**Template Press Release**

**Release Date:**

**Title:** Updated Flood Maps for [Community name] Become Effective on [effective date].

**Subhead:** *[Community name] residents and business owners are urged to understand how their property’s flood risk is changing*

CITY, STATE – 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]. Flood maps are produced for communities such as [community name] that participate in the National Flood Insurance Program.

Flood maps are used by:

* community officials to determine where and how their community floodplain ordinance will apply for new development.
* lenders to determine if a building must have a flood insurance policy as a condition of a federally-backed mortgage.
* people interested in understanding their risk from flooding.

What the flood maps mean:

* If, based on the new maps, a building is in a high-risk area (i.e., flood zones beginning with the letter “A” or “V”), flood insurance will be required as a condition of a federally- backed mortgage once the new maps go into effect.
* Property owners in high-risk areas may be eligible for lower-cost insurance rating options. Eligibility for these rating options may be time sensitive, and property owners should contact their insurance agents soon to secure the best options that apply.
* Flood insurance is recommended for purchase, mortgage or no mortgage -- and even outside of high-risk areas. While not required in lower risk “X” zones, residents and business owners are still encouraged to purchase flood insurance since floods can and do happen outside of high-risk areas. Be advisedthat most standard homeowner’s insurance policies do not include coverage for damage due to flooding. More information about flood insurance is available at [FloodSmart.gov](https://www.floodsmart.gov/).
* As a participant of the National Flood Insurance Program, [Community name] 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].

The pending maps can be viewed on [FEMA’s Pending vs. Effective Tool](https://fema.maps.arcgis.com/apps/StorytellingSwipe/index.html?appid=72cc4e20361542a38a5583777376057a) or can be downloaded through [FEMA’s Map Service Center](https://msc.fema.gov/portal/home). FEMA’s Mapping and Insurance eXchange helpline is available toll-free at 1-877-336-2627 for questions about the maps and insurance.

*Congress created the National Flood Insurance Program in 1968 to reduce the impact of flooding on communities across the country. It does so by providing flood insurance to property owners and renters who live in communities that adopt and enforce floodplain management standards. These efforts can reduce the costs and damage of flooding and help families and individuals recover more quickly.*

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