**Website Content**

You can post the content below to your community’s website to communicate with your residents and business owners about the new maps.

Updated Flood Maps for [community name] Become Effective on [effective date]

Updated FEMA flood maps that show a more accurate picture of flood risk in [community name] will be finalized and become effective on [effective date]. [Community name] is a participant in the National Flood Insurance Program (NFIP) and uses these maps in our floodplain development regulations.

Residents and business owners are highly encouraged to take the following steps before the effective date to learn how their property’s flood risk is changing. Learn more:

* Use [FEMA’s Pending vs. Effective Tool](https://fema.maps.arcgis.com/apps/StorytellingSwipe/index.html?appid=72cc4e20361542a38a5583777376057a)to find out what flood zone your property is in on the pending maps**.** High-risk flood zones start with the letter ‘A’ or ‘V’.
* The maps affect flood insurance requirements in some areas. For buildings in high-risk flood zones, flood insurance is required as a condition of a federally-backed mortgage. Be advisedthat most standard homeowner’s insurance policies do not include coverage for damage due to flooding. Visit [floodsmart.gov](https://www.floodsmart.gov/) or contact your insurance agent to learn more.
* There may be cost-saving options available for insurance, some of which may need to be in place before the maps become effective. Talk to your insurance agent today about your options.
* Even if you do not have a mortgage, or if you are a renter, the purchase of flood insurance is 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.
* Read [FEMA’s Map Changes and Flood Insurance brochure](https://agents.floodsmart.gov/sites/default/files/fema_map-changes-and-flood-insurance_brochure_10-2021.pdf) or contact [FEMA’s Mapping & Insurance eXchange](https://floodmaps.fema.gov/fhm/fmx_main.html) helpline at 1-877-336-2627 for general mapping or insurance-related questions.
* [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].