

Coastal Flood Risk Community Open House Toolkit for Local Officials

Prepared for: FEMA Region II

Date: January 2015



FEMA

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Introduction

The following materials comprise the Coastal Flood Risk Community Open House Toolkit (Toolkit) and include key messages and communications materials the Federal Emergency Management Agency (FEMA) Region II offers to communities to help promote an Open House with community members. Addressing flood risk is a collaborative effort among FEMA, the State, and local communities (referred to herein as the “inter-agency team”). In order for an Open House to be successful, it is important to pool resources, and plan well in advance of the meeting. This Toolkit includes:

- Talking points about the open house and Risk MAP
- Tips for setting up an open house
- Open house checklist
- Open house property owner questionnaire
- Sample news release
- Sample flyer
- Sample newspaper advertisement
- Social media messages
- Sample public service announcement
- Content for use on community websites

Note: <<**Bold text enclosed in guillemets**>> on the following sample materials will require replacement with information specific to each Open House.

Talking Points about the Open House and Risk MAP

Overarching Messages

- Residents and property owners must be informed about flood risk; it is up to everyone to know their risk, know their role, and take action to reduce their flood risk.
- Through these coastal flood studies and updated flood hazard maps, communities are receiving more precise information about flood hazards where they live and work.
- Share this information with your friends and neighbors. Know your flood risk and have a plan before a flood or storm event impacts your community. Contact your local Floodplain Administrator, and visit www.region2coastal.com, www.FloodSmart.gov, and www.Ready.gov for more information on flood risk and how to prepare for the next flood.

New Maps and Information

- FEMA's www.region2coastal.com website is a great source for information. On the site, there are a number of fact sheets about flood insurance, the Risk MAP program, mitigation actions you can take to reduce flooding impacts, and other related information.
- The www.region2coastal.com website also has a link that enables residents to view the maps for their specific location.
- As a result of changes in the FIRM:
 - Some buildings, for the first time, may be included in the high-risk area, known as the Special Flood Hazard Area, or SFHA, which is also referred to as the FEMA-regulated one percent-annual-chance-flood hazard area.
 - If, based on the new maps, the building is in the SFHA (flood zones beginning with "A", "AE", "V," or "VE") and is mortgaged through a Federally-regulated and insured lender, the property owner will be required to carry flood insurance after the new maps go into effect.
 - Some buildings will be shown in the new maps as being in a different high-risk zone (e.g., from Zone AE to Zone VE) or may have their Base Flood Elevation increase or decrease.
 - Some structures (or buildings) may be removed from the mapped SFHA.
 - If the building is currently mapped in a SFHA, but on the new FIRM it is mapped into a moderate-to-low-risk flood area, flood insurance is no longer federally required.
 - However, the mortgage holder/lender may still require flood insurance.
 - Homeowners and renters, at their discretion, maintain flood insurance, but at the lower rates offered to buildings outside the SFHA.

Insurance

- Regardless of the FEMA flood designation of buildings, you are always encouraged to purchase flood insurance, since it can flood anywhere it rains.
- Flood insurance requirements are based on current effective FIRMs.
- Flood insurance is available through the NFIP, a Federally-underwritten program, and is purchased through licensed insurance agents. For more information on flood insurance, visit the NFIP website www.FloodSmart.gov.
- The NFIP provides flood insurance in over 22,000 communities nationwide who agree to adopt FIRMs and enforce sound floodplain development regulations. The average cost of a flood policy is around \$650 a year. In moderate- low-flood-risk areas, building and contents coverage can start at just \$129 a year.
- FEMA recommends all residents and business owners purchase flood insurance to help protect their financial investment.
- Knowing where and when map changes are occurring will help community members understand what insurance options will best apply to them. Visit the interactive mapping page of www.region2coastal.com to view flood hazard changes since the last FIRM, also referred to as Changes Since Last FIRM.

Tips for Setting up an Open House

Background

The goal of the Coastal Flood Risk Open House is to provide an opportunity for local residents, businesses, and property owners to visit with community, county, state, and federal officials to:

- Learn more about the current mapping project;
- Understand what the flood hazard zones on the new FIRMs are and what they mean;
- Become informed about what options are available for purchasing flood insurance
- Where to find out more information.



Local county and community officials within the flood study area are encouraged to work together with the State and FEMA as an interagency team to arrange, advertise, and coordinate the Open House. The event location is typically based on a review of areas where there may be heightened interest due to the potential for a higher number of affected property owners and availability of meeting space. Depending upon the locale and availability of staff, example meeting times might be 3:00 p.m. – 8:00 p.m. (e.g., larger communities and/or significant map changes) or 4:00 p.m. – 7:00 p.m. (e.g., smaller communities). For areas with significant adult/senior living communities, a morning meeting is often more effective (e.g., 10:00 a.m. – 12:00 p.m.)

Pre-Open House Outreach

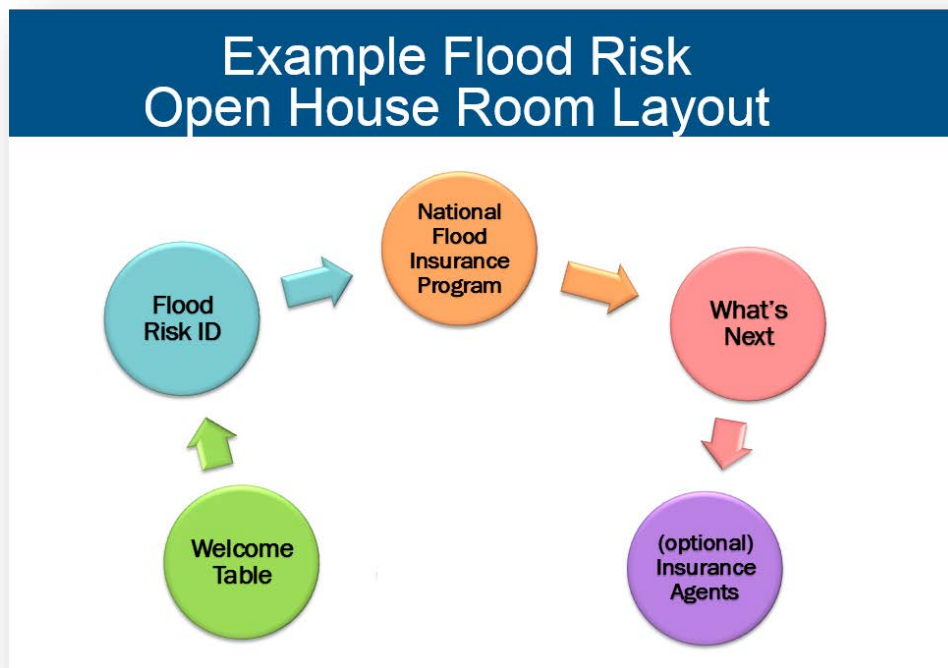
In advance of the Open House(s), FEMA will host a planning call with county and municipal officials in order to discuss the format of the Open House, identify the best Open House location, and plan for a date and time.

When selecting the location, local officials should take into consideration ease of access and free parking, special needs groups, time of the activity for safety and working population, access to internet for online maps, and functionality of the room space. The best meeting locations are typically based on centers of population and areas affected.

Once a date, time, and location are secured, FEMA will provide the county and communities with a customized advertisement package (see pages 15 to 21 of this document) that contains language to advertise the Open House by placing ads in the local newspaper and on radio (including non-English speaking ones, depending upon the demographics of the area), posting announcements on websites, and distributing flyers in key locations. Consideration should also be given to issuing a press release several days before the Open House to get the word out. Local officials (e.g., commissioners, council members, mayors, county managers) as well as State and U.S. Legislative staff should be informed about the Open House.

Open House Set-Up

Since not all facilities will be configured alike, the following is a general framework for the Open House. Please see the figure below for a sample layout of the meeting facility. In addition to the



welcome table, which should be as close to the entrance as possible, there should be four or five stations for the public to visit, set up around the perimeter of the room in the order described below. The number of stations will fluctuate depending on the specific requirements of each community. Tables with chairs should be placed in the center of the meeting room for people to sit, review documents, and wait for their turn at each table.

The need for security should be considered and requested in advance. Local fire and police should be informed about the Open House. Signage to direct people is important and sets the stage for an attendee's experience. The following measures are recommended:

- Signage (waterproof) along the streets near where the meeting is being held should be set up to not only guide and direct people to the location, but also increase awareness about the meeting.
- Entrances, exits, and restrooms should be clearly labeled with arrows.
- Signage for each station supported on easels or attached to walls should be placed behind each table in open view of attendees

Local municipal and county official attendance at the Open House is essential to providing residents and property owners the support and local perspective they require. During the Open House, officials are encouraged to speak with their residents and answer any questions they

may have about local flooding issues, building code, etc.

Station 1 – Welcome/Check-in

- This table should be at the very front of the meeting space, near the entrance where attendees enter the building.
- *****OPTIONAL***** Have sign-in sheets for each person to provide whatever information the community/County would like a record of, such as name, the community where he or she lives/works, email address, etc. If sign in sheets are desired, it is helpful to have several available to eliminate people standing in line just to sign in on a single sheet.
- Each attendee will receive a Property Owner Information Sheet to complete to the best of their ability before visiting the Flood Risk Identification station.
- Suggested Handouts at this Station:
 - Property Owner Information Sheet
 - (Optional) State or locally sponsored fact sheets
- Materials required:
 - Pens and paper
 - Name tags (for every station staff and other persons assisting that day)
 - Sign-in sheet
- Staffed by:
 - Community/county staff
- If any media/press are identified, they should be given a Press Packet and gently reminded that people will be reviewing their personal information, and it should not be recorded or heard. Example Press Packet contents can be found on pages 15 to 21 of this document.

Station 2 – Flood Risk Identification

- Based on the address information provided on the Information Sheet, the technician (on the laptop) and property owner (looking at a separate screen) will locate the property on an online preliminary map viewer, accessible via www.region2coastal.com/preliminaryfirms. The technician will also utilize the FEMA Map Service Center (<https://msc.fema.gov/portal>) to locate the property on the current effective map.
- On the Information Sheet, the technician will help the property owner record his or her current effective FIRM flood zone and Base Flood Elevation (BFE), as well as the new preliminary FIRM flood zone and BFE, if any available. The technician will also help the property owner fill out additional property and structural information on the Information Sheet in order to aid any discussions the property owner may have with FEMA National Flood Insurance Program experts.
- All of the Preliminary maps were created in a new datum, North American Vertical Datum of 1988 (NAVD88). Sometimes, the effective maps are in an old datum, National Geodetic Vertical Datum of 1929 (NGVD29), and will require a conversion factor in order to relate the BFE's on the effective map to the BFE's on the preliminary maps. Therefore, an information sheet will be provided to all technicians in order to explain datum conversion to the property owner.

- Suggested Handouts at this Station:
 - Property Owner Information Sheet (in case additional ones are needed)
 - Datum Conversion Information Sheet

- Materials provided by FEMA:
 - Laptop computers
 - LCD monitors (around 19-inch if possible) for each laptop
 - Cables, extension cords, power strips and duct tape (to tape down the cords on the floor and wall to eliminate tripping hazard)
 - Pens and paper
 - Paper copies of the old and new FIRM/FIRM Index Maps (for backup)
 - Backup Internet (Mobile Wi-Fi system and/or Hotspots)

- Materials provided by Community/County:
 - Internet access
 - Tables and Chairs
 - List of local Floodplain Administrators

- Staffed by:
 - FEMA and contractor technicians who are knowledgeable in flood maps, locating properties and explaining the mapping process.



Station 3 – What’s Next

- Local, State, and FEMA hazard mitigation and emergency management officials will staff this station
- Information on how to build more safely, grant availability, the appeals and comments period, emergency preparedness, etc. will be provided and discussed.
- A “How To Floodproof your Home” PowerPoint Presentation is available to be projected on a screen behind this station. Some chairs can be set up in front of the presentation for property owners to stop and watch.
- There will be outreach documents and information on the process for filing an appeal and/or comments and Letters of Map Change (LOMCs)
 - Be sure the person who staffs this station has a clear understanding of the appeals/comments process
- Suggested Handouts at this Station:

- Local and State emergency preparedness and evacuation information
- Grants Summary Fact Sheet
- Appeals and Comments Fact Sheets
- Mitigation Planning Fact Sheet
- A few copies of the Local Multi-Hazard Mitigation Planning Guidance
- A few copies of the Coastal Building Guide
- Map Change Fact Sheets on Letters of Map Change, Letters of Map Amendment, and Letters of Map Amendment.
- eLOMA FEMA Fact Sheet
- Adoption of Flood Insurance Rate Maps by Participating Communities (F-495)
- Materials required:
 - Pens and paper
- Staffed by:
 - Local, county, State, and FEMA Hazard Mitigation and Emergency Management representatives
 - NFIP State Coordinator (if available)

Station 4 – National Flood Insurance Program

- This station will be staffed by FEMA representatives knowledgeable in flood insurance and the effects map changes have on the requirements; staff should be spread out enough so each conversation is relatively private
- One or two rows of chairs should be placed in front of this station for property owners to wait their turn
- Below is a list of handouts that we can have available depending on the stated needs of the community at this Station:
 - Mapping Project Fact Sheet
 - Fact Sheet for Realty and Lending Professionals
 - Fact Sheet for Insurance Professionals
 - Insurance Agent Tips on Flood Map Changes (have available for attending agents, also good for staff talking points)
 - Preferred Risk Policy Extension – Property Owners
 - Benefits of Flood Insurance versus Disaster Assistance (F-217)
 - Myths and Facts about the National Flood Insurance Program (F-002)
 - Converting a Standard Rated Policy to PRP (for insurance agents)
 - Preferred Risk Policy for Business Owners (F-437)
 - Preferred Risk Policy for Homeowners (F-436)
 - Answers to Questions about the NFIP (F-084; have a few copies to refer to)
 - Listing of communities, their first FIRM effective date (for identifying pre- and post-FIRM buildings) and their CRS credits (this needs to be created individually for each county)

- NFIP Summary of Coverage (F-679)
- Materials required:
 - Pens and paper
- Staffed by:
 - Representatives knowledgeable in flood insurance and the effects of map changes. This station is often the busiest.

Station 5– (Optional) Insurance Agents

- While FEMA and the State in no way endorse the invitation of any specific private insurance agents to the Open House, the presence of an insurance agent can provide residents with the detailed insurance quote information they seek.
- The community/county officials are encouraged to decide ahead of time what the code of conduct will be for the insurance agents (i.e. no solicitation of business, provide at least two quotes, etc).
- The community/county official can invite private insurance agents of their own choosing, use ones that other counties have used in the past, or choose not to have any agents at the event.

Other

- Drinks and snacks provided for staff
- Request a separate break area for the staff as part of the facility requirements
- Example room layout provided below

Post-Open House

Immediately following the Open House, hold a debriefing with those who staffed the different stations to receive feedback. Things to ask include what went well, what could have been done better or could be enhanced, what feedback staff heard from the attendees, what/where the issues were, etc. Compile this information along with the results of the meeting evaluation and then share it with the communities, county, and FEMA staff, if they participated.

Open House Checklist *(continued on the back)*

Local Host Community Responsibility:

- ☐ Promotion of the Open House via press releases, website, letters, postcards, newsletters, and/or social media (see sample press releases, etc. in Open House Toolkit)
- ☐ Internet Connectivity at meeting facility
- ☐ IT Support
- ☐ Tables # Required _____ # Available _____
- ☐ Chairs # Required _____ # Available _____
- ☐ ADA Accessible (Ramp, Restrooms, etc.)
 - ☐ Entrance Ramp
 - ☐ Service Dog Area (Waste)
 - ☐ Communication Assistance Real-Time (CART) Units # Available: _____

Local Host Community Meeting logistics

- ☐ Reserve meeting location and verify layout, A/V equipment, IT support, ADA compliance, etc.
- ☐ Day before meeting, contact facility to confirm
- ☐ Determine invitation list (spreadsheet)
- ☐ Send out invitations
- ☐ Make follow-up calls as needed
- ☐ Track participants planning to attend
- ☐ Send out reminder/confirmation email a few days before the meeting
- ☐ Assign someone to sign-in participants on a clipboard sign-in sheet

FEMA/RAMPP will provide the following:

- ☐ Projector(s) # Required _____ # Available _____
- ☐ Laptop (s) # Required _____ # Available _____
- ☐ Screen(s) # Required _____ # Available _____
- ☐ Extension cords
- ☐ Sign-in sheets
- ☐ Name tags for staff (and for attendees if desired) with markers
- ☐ Handouts and other support documents for each station (refer to Open House Toolkit)
- ☐ Pens/Pencils/Paper
- ☐ Tape (scotch/masking tape for signs, duct tape to secure cords to floors)
- ☐ Stapler
- ☐ Meeting directional signage with arrows (four designs total – one sign with an arrow to the left, one with arrow to the right, one with arrow pointing up for straight ahead, and one with no arrow when you get to the destination room. Number of copies for each will vary by facility.)



MAPPING THE RISK

Flood Hazard Maps for Your Community May Have Changed: What You Should Know

Flood Risk Profile

Address:

Map Information

FIRM Panel Number:

Effective Map Flood Zone:

Effective Base Flood Elevation (BFE), the level of flood water expected in a Base Flood, or a flood that has a 1-percent-annual-chance of occurring:

Preliminary Map Flood Zone:

Preliminary BFE:

Homeowner Profile

Year Built?

Pre- or Post-FIRM

Primary, Non-Primary Residence or Commercial?

Substantial Damage/Improvement?

What Year?

Foundation Type:

Elevation Certificate (Y/N)

This risk profile is not a legal document and should not be used for official purposes. Risk profiles are meant to be used as advisory tools for general flood hazard awareness and education.

Useful Links and Information on Flood Maps in Your County

Visit Region2Coastal to view the Preliminary FIRMs:

<http://www.region2coastal.com/preliminaryfirms>

Visit www.FloodSmart.gov for information on how to protect against flooding and steps local residents should take to ensure proper insurance coverage to protect their investment.

General Information

Call the FEMA Map Information exchange (FMIX) at 1-877-FEMA-MAP or email femamapspecialist@riskmapcds.com

Notes

Flood Risks and Flood Zones

Flood hazard maps refer to areas of high, moderate, or low risk as “flood hazard zones” and the zones of highest risk as “Special Flood Hazard Areas.” The table below summarizes the flood hazard zones and their associated risk levels.

| Risk Level | Flood Hazard Zone |
|-----------------------------------|--|
| High Flood Risk | <p>AE, A, AH or AO Zone. These properties have at least a 1-percent chance of flooding in any year, and a 26-percent chance of flooding over the life of a 30-year mortgage.</p> <p>VE or V Zone. These properties have at least a 1-percent chance of flooding in any year and also face hazards associated with coastal storm waves.</p> <p>Insurance note: High-risk areas are called Special Flood Hazard Areas, and flood insurance is mandatory for most mortgage holders.*</p> |
| Low or Moderate Flood Risk | <p>Shaded X Zone. These properties are outside the high-risk zones. The risk is reduced but not removed.</p> <p>X Zone. These properties are in an area of overall lower risk.</p> <p>Insurance note: Lower-cost, preferred-rate flood insurance policies (known as Preferred Risk Policies) are often an option in these areas.</p> |

* Required for loans provided by federally regulated lenders as well as Government Sponsored Enterprises such as Freddie Mac and Fannie Mae.

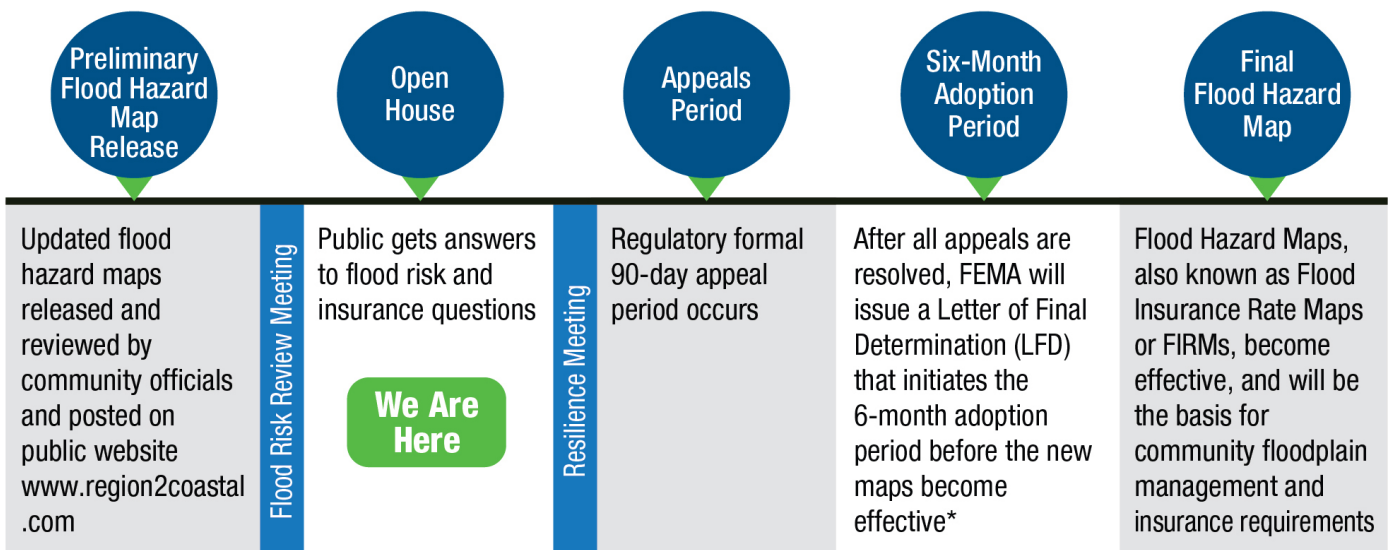
Flood Insurance Requirements and Options

When the new flood hazard maps are adopted, flood insurance requirements will change. However, options exist that allow property owners to save money while still protecting their property. The table below summarizes these options.

| If Maps Show... | These Requirements, Options and Savings Apply |
|--|---|
| Change from low or moderate flood risk to high risk | Flood insurance is mandatory. Flood insurance will be federally required for most mortgage holders.* Insurance costs may rise to reflect the true (high) risk. |
| Change from high flood risk to low or moderate risk | <p>Flood insurance is optional, but recommended. The risk has only been reduced, not removed. Flood insurance can still be obtained, at lower rates. Twenty-five (25) percent of all flood insurance claims come from low- to moderate-risk areas.</p> <p>Conversion offers savings. An existing policy can be converted to a lower-cost Preferred Risk Policy.</p> |
| No change in risk level | No change in insurance purchase requirements. Property owners should talk to their insurance agent to learn their specific risk and take steps to protect their property and assets. |

* Required for loans provided by federally regulated lenders as well as Government Sponsored Enterprises such as Freddie Mac and Fannie Mae.

Timeline and Next Steps



*Intended for local officials, no action from homeowners are needed.

Sample News Release

Know Your Flood Risk: New FEMA Flood Maps for <<COUNTY>> Ready for Review. Open House Scheduled.

Public Open House scheduled for <<DATE>>

<<DATELINE>> –The Federal Emergency Management Agency (FEMA) Region II office released updates to the flood hazard maps, known as Flood Insurance Rate Maps (FIRMs), for <<COUNTY>>. These updates were preliminarily issued to <<COUNTY>> and incorporated areas on <<PRELIM DATE>>. The FIRMs identify areas that have flood risk in <<COUNTY>>. Insurance companies use FIRMs to determine flood insurance rates for buildings and their contents, and lenders utilize this information to determine flood insurance requirements. <<COUNTY>> residents and property owners are encouraged to learn more about their flood risk and the updates shown on the preliminary flood hazard maps by looking up their property's address in the "What's my BFE" tool at www.region2coastal.com.

<<COUNTY>> will hold a public Flood Risk Open House on the updates at the <<LOCATION>> on <<DATE>>. Attend the Open house any time between the hours of <<TIME>>. No appointment is required. Using interactive flood hazard maps at this Open House, representatives from the State, <<COUNTY>>, and FEMA and their mapping partners, will be available to answer flood risk and insurance questions, and explain the preliminary flood hazard maps. **Residents are encouraged to bring their elevation certificates and/or flood insurance policies to the event in order to get the best information about how their flood insurance may change as a result of the new preliminary flood maps.**

The following information will **not** be available at this event: Disaster-related recovery efforts and outstanding insurance claims.

Please plan to attend this event if your property is currently mapped within a Special Flood Hazard Area (SFHA), newly mapped into an SFHA, and/or if you currently have flood insurance. If you are unsure of your flood risk, please refer to the Preliminary FIRMs which are available on the FEMA Map Service Center website, <https://msc.fema.gov/portal>, or call the FEMA Map Information eXchange (FMIX) at 1-877-FEMA MAP (1-877-336-2627) or your local flood plain administrator or building official.

If you are in a high-risk flood zone, known as the SFHA, you may be required by your lender to carry flood insurance. FEMA staff will be available at the Open House to talk about these changes.

Flooding is the number one natural disaster in the United States. It is vital for property owners to understand their risk and taking advantage of tools and programs available to them. Property owners can take action by purchasing flood insurance and implementing mitigation actions to help reduce future flooding impacts.

The preliminary flood hazard maps that will be shared at the Open House are an update of the existing FIRMs. These preliminary FIRMs and the associated Flood Insurance Study (FIS) provide

the basis for flood risk education and floodplain management measures. <<COUNTY>> is required to adopt updated maps to continue participating in the National Flood Insurance Program (NFIP), which makes flood insurance available to the community.

For additional information on flood hazard risk and the mapping process, please visit www.region2coastal.com.

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Have you seen your Updated Flood Hazard Maps?

Learn about the Flood Hazard Maps and your Flood Risk
by attending the

<<COUNTY>>

Flood Risk Open House

Join <<COUNTY>>, New Jersey DEP, and FEMA to have your questions
answered about:

- Your Flood Risk
- Flood Insurance
- Flood Risk Mitigation

Come at any time between the hours of:

<<DATE>>, <<TIME>>

<<LOCATION>>

Parking is available

Bring your Flood Insurance Policy and/or Elevation Certificate to learn how the
new flood maps may affect you.

*The following information will **not** be available at this meeting:
Outstanding insurance claims and disaster-related recovery efforts*

For more information, visit www.region2coastal.com

Sample Newspaper Advertisement

DO YOU KNOW YOUR FLOOD RISK?

Learn more at the Coastal Flood Risk Open House

<<COUNTY>> is hosting an open house to show new flood maps.

If you live or do business in <<COUNTY OR Municipality>>, your flood risk may be changing:

Learn about your risk of flooding and what the new flood maps mean to you by bringing your flood insurance policy and/or elevation certificate to the event.

<<COUNTY>> Flood Risk Open House

<<DATE>>

<<LOCATION>>

Attend the Open House any time between the hours of <<TIME>>.

Parking is available

<<COUNTY>>, NJDEP, and FEMA representatives will be available to answer your questions regarding your flood risk, flood insurance, and flood risk mitigation.

Contact the FEMA Map Information eXchange (FMIX) at 1-877-FEMA MAP (1-877-336-2627) or visit www.region2coastal.com to learn more information about your flood risk and flood insurance.

Social Media Messages

1. Know your coastal flood risk! Come <<TONIGHT, DATE>> to Open House at <<LOCATION>> from <<TIME>> to view updated flood maps.
2. Coastal flood risks are changing. See updated flood maps on <<DATE>> at <<TIME>> at Open House: <<LOCATION>>.
3. Do you need flood insurance? Come <<TONIGHT, DATE>> to Open House <<LOCATION, TIME>> to view updated flood maps.
4. Learn more about <<COUNTY NAME>> County's new flood maps. Open House on <<DATE>> at <<LOCATION>>, <<TIME1>> to <<TIME2>>.
5. Everyone is at risk of flooding. Find out your flood hazard on the new flood maps. Open House on <<DATE>> at <<LOCATION>>, <<TIME1>> to <<TIME2>>.
6. Updated flood maps now show current hazards in <<COUNTY NAME>> County. Join us for Open House. More info @ <<COUNTY WEBSITE>>.
7. Everyone lives in a flood zone. Yours may have changed. Open House on <<DATE>> at <<LOCATION>>, <<TIME1>> to <<TIME2>>.
8. Has your flood risk changed? Updated flood maps are out. Open House on <<DATE>> at <<LOCATION>>, <<TIME1>> to <<TIME2>>.

Sample Public Service Announcement

30 Second (Should be between 60 and 75 words)

Do you know your flood risk? If you live or work in <<COUNTY>>, you should attend a Flood Risk Open House to learn more about your risk and the updated FEMA flood maps. Local, County, State, and FEMA officials will be available to answer your questions about the maps and flood insurance.

The event is on <<DATE>> at the <<LOCATION>>. Attend the event any time between the hours of <<TIME>>.

Contact the FEMA Map Information eXchange (FMIX) at 1-877-FEMA MAP (1-877-336-2627) or visit **www.region2coastal.com** to learn more information about your flood risk and flood insurance.

15 Second (Should be between 30 and 35 words)

Do you know your flood risk? Attend an open house hosted by <<COUNTY>>. Get answers to your questions about updated coastal flood maps and flood insurance – <<DATE>> at the <<LOCATION>>. Attend the event any time between the hours of <<TIME>>.

For more information, visit **www.region2coastal.com**.

Content for Use on Community Websites

Do you know your flood risk? Local and County officials are hosting a Flood Risk Open House to provide citizens in <<COUNTY>> with an opportunity to learn more about newly updated flood maps, known as Flood Insurance Rate Maps (FIRMs). Both <<COUNTY>> and community officials, as well as NJDEP and FEMA representatives, will be on hand to answer citizens' questions about the updated maps, the mapping process, flood risk, and flood insurance.

The Open House is scheduled for <<DATE>> at the <<LOCATION>>. Attend the event any time between the hours of <<TIME>>. Residents are encouraged to bring their flood insurance policy and/or elevation certificates to the meeting in order to get the most accurate information regarding how the new flood maps will affect them. Residents will be able to locate their property on the updated maps and view the changes as compared to the current FIRM. Once residents view this information, they can talk to members of the flood hazard mapping team, flood insurance specialists, and local, county, and state officials about the maps, the process, and flood insurance.

Flooding is the number one natural disaster in this State. It is vital for property owners to understand their risk and take advantage of tools or programs available to them, including flood insurance, to help reduce flooding impacts. The new maps in <<COUNTY>> are an update of the existing FIRM, which dates back over 30 years in some places. The FIRM and the associated Flood Insurance Study (FIS) provide the basis for communicating and identifying risk and for floodplain management measures. <<COUNTY>> is required to adopt updated maps to continue participating in the NFIP, which makes flood insurance available to the community.

As a result of these map updates, some buildings in <<COUNTY>> may, for the first time, be included in a high-risk flood zone, known as the Special Flood Hazard Area, or SFHA. This may result in those affected property owners being required to purchase flood insurance.

For more information or to access the mapping portal where you can view the updated maps, visit <http://www.region2coastal.com/preliminaryfirms>.

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