

Exeter Borough Council

**1101 Wyoming Avenue
Exeter, Pennsylvania 18643
(570) 654-3001
exeterboro@comcast.net**

05/17/2021

RE: FEMA Flood Insurance Rate Map Change Information

Dear Exeter Borough Property Owner:

You have received this letter because the property at which you reside or own may **be impacted by inland or riverine flooding**. It is important that you know your risks and are aware of the changes being made to the Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps (FIRMs). Flooding can be the most frequent and costly disaster in a community. The likelihood of inland, and riverine flooding changes over time due to erosion, changing land use, changing weather patterns, and other factors. The risk for flooding can vary within the same neighborhood and even between adjacent properties. Nobody is exempt from flood risk - where it can rain, it can flood. Knowing your flood risk is the first step to flood protection.

What you need to know

A multi-year project to re-examine flood risk to riverside communities along the Susquehanna River in Luzerne County has been completed by FEMA. The new flood maps, also known as a FIRM, are detailed digital maps that reflect current flood hazards and associated risk based on the latest data and a more accurate understanding of our area's topography. As a result, you and other property owners throughout Luzerne County including within your community will have up-to-date, internet-accessible information about the flood risk to your property.

The preliminary FIRM maps were issued on September 15, 2020, to municipal officials. It is anticipated that a **90-day appeal period will start approximately May 2021 and end in August 2021**. During this period, communities will have the opportunity to submit appeals, supported by engineering data, related to discrepancies in the flood hazard data that they noted in the preliminary FIRM maps. It is anticipated that the FIRM maps will become effective in approximately Fall 2022.

How will these changes affect you?

Based on the new maps, **your property may now be mapped into a higher risk flood zone**, known as the Special Flood Hazard Area (SFHA). If you have a mortgage from a federally regulated lender and your property is in the SFHA, you are required by Federal law to carry flood insurance when these flood maps are put into effect. If you do not have a mortgage and are impacted, it is still strongly recommended that you purchase flood insurance as the flood risk to your property remains. Over the life of a 30-year loan, you are about three times more likely to have a flood in your home than a fire, and

most homeowners' insurance policies do not provide coverage for damage due to flooding. We recommend that you contact your insurance agent and learn about options offered by the National Flood Insurance Program (NFIP) to get the most favorable rate.

How do I view the preliminary flood maps?

The FEMA maps that were released are still preliminary, which means they provide an early look at a property's projected flood risk. You can determine where your property is located on the preliminary maps online by visiting the FEMA's Flood Map Changes Viewer and entering your address. FEMA has also posted digital copies of the revised FIRM, FIS report, and supporting database on the following page of their Map Service Center: <https://www.fema.gov/preliminaryfloodhazarddata/> .

If you do not have access to the internet, you can view hardcopies of the maps by contacting your municipality's floodplain manager or by contacting the Luzerne County Flood Protection Authority to schedule a date and time for your visit. Also, additional information and property owner resources are provided on the Authority website at www.lcfpa.org .

Know Your Flood Risk and Act Today!

Once FEMA considers the preliminary maps final, they will become effective, which means they will be used to determine your property's flood risk as well as flood insurance rates and requirements. **Whether or not your property falls within a flood zone, it is important to use this time before the maps become effective to understand your flood risk and research your flood insurance options.**

Please use this period to review your flood risk and learn about options offered by the National Flood Insurance Program (NFIP) for properties being mapped into higher risk areas for the first time. An additional resource for property owners, both with and without a mortgage, is www.floodsmart.gov , which provides information about the NFIP and the costs of flood insurance.

To learn more about flood insurance rates and what options are available to you, we recommend that you contact your insurance agent.

Act now to ensure you are aware of the map changes being made to the FEMA Flood Insurance Rate Maps and how they may impact your property. For more information visit FEMA's Map Service Center.

Sincerely,

Exeter Borough Council/ Mayor/ Administration