**Letter template for properties located in Zone A, AE, AO, or VE on the new maps**

Use this letter template to send to residents located in the flood zones above on the new maps.

[Use community letterhead for this letter, if possible]

[Date]

Re: Updated Flood Maps for [name of community]

Property: **[Property address or tax lot #]**

Dear Property Owner or Resident,

Updated FEMA flood maps that show a more accurate picture of flood risk in [name of community] become effective on [effective date].The maps, based on new flood hazard analyses and better topographic data, are important tools that can help protect lives and properties in our community.

The property listed above may be located in a high-risk flood zone (i.e., a flood zone that starts with the letter “A” or “V”) on the new maps. We recommend that you review the pending maps to confirm if any insurable building(s) for your property are located in one of these zones using FEMA’s Flood Map Changes Viewer (<https://msc.fema.gov/fmcv>).

If you have a Federally-backed mortgage or loan and your home or business (or other insurable building) is within the high-risk flood zone, then by Federal law, your lender must require you to carry flood insurance when the new maps become effective. Your lender will officially make the determination of your property’s flood insurance requirement.

There may be cost-saving options available for insurance, some of which may need to be in place before the maps become effective. We highly encourage you to contact your insurance agent at your earliest convenience to learn about your flood insurance options. Be advisedthat most standard homeowner’s insurance policies do not include coverage for damage due to flooding.

Even if you do not have a mortgage, or if you are a renter, the purchase of flood insurance is still highly recommended. Keep in mind that just 1 inch of floodwater in a home can cause as much as $25,000 in damage. Visit [floodsmart.gov](https://www.floodsmart.gov/) to learn more.

If a Letter of Map Amendment (LOMA) was previously issued for your property that removed it from a high-risk flood zone, it may or may not be valid after [effective date]. FEMA has re-evaluated each LOMA in the area to determine if it will remain in effect, with the results included on a *Summary of Map Actions* (SOMA) recently provided to us by FEMA. LOMAs that will remain valid will be included on a FEMA Revalidation Letter that will be effective on [day after the effective date]. To request a copy of the SOMA, contact [community contact/phone number].

For general questions about FEMA flood maps, flood insurance, and LOMA revalidation, please contact the FEMA Mapping and Insurance eXchange helpline at 1-877-336-2627 or by e-mail at [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov). For questions about flood insurance and specific options available for your property, please contact your local insurance agent.

Additional, [Community name] is a participant of the National Flood Insurance Program (NFIP) and has floodplain development regulations that helps to protect lives and property from future flooding. Proposed development in high-risk areas, as shown on the flood maps, must meet applicable requirements in the ordinance. To learn more, contact [community contact name and phone number or email address].

Sincerely,

[Name/title of community official, name of community]