

**MOVING IN
MOVING TO HIGH RISK ZONE.**

Dear Resident,

The reason you are receiving this communication is that the new NFIP maps that FEMA prepared affect you. The maps become effective on 10/5/2017.

You are receiving this communication because the new FEMA maps put you into a high risk flood zone in the new maps. To view your map, click on the link:

<http://maps.co.palm-beach.fl.us/cwgis/?app=floodzones>

This map application will identify the flood zone for your address.

You are going to be moved into a flood zone when the new maps become effective. Your mortgage lender will probably require you to purchase flood insurance. A few proactive actions might save you money. They include:

- **Purchase before the flood map goes into effect:**
 - Protect your property with a Preferred Risk Policy at discounted rates. (The maximum premium for a preferred risk policy is **\$500 or less**, while the average flood damage costs \$43,000).
- **Purchase within one year of a new flood map:** FEMA now offers Newly Mapped into SFHA* policies to be effective within one year of the new flood zone map date with the following benefits:
 - Benefit from Subsidized policy rating without an elevation certificate
 - Enjoy preferred risk rates with adjusted fees the first year and a slow glide path up to full risk rates according to the flood reform laws in successive years.
 - Increase your chances of re-sale, a Policy transfer or assumption available as a sales asset to any subsequent buyers of your property.
- **If you delay purchase beyond one year after new maps:**
 - You may pay more as Full risk rating with an elevation certificate may be required.
 - You may benefit from PreFIRM rating or Grandfathering built in compliance rating if available.

If you have questions about how the new maps affect you, please call the Building Division's Flood Zone Request line (561)-233-5374