**AGENT’S LETTER TO CLIENT WITH INCREASE IN BFE OR ZONE A TO V**

[Date]

[Client Name]

[Street Address]

[City, State, Zip Code]

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

Dear [Client Name]:

Because you are a valuable client of[Agency Name], we want to inform you about the new flood hazard maps and how they affect you. In addition, we want you to be aware of the potential impact the new maps might have on your flood insurance premiums.

As you may know, [County/Community name], 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.

These new flood maps still are preliminary. [They need to undergo 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 [date, month, or season]. The preliminary flood maps can be viewed at [County/Community/FEMA (<http://msc.fema.gov>) website].

***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 indicate that part or all of your building is at a higher risk of flooding than previously identified. On the new flood maps, [the height major flood waters will reach, known as Base Flood Elevation (BFE), is higher than previously determined; or: the tidal surge and waves from a major storm will be having a greater impact than previously determined and you will now be in Zone VE].

Since your flood risk and insurance needs will be changing, we would like to further discuss the effects of the new maps and offer the National Flood Insurance Program’s cost-saving option, known as grandfathering, to lock in the [current BFE; or: current flood zone] for future rating to help reduce any financial impact. Please visit or call us at [agent/agency phone #].

Sincerely,

[Agent Name]