:**

* Property owners and renters can learn more about flood insurance on the NFIP website [www.FloodSmart.gov](https://www.floodsmart.gov/).
* Insurance agents can learn about flood insurance and obtain tools to help inform their clients at [Agents.FloodSmart.gov](https://agents.floodsmart.gov/).
* See the effective (current) flood maps and past (historic) flood maps at the Map Service Center (MSC) at <http://MSC.FEMA.gov>.
* Learn more about FEMA’s flood hazard mapping work at [www.FEMA.gov/flood-maps](http://www.FEMA.gov/flood-maps).
* To learn more about the FEMA Region 6 mapping work, visit   
  [www.FEMA.gov/about/organization/region-6](http://www.FEMA.gov/about/organization/region-6).
* For more details about the effects of map changes on insurance, lender requirements and other technical questions related to flood maps (not local), contact the FEMA Mapping and Insurance eXchange (FMIX) at 1-877-336-2627 (1-877-FEMA-MAP) or by email at [FEMA-FMIX@FEMA.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov). They are available Monday through Friday, 7:00 a.m. to 6:00 p.m. Central Time.



To ask specific questions about [community/county name’s]   
maps or to view the maps in person, visit or call:[Community/county location  
Phone]  
Open [times]  
[days open; i.e., Monday – Friday]  
See the maps online at: [local URL or <http://MSC.FEMA.gov/>]

## To learn how to be more prepared for a disaster, visit [**www.Ready.gov**](http://www.ready.gov/).

Appeal and Comment Talking Points

Appeal and Comment Period



* Residents must be informed. It is up to each one to know their risk, know their role and take action.
* Through flood studies and updated maps, communities are getting more precise information about the flood risks where they live and work.
* Share this information with your friends and neighbors. Know your flood risk and have a plan before a flood or storm event affects your community.
* Contact your local Floodplain Administrator and visit [www.FloodSmart.gov](http://www.FloodSmart.gov), [www.Ready.gov](http://www.Ready.gov), and [www.FEMA.gov/about/  
  organization/region-6](http://www.FEMA.gov/about/organization/region-6) for more information on flood risk and how to prepare.
* Planners, builders, and developers can use the maps to make more informed decisions on how and where to build.
* Home and business owners will have information to help them decide how to reduce their financial risk from the devastation flooding can cause.
* Over time, everyone will benefit from informed development and land use. It creates a more resilient community to live in.

OVERARCHING MESSAGES

* The preliminary maps are 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 at the location of your property on the new preliminary Flood Insurance Rate Map (FIRM). Learn your level of flood risk. See how it may have changed.
* The new maps reflect your risk more precisely, but you may have newer or better data.
* FEMA welcomes public input on the preliminary FIRMs and Flood Insurance Study (FIS) report through the appeals process. It can lead to more accurate FIRMs and better flood risk information.
* A property owner or other resident may submit a written request to their community. Supporting technical data and documentation are required for an appeal. Your community will review the request and send it to FEMA.
* An **appeal** is a formal objection to a part of the proposed FIRMs. It can apply to Base Flood Elevations, flood depths, Special Flood Hazard Area (SFHA) boundaries and zones, or floodways. Appeals must be based on technical data that show the proposed maps to be scientifically incorrect. Anyone who makes an appeal must include the method, data and analysis used to support the claim.
* A **comment** applies to a base map feature, such as a label, incorrect road name, jurisdictional boundary, or any other non-appealable change.

SUMMARY OF THE PROCESS AFTER THE APPEAL PERIOD:

* Before the flood maps become effective, there is one more step after the end of the 90-day public comment period, which ends on [Month, day, year].
* Once all of the appeals and comments have been resolved, FEMA will issue a Letter of Final Determination. This gives our [community/county] six months to pass an ordinance which adopts the new flood maps.
* At the end of that six months, the new flood maps become effective, as do any new lender requirements for flood insurance.

Flood Insurance

Flood insurance requirements for mortgages are based on the flood hazard maps currently in effect.

• Flood insurance is available through the National Flood Insurance Program (NFIP), which is federally underwritten. It can also be purchased through licensed insurance agents. For more information, visit the NFIP website, [www.FloodSmart.gov](http://www.FloodSmart.gov).

* The NFIP provides flood insurance in more than 22,500 communities nationwide. The communities agree to adopt and enforce sound floodplain management regulations.
* FEMA recommends all residents and business owners carry flood insurance. It will help protect their financial investments.
* It is important to know where and when map changes will happen. This will help citizens find their best insurance options. With preliminary FIRMs released, visit [community website or [MSC.FEMA.gov/FMCV](https://msc.fema.gov/FMCV)] to learn more.

Appeal and Comment Facebook Post

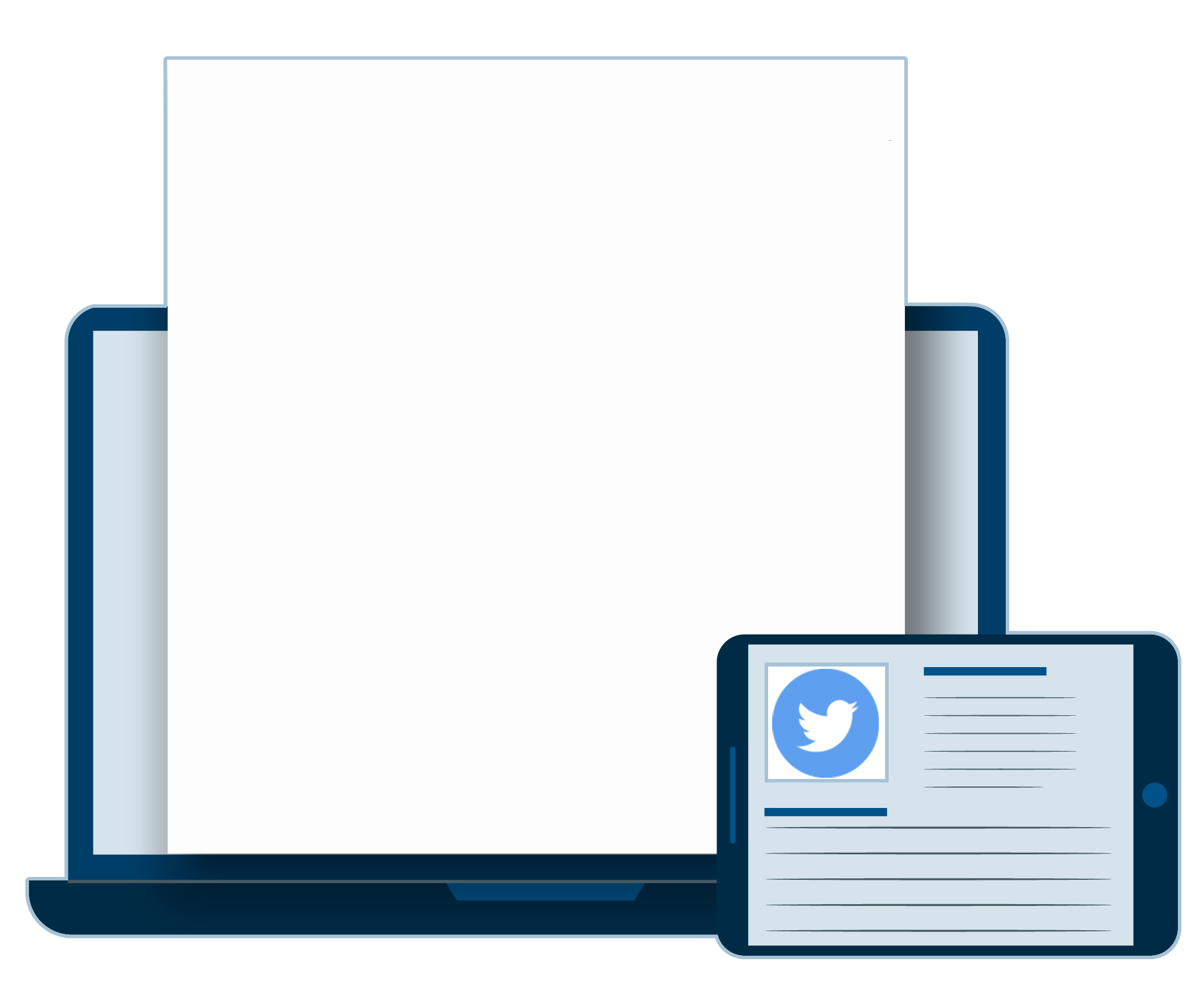
Beginning of Appeal and Comment Period

[YOUR COMMUNITY] and FEMA worked to develop new Flood Insurance Rate Maps. [DATE] marked the beginning of the 90-day appeal and comment period. At this time, community members can submit scientifically based information to FEMA through their community official. Using your submissions, FEMA can change the maps before they become part of [YOUR TOWN’s] floodplain ordinances. For more information, visit our webpage at [www.yourtown.com].

60, 45, and 30 days into the   
Appeal and Comment Period

There are only [XX (60, 45, or 30)] days left to submit an appeal or comment to FEMA. Do you have information that may result in more accurate flood hazard maps? It must be submitted by the [LOCAL OFFICE RESPONSIBLE’s] office by [MONTH XX, 20XX]. For more information about appeals or comments, or to view the preliminary flood maps, visit our website at [www.yourtown.com].

Appeal and Comment Period Tweets



1. Today is the first day of the 90-day Appeal and Comment Period for   
   our new FEMA flood maps. Visit [www.yourtown.com] for more info.
2. Do you have input on the new flood maps? Visit [[www.yourtown.com](http://www.yourtown.com)] to learn how to submit a comment.
3. Only [XX] days to submit appeals or comments on new FEMA flood maps. Visit [www.yourtown.com] for more info.
4. Know your flood risk? Call the [planning office] to view new FEMA flood maps. [www.yourtown.com]
5. Do you need flood insurance? View new FEMA flood maps   
   at [COUNTY BUILDING].
6. Learn more about [YOUR TOWN’s] new flood maps.   
   [COMMUNITY WEBSITE WITH INFO]
7. Everyone is at risk of flooding. Find out your flood risk on the new flood maps. [COMMUNITY WEBSITE WITH INFO]
8. About 40% of flood insurance claims come from outside mapped high-risk areas More info @ [COMMUNITY WEBSITE WITH INFO].
9. Flood risks are changing. See new FEMA flood maps.   
   Call for an appt at [XXX-XXX-XXX].
10. Everyone lives in a flood zone. Yours may have changed. [COMMUNITY WEBSITE WITH INFO]
11. Updated FEMA flood maps now show current risks in [YOUR TOWN]. [COMMUNITY WEBSITE WITH INFO]
12. Has your flood risk changed? New flood maps are out. [COMMUNITY WEBSITE WITH INFO]



Six Months to Effective Press Release

Six Months Before [Your Town] Flood Maps Become Final

**[YOUR TOWN, State]** – In 6 months, [on DAY, DATE], new flood maps for [YOUR TOWN] will become effective. Before that date, state, local and federal officials are asking everyone to view the maps. They want everyone to understand their flood risk. They are also asking people to think about getting flood insurance.

Most homeowners insurance policies do not cover the effects of flooding. Anyone without flood insurance risks expensive losses to their homes, personal property and businesses.

Flooding is the top natural disaster in the United States. Only flood insurance covers these unexpected, damaging and sometimes fatal events.

[“Where there is rain, there can be flooding,” said YOUR TOWN OFFICIAL. “Everyone lives in a flood zone.”]

To review the new flood maps, residents can contact [FIRST LAST, YOUR TOWN floodplain administrator. Mr./Ms. LAST} can be reached at [XXX-XXX-XXXX] or via email at [FIRSTLAST@YOURTOWN.gov]. Other resources include:

* Viewing the preliminary maps online at [community or FEMA website]
* Using a live chat service about flood maps at <http://Go.USA.gov/r6C> - click on the “Live Chat” icon
* Contacting a FEMA Map Specialist by telephone at 1-877-336-2627 (1-877-FEMA MAP) or by email at [FEMA-FMIX@FEMA.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov)

# # #

Six Months to Effective Flood Insurance Rate Map Website Copy

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* Insurance agents can learn about flood insurance and obtain tools to help inform their clients at [Agents.FloodSmart.gov](https://agents.floodsmart.gov/).
* See the effective (current) flood maps and past (historic) flood maps at the Map Service Center (MSC) at <http://MSC.FEMA.gov>.
* Learn more about FEMA’s flood hazard mapping work at [www.FEMA.gov/flood-maps](http://www.FEMA.gov/flood-maps).
* To learn more about the FEMA Region 6 mapping work, visit   
  [www.FEMA.gov/about/organization/region-6](http://www.FEMA.gov/about/organization/region-6).
* For more details about the effects of map changes on insurance, lender requirements and other technical questions related to flood maps (not local), contact the FEMA Mapping and Insurance eXchange (FMIX) at 1-877-336-2627 (1-877-FEMA-MAP) or by email at [FEMA-FMIX@FEMA.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov). They are available Monday through Friday, 7:00 a.m. to 6:00 p.m. Central Time.

To ask specific questions about [community/county name’s]   
maps or to view the maps in person, visit or call:[Community/county location  
Phone]  
Open [times]  
[days open; i.e., Monday – Friday]  
See the maps online at: [local URL or <http://MSC.FEMA.gov/>]



## To learn how to be more prepared for a disaster, visit [**www.Ready.gov**](http://www.ready.gov/).

Six Months to Effective Talking Points

FLOOD INSURANCE



* Residents must be informed. It is up to each one to know their risk, know their role and take action.
* Through flood studies and updated maps, communities are getting more precise information about the flood risks where they live and work.
* Share this information with your friends and neighbors. Know your flood risk and have a plan before a flood or storm event affects your community.
* Contact your local Floodplain Administrator and visit [www.FloodSmart.gov](http://www.FloodSmart.gov), [www.Ready.gov](http://www.Ready.gov), and [www.FEMA.gov/about/  
  organization/region-6](http://www.FEMA.gov/about/organization/region-6) for more information on flood risk and how to prepare.
* Planners, builders, and developers can use the maps to make more informed decisions on how and where to build.
* Home and business owners will have information to help them decide how to reduce their financial risk from the devastation flooding can cause.
* Over time, everyone will benefit from informed development and land use. It creates a more resilient community to live in.

OVERARCHING MESSAGES

* Flood insurance requirements for mortgages are based on the flood hazard maps currently in effect.
* Flood insurance is available through the National Flood Insurance Program (NFIP), which is federally underwritten. It can also be purchased through licensed insurance agents. For more information, visit the NFIP website, [www.FloodSmart.gov](http://www.FloodSmart.gov).
* The NFIP provides flood insurance in more than 22,500 communities nationwide. The communities agree to adopt and enforce sound floodplain management regulations.
* FEMA recommends all residents and business owners carry flood insurance. It will help protect their financial investments.
* It is important to know where and when map changes will happen. This will help citizens find their best insurance options. With preliminary FIRMs released, visit [community website or [MSC.FEMA.gov/FMCV](https://msc.fema.gov/FMCV)] to learn more.

**New Maps and Information**

* FEMA’s Region 6 website is a great starting point for information about mapping activities in Region 6. See the flood maps at [MSC.FEMA.gov](https://msc.fema.gov/)[or County/community website].

DUE TO FLOOD INSURANCE RATE MAPS (FIRMS) CHANGES:

Some homes will be in high-risk areas, known as Special Flood Hazard Areas (SFHAs), for the first time.

* If the new maps show the building in a high-risk area **(flood zones beginning with “A” or “AE” [“V” or “VE”])** and it is mortgaged through a federally regulated and insured lender, property owners will need to carry flood insurance when the new maps go into effect.
* If the building is newly identified to be at high risk on the new maps, owners may be eligible for a lower-cost rating option if they buy a policy within 12 months of the new map becoming effective. **Eligibility for this rating option is time sensitive**; property owners should contact their insurance agents for more details.

Some buildings will no longer be identified as having a high risk.

* If the building is currently in a high-risk area but the new flood map shows it in a moderate- to low-risk area, flood insurance will no longer be federally required.



* However, the mortgage holder/lender may still choose to require flood insurance.
* Home and business owners and renters are encouraged to maintain flood insurance, since their risk is reduced, not removed. About 40% of NFIP flood claims occur in these moderate- to low-risk areas.

Some homes will remain in the SFHA.

* Buildings that are still in the SFHA on the new flood map and are mortgaged through a federally regulated and insured lender will still need to be covered by flood insurance.

It can flood anywhere it rains. So, regardless of a building’s flood hazard designation, you are always encouraged to buy flood insurance.

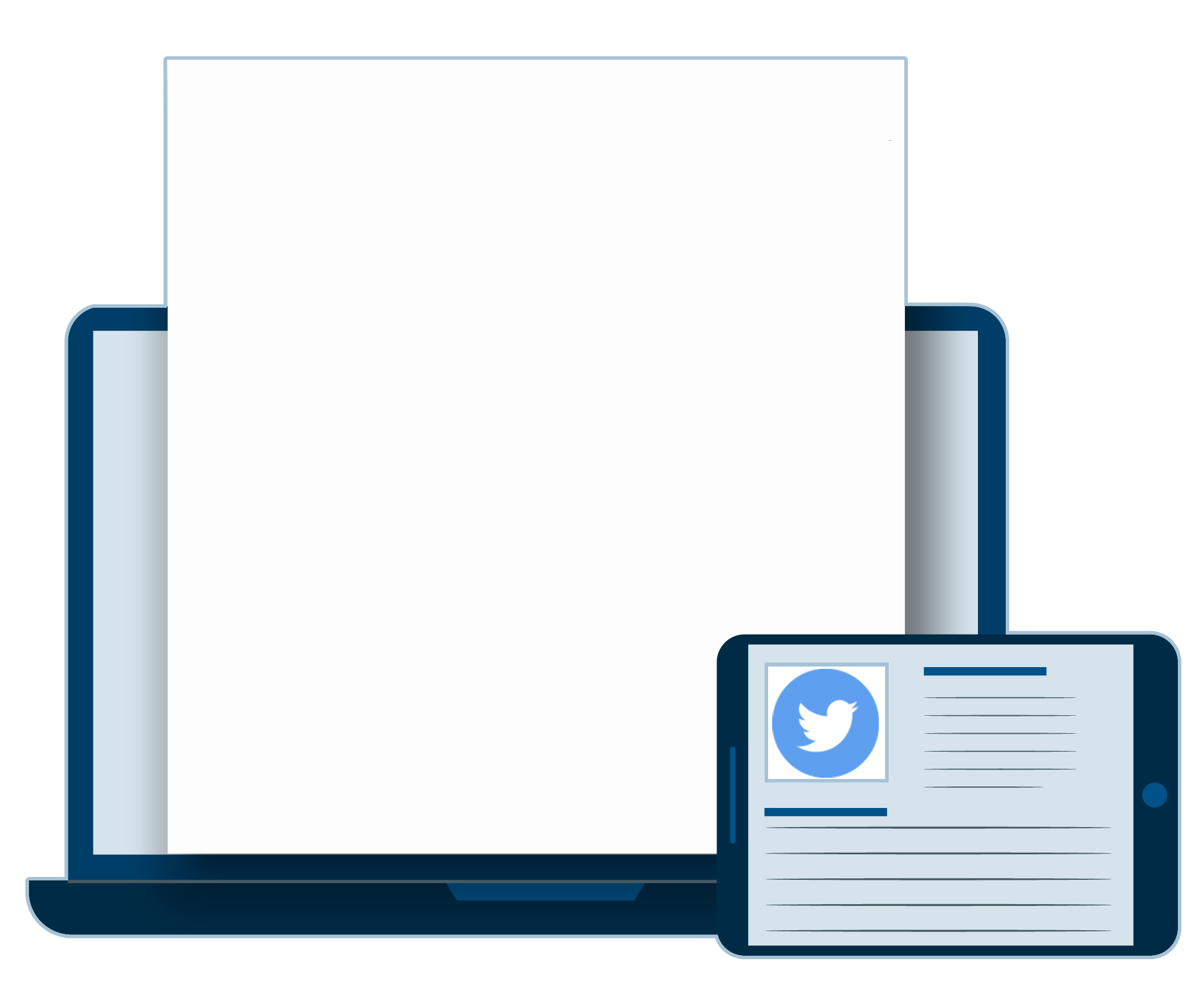
## Regardless of a building’s flood risk designation, you are always encouraged to purchase flood insurance, since it can flood anywhere it rains.

Six Months to Effective Facebook Post



In approximately 6 months, [YOUR TOWN’s] new flood maps will become effective. What does that mean? The maps introduced in [MONTH YEAR] will be the basis for your flood insurance rates. Make sure you have the coverage you need to protect yourself financially. For more information, contact your insurance agent and visit [www.yourtown.com].

Six Months to Effective Tweets



1. **Only 6 months left until new flood maps are effective. Are you prepared? [www.yourtown.com]**
2. **Do you know your flood risk? Call the [planning office] to view new   
   FEMA flood maps [www.yourtown.com]**
3. **Are you prepared for a flood? New flood maps are becoming effective.** [**www.Ready.gov**](http://www.Ready.gov)
4. **Do you need flood insurance? New flood maps are becoming effective.** [**www.FloodSmart.gov**](http://www.FloodSmart.gov)
5. **About 40% of flood insurance claims occur outside areas   
   mapped as high-risk.**
6. **Everyone lives in a flood zone. Yours may have changed. [www.yourtown.com]**
7. **Has your flood risk changed? New flood maps are becoming effective. [www.yourtown.com]**
8. **Everyone is at risk of flooding. Find out your flood risk on the new flood maps. [www.yourtown.com]**

Three Months to Effective Press Release

Three Months Before [Your Town] Flood Maps Become Final

**[YOUR TOWN, State]**– In about 3 months, [on DAY, DATE], new flood maps for [YOUR TOWN] will become effective. Before that date, [YOUR TOWN] officials ask all residents and business owners to view the maps. They want everyone to understand their flood risk. They are also asking people to think about getting flood insurance.

Most homeowners insurance policies do not cover the effects of flooding. Anyone without flood insurance risks expensive losses to their homes, personal property and businesses.

[Flooding is the top natural disaster in the United States. Only flood insurance covers these events. “Where there is rain, there could be flooding,” said SENIOR LOCAL OFFICIAL. “Everyone lives in a flood zone.”]

Residents and business owners should contact [YOUR TOWN] floodplain administrator, [FIRST LAST NAME]. If you have not reviewed the new flood maps, please contact [FIRST LAST NAME at 555-555-1212] or via email at [[FIRSTLAST@YOURTOWN.gov](mailto:FIRSTLAST@YOURTOWN.gov)]. Other resources include:

* View the maps online at [community website or <https://msc.fema.gov/>]
* Use a live chat service about flood maps at <http://Go.USA.gov/r6C> - click on the “Live Chat” icon
* Contact a FEMA Map Specialist by telephone at 1-877-336-2627 (1-877-FEMA MAP) or by email at [FEMA-FMIX@FEMA.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov)

# # #

Three Months to Effective Website Copy

Understanding the Effects of Map Changes

A BETTER PICTURE OF FLOOD HAZARDS

Over time, water flow and drainage patterns can change dramatically. They are affected by environmental changes, land use and other forces. The likelihood of inland [riverine and coastal] flooding will also change. Older flood hazard maps may not reflect these changes. Also, many areas have not been studied to determine the flood risk. Detailed, reliable, and current information on county and local community flood hazards is now available. These products, based on new digital mapping techniques, can be seen here:[link to the maps]. The new flood hazard maps are known as Flood Insurance Rate Maps (FIRMs). They present a better picture of the areas most likely to be affected by flooding. They also provide a better foundation for making important building and land use decisions.

NEWER MAPS MAKE MORE RESILIENT COMMUNITIES

These maps are important tools for our community. They can help us reduce risks to life and property and retain the benefits of our floodplains. These maps show the extent to which specific areas, neighborhoods and individual properties are at risk for flooding. By doing so, they help business owners and residents make informed decisions about reducing their financial risk. The maps also help community planners, local officials, engineers, builders, and others decide *where* and *how* to build new structures and developments. This knowledge results in more resilient building practices. As the new flood maps are issued, it is especially important for property owners, insurance agents, lenders, builders, real estate agents and brokers to understand these changes and their effects.

FLOOD MAPS ARE CHANGING

Every area has some level of flood risk. New flood hazard maps give an updated picture of the risk. The level of flood risk can be different from neighborhood to neighborhood and even property to property. It is important that homeowners, renters, and business owners know their current risk and how it will change when the new flood maps become effective.

KNOW YOUR RISK

A high-risk area is shown as a flood zone labeled with the letter[s] “A” [or “V”]. When a property is in one of these zones, construction restrictions and flood insurance requirements may apply. Property owners with federally insured mortgages in these Special Flood Hazard Areas (SFHAs) ***must carry flood insurance*** ***once the maps take effect***. Some lenders may require owners to get flood insurance before the maps go into effect. The National Flood Insurance Program (NFIP) provides a cost-saving rating option for buyers whose flood zone has changed in this way. People who get and maintain flood coverage within 12 months after the maps become effective may be eligible for that option. Property owners should contact their insurance agents for more information.

The new maps may no longer identify the area of your property as a high-risk area, but instead moderate- or low-risk (a zone labeled with the letter “X”). When the maps take effect, ***flood insurance is no longer federally required.*** However, the flood risk is only **reduced; *it has not been removed***. Property owners are encouraged to maintain coverage. Talk to your insurance agent about your options or visit [www.FloodSmart.gov](https://www.floodsmart.gov/).

**To learn more about flood map updates, whom to contact, or where to get more information, try these resources:**

* Property owners and renters can learn more about flood insurance on the NFIP website [www.FloodSmart.gov](https://www.floodsmart.gov/).
* Insurance agents can learn about flood insurance and obtain tools to help inform their clients at [Agents.FloodSmart.gov](https://agents.floodsmart.gov/).
* See the effective (current) flood maps and past (historic) flood maps at the Map Service Center (MSC) at <http://MSC.FEMA.gov>.
* Learn more about FEMA’s flood hazard mapping work at [www.FEMA.gov/flood-maps](http://www.FEMA.gov/flood-maps).
* To learn more about the FEMA Region 6 mapping work, visit   
  [www.FEMA.gov/about/organization/region-6](http://www.FEMA.gov/about/organization/region-6).
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To ask specific questions about [community/county name’s]   
maps or to view the maps in person, visit or call:[Community/county location  
Phone]  
Open [times]  
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See the maps online at: [local URL or [https://MSC.FEMA.gov/](https://msc.fema.gov/)]



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Three Months to Effective Talking Points

FLOOD INSURANCE



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* Through flood studies and updated maps, communities are getting more precise information about the flood risks where they live and work.
* Share this information with your friends and neighbors. Know your flood risk and have a plan before a flood or storm event affects your community.
* Contact your local Floodplain Administrator and visit [www.FloodSmart.gov](http://www.FloodSmart.gov), [www.Ready.gov](http://www.Ready.gov), and [www.FEMA.gov/about/  
  organization/region-6](http://www.FEMA.gov/about/organization/region-6) for more information on flood risk and how to prepare.
* Planners, builders, and developers can use the maps to make more informed decisions on how and where to build.
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* If the building is currently in a high-risk area but the new flood map shows it in a moderate- to low-risk area, flood insurance will no longer be federally required

## Regardless of a building’s flood risk designation, you are always encouraged to purchase flood insurance, since it can flood anywhere it rains.



* However, the mortgage holder/lender may still choose to require flood insurance.
* Home and business owners and renters are encouraged to maintain flood insurance, since their risk is reduced, not removed. About 40% of NFIP flood claims occur in these moderate- to low-risk areas.

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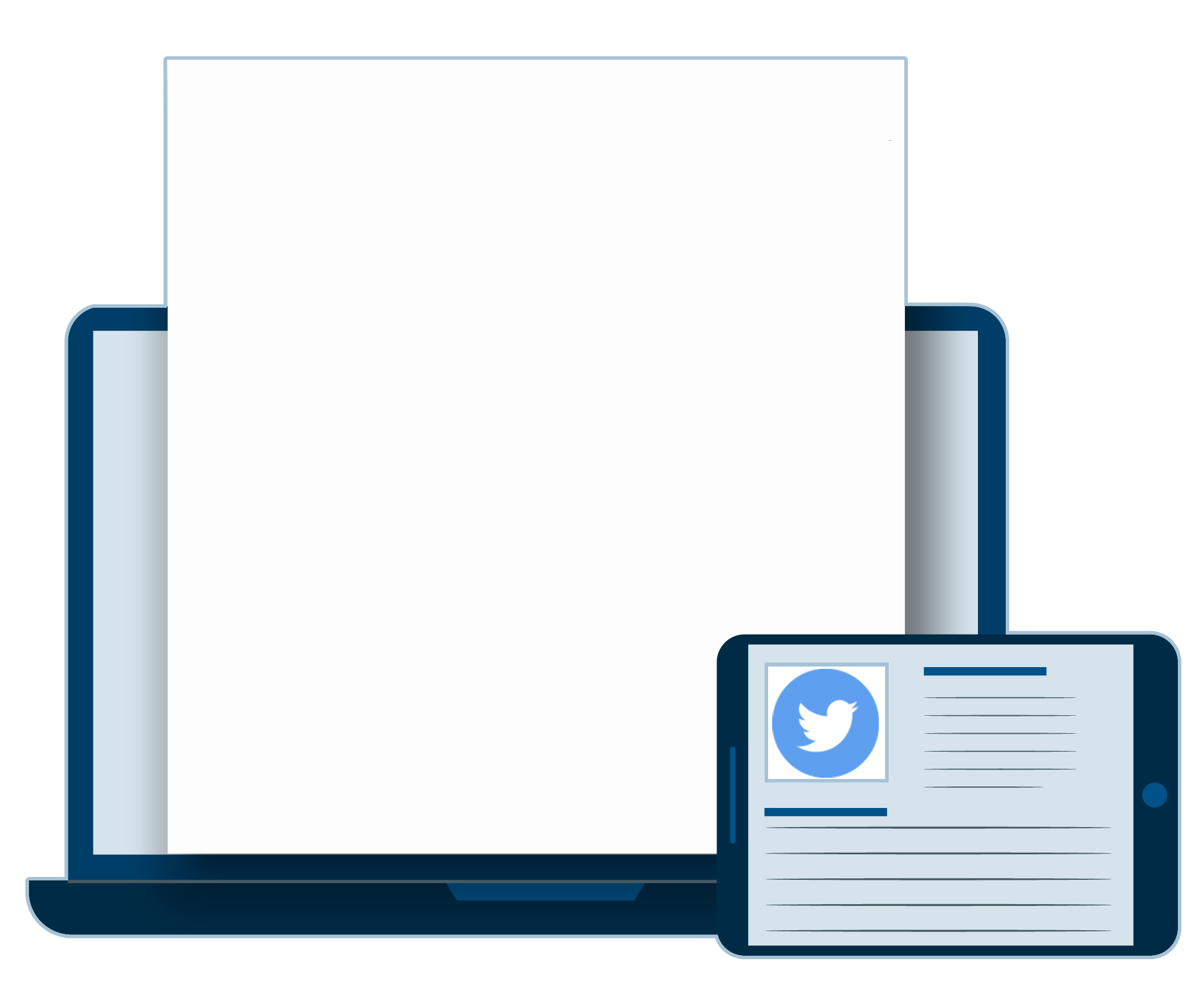
It can flood anywhere it rains. So, regardless of a building’s flood hazard designation, you are always encouraged to buy flood insurance.

Three Months to Effective Flood   
Hazard Maps Facebook Post

The flood risks in [YOUR TOWN] have changed. New flood maps are going into effect on [DATE]. Make sure you are prepared—call your insurance agent and visit [www.Ready.gov](http://www.ready.gov/) to find ways that you and your family can be ready for a flood. For more information, visit our website [www.yourtown.com].

Flooding effects everyone. Our new flood maps take effect on [DATE].

Three Months to Effective Flood Hazard Maps Tweets



1. Only 90 days left until new flood maps are effective. Are you prepared? Visit [www.yourtown.com] for more info.
2. Do you know your flood risk? Call the [planning office] to view new FEMA flood maps. [www.yourtown.com]

3. Are you prepared for a flood? New flood maps are becoming effective. **www.Ready.gov**

1. Do you need flood insurance? New flood maps are becoming effective. **www.FloodSmart.gov**
2. About 40% of flood insurance claims occur outside high-risk areas. [www.yourtown.com]
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4. Has your flood risk changed? New flood maps are becoming effective. [www.yourtown.com]
5. Everyone is at risk of flooding. Find out your flood risk on the new flood maps. [www.yourtown.com]

A map of the world

Description automatically generated with medium confidence