



**FEMA**

March 27, 2015

<<Name>>  
<<Second Name>>  
<<Street Address>>  
<<City, State Zip>>

Dear <<Name>>:

Flooding is the most frequent and costly disaster in the United States. The risk for flooding changes over time due to erosion, land use, weather events and other factors. The likelihood of inland, riverine and coastal flooding has changed along with these factors. The risk for flooding can vary within the same neighborhood and even property to property, but exists throughout New York City. Knowing your flood risk is the first step to flood protection.

The Federal Emergency Management Agency (FEMA) is in the process of developing updated flood maps for New York City. The new maps -- also known as Preliminary Flood Insurance Rate Maps (FIRMs) -- reflect current flood risks, replacing maps that are up to 30 years old.

**This letter is to inform you that your property is mapped in or near a Special Flood Hazard Area. FEMA suggests that you take the following actions:**

**1. Understand your flood risk and flood insurance purchase requirements:**

FEMA's Preliminary Flood Insurance Rate Maps can be viewed at <http://floodhelpny.org>

For additional information, call FEMA's Map Information Exchange at: **1-877-FEMA MAP (1-877-336-2627)** or visit <http://floodhelpny.org>

You can also view the maps in person at the following locations:

Bronx: 1932 Arthur Avenue, 5<sup>th</sup> Floor, Bronx, NY 10457

Brooklyn: 210 Joralemon Street, 8th Floor, Brooklyn, NY 11201

Manhattan: 280 Broadway, 3rd Floor, New York, NY 10007

Queens: 120-55 Queens Blvd, Queens, NY 11424

Staten Island: 10 Richmond Terrace, 2nd Floor Staten Island, NY 10301

**2. Purchase Flood Insurance**

Homeowners insurance does not typically cover damage or losses from floods. Direct financial assistance to property owners from the Federal Government is not guaranteed in the event of a flood. When purchasing flood insurance, be a good consumer and talk to several agents. For more information on flood insurance, visit the National Flood Insurance Program (NFIP) website at: [www.FloodSmart.gov](http://www.FloodSmart.gov)

If you have a mortgage from a federally-regulated lender or received Federal disaster assistance and the building(s) at this address is mapped within the Special Flood Hazard Area as shown on the Preliminary Flood Insurance Rate Map, federal law states that you **must carry flood insurance** when the Flood Insurance Rate Maps become effective. Flood insurance is available through the NFIP. Contact your insurance agent to learn about options offered by the NFIP for properties being mapped into the Special Flood

Hazard Area for the first time and for properties being mapped into a higher risk area. If you do not have a mortgage, it is still recommended that you purchase flood insurance.

**The new maps help promote public safety.**

These Flood Insurance Rate Maps are important tools used in the effort to protect lives and properties in New York City. By showing the extent to which areas of the City and individual properties are at risk for flooding, the Flood Insurance Rate Maps help property owners and residents make more informed decisions about personal safety and financially protecting their property. These maps also allow community planners, local officials, engineers, builders and others to make determinations about where and how new structures and developments should be built.

**If there is an error in the Flood Insurance Rate Map, you can file a comment or appeal.**

The FEMA Flood Insurance Rate Maps are still preliminary. Starting **March 31, 2015** and running through **June 28, 2015**, there will be a regulatory Public Comment and Appeal Period. This is a time when New York City and property owners will have the opportunity to submit technical and/or scientific data to file a comment regarding their individual property, or an appeal regarding the accuracy of the mapping process in general. To learn more about comments and appeals, visit [www.nyc.gov/floodmaps](http://www.nyc.gov/floodmaps)

**When do the maps become effective?**

Once all appeals and comments are reviewed and once any appropriate map changes are incorporated, FEMA will issue a Letter of Final Determination. Six months later, the new Flood Insurance Rate Map for New York City will become effective, and flood insurance purchase requirements will go into effect.

**Meetings in your community**

Meetings will be held with residents and community leaders across all five NYC Boroughs in the coming months to answer questions about the updated Flood Insurance Rate Maps and flood insurance. Please visit [www.nyc.gov/floodmaps](http://www.nyc.gov/floodmaps) to learn about upcoming meetings and other flood risk information.

Sincerely,



William McDonnell  
Deputy Mitigation Director &  
Floodplain Management & Flood Insurance Branch Chief  
DHS/FEMA Region II  
26 Federal Plaza  
New York, New York

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**This letter is available in English online at:** [www.region2coastal.com/notification/english](http://www.region2coastal.com/notification/english)  
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