

AGENT'S LETTER TO CLIENT GOING INTO NSFHA

[Date]

[Client Name]

[Street Address]

[City, State, Zip Code]

Re: New Flood Hazard Maps and Insurance Implications

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 in 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 your property is being mapped into a lower risk flood zone. Once the maps become effective, your lender may no longer require you to carry flood insurance. However, we strongly recommend that you continue to carry it as your flood risk has only been reduced, **not removed***. To encourage property owners to continue to protect their property, the National Flood Insurance Program (NFIP) now allows you to convert your existing flood insurance policy so that you can still maintain your current coverage, but lower your costs and receive a refund.

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. NFIP's Policy Conversion, 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; 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.

*Per the NFIP, about 20-25% of all flood claims occur in low- and moderate-risk flood zones like yours.