**AGENT’S LETTER TO CLIENT NEWLY MAPPED INTO SFHA**

Click here to enter a date.

Enter Client Name Here

Enter Client Mailing Address Here

Enter Client City, State, and Zip Here

Re: New Flood Maps Indicate That You Are at a Higher Risk of Flooding

Dear Enter Client Name Here:

Because you are a valuable client ofEnter Agency Name Here, we want to inform you about new flood insurance map changes and the potential impact the new maps might have on your requirement to purchase flood insurance or your existing flood insurance premiums.

As you may know, Enter County/Community Name Here, in conjunction with the Federal Emergency Management Agency (FEMA), just completed a multi-year project to re-examine area flood risks and develop detailed, digital flood hazard maps. These updated maps known as Flood Insurance Rate Maps or FIRMs—reflect current flood risks, using the most current elevation, rainfall, and other data combined with the latest modeling technology. As a result, residents and business owners—like you—will be able to make more informed decisions to help ensure their personal safety and financial stability.

At this point, these new flood maps are preliminary. The process requires a 90-day public comment period, resolution of any raised issues, and local adoption of the final maps. The maps and related insurance requirements are expected to become effective Enter Date, Month, or Season Here. The preliminary flood maps can be viewed at <http://msc.fema.gov> by searching for your county or community.

***Act Now to Secure Your Rate***

Even though the maps are not yet finalized, it is important that you understand how you will be affected, what your property’s flood risk is, and what your insurance options are. Our initial review of the preliminary maps indicates that part or all of your building is at a higher risk of flooding than previously identified. On the new flood maps, it will now be in a high-risk flood zone, known as a Special Flood Hazard Area (SFHA). If you presently carry a mortgage on the building, most lenders\* will require you to carry flood insurance when the flood maps become effective. Failure to do so may result in the force-placement of a more expensive policy. Even if you do not have a mortgage, you may be required to maintain flood insurance if the property has ever received federal disaster assistance.

Since your flood risk and insurance needs might be changing, we would like to further discuss the effects of the new maps and offer cost-saving options, such as the National Flood Insurance Program’s (NFIP’s) Newly Mapped procedure to help reduce this financial impact. Please visit or call us at Enter Agent/Agency Phone # Here.

Sincerely,

Enter Agent Name Here