

CITY OF SHEPHERDSVILLE

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Dear Property Owner,

Back in October of 2014 we were notified FEMA was making changes to the flood maps in Bullitt County. While this process has taken a year to reach this point, it is now official.

The City of Shepherdsville and Bullitt County Planning and Zoning have been officially notified that Effective April 5, 2016 the Flood Maps will change and your property may be affected. This means that if you have a Federally Backed mortgage on your home your *lender may* require you to purchase Flood Insurance.

We have included information on Flood insurance from the NFIP. This should help in your search. You can call your insurance agent to see if they handle flood insurance or go to Floodsmart.gov and locate a flood insurance specialist in your area. If you have questions about flood insurance or the Grandfathering Clause that has been mentioned in several of our past meetings, please contact Michael Fleitz, ANFI of D M Fleitz and Associates, he will be able to answer your questions and concerns. He can be contacted via email at Mike@fleitzinsurance.com or call 502-935-5970. Mr. Fleitz has presented several public seminars on this subject in our area and will present several more in the near future to assist our Shepherdsville residents including the one scheduled here at City Hall on October 28th, 2015 at 6:00 pm.

Don't wait until the deadline to see if your property qualifies for "Grandfathered Insurance Rates" and risk missing out on this money saving opportunity. These policies have to be purchased and paid for at least 31 days before the effective date of the new maps. These policies are due annually. Planning now allows you to choose a date of renewal that better fits your budget.

Sincerely,



The Honorable R. Scott Ellis, III
Mayor, City of Shepherdsville

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Protect Yourself with Flood Insurance

One of the best ways to protect a property is flood insurance. Flood insurance can protect against financial disaster and should be your first line of defense. When a building is in a flood hazard area, your lender will *require* purchase of a flood insurance policy.

Because our community participates in the National Flood Insurance Program (NFIP), flood insurance can be sold for any property, whether the property is in the floodplain or not.

Why Care About Flooding: Floods are the most common natural disaster in the United States. They've caused nearly \$24 billion in U.S. flood losses in the last 10 years. There is a 26 percent chance of experiencing a flood during the life of a 30-year mortgage in high-risk flood areas.

Nearly 20% of flood insurance claims come from moderate-to-low risk areas.

In fact, ninety percent of all natural disasters are flood-related. The best protection against financial loss for a property owner is to buy flood insurance. Just a few inches of water from a flood can cause tens of thousands of dollars in damage.

Did you know that a standard homeowner's insurance policy does not cover flood losses? Flood insurance is available to homeowners, renters, condominium owners/renters, and commercial owners/renters. Costs vary depending on how much insurance is purchased, what it covers, and the property's flood risk. Ask your insurance agent about purchasing flood insurance to protect your home and/or your contents/possessions.

Floods are the #1 natural disaster in the United States.

Flood-hazard maps have been created to show different degrees of risk for our community, which help determine the cost of flood insurance. Depending on your property location, your home is considered either at "moderate-to-low risk" or at "high-risk" for a flood. As a result, the lower the degree of risk, the lower the flood insurance premium is.

All flood insurance policies provide coverage for buildings. However, you might want to discuss insuring personal property with your agent, since contents coverage is optional. As a property owner, you should insure your home and its contents. There is a 30-day waiting period—from date of purchase—before a policy goes into effect. That means now is the best time to buy flood insurance before the next flood.

We recommend you visit www.FloodSmart.gov, or call the NFIP for information. You can easily find out on the basics about flood insurance, determining your flood risk, estimating your flood insurance premium, or to find a local insurance agent.



Call toll free: 1-888-379-9531