

## AGENT'S LETTER TO CLIENT GOING INTO SFHA

[Date]

[Client Name]

[Street Address]

[City, State, Zip Code]

Re: New Flood Hazard Maps Indicate Higher Risk to Flooding

Dear [Client Name]:

As a valuable client of [Agency Name], we wanted to inform you about the new flood hazard maps and how they affect you. As you may be aware, Hillsborough County, in conjunction with FEMA, just completed a multi-year project to re-examine area flood maps and developed detailed, digital flood hazard maps. These updated maps - known as Digital Flood Insurance Rate Maps or DFIRMs - reflect current flood risks, replacing maps that are up to 25 years old. As a result, business owners and residents - like you - will be able to make more informed decisions to help ensure their personal safety and financially protect their properties.

These new flood maps are still preliminary but will become effective after a 90-day Public Comment Period and the subsequent passage of an ordinance that adopts them. The maps and related insurance requirements are expected to become effective Fall 2006.

Even though the maps haven't yet been adopted, it is important that you understand how you will be affected, what your property's risk for flooding is, and what insurance options you have. Our initial review of the preliminary maps indicates that part or all of your property is being mapped into a higher risk flood zone, known as a Special Flood Hazard Area (SFHA). If additional analysis determines that the building itself is in a SFHA, your lender\* will require you to carry flood insurance when the flood maps become effective.

Since your flood risk and insurance needs may be changing, we would like to further discuss the effects of the new maps, review your insurance options, (e.g. National Flood Insurance Program's (NFIP's) Grandfathering rule, low-cost Preferred Risk Policies), and help determine when you should take action. Please stop by or call us at [agent/agency phone #].

Sincerely,

[Agent Name]

P.S. Additional resources to learn more about these map changes include a series of Public Meetings and Open Houses being held throughout the county, the Hillsborough County Citizen Action Center (813-272-5900) and the county website ([www.hillsboroughcounty.org](http://www.hillsboroughcounty.org); click on the "Mapping the Risk" link). The website provides the latest information on locations and times of the meetings and allows you to view the new maps.

\*This requirement applies to all federally-regulated and insured lenders as well as Government Sponsored Enterprises such as Freddie Mac and Fannie Mae.