

City of Berea Codes & Planning  
212 Chestnut Street • Berea, KY 40403  
(859) 986-8528



Mayor Bruce Fraley  
Amanda Haney, Codes Administrator

**Date:** August 22, 2022

**RE:** Flood Hazard Information

**Dear Property Owner or Tenant:**

Did you know that most homeowners and renters insurance does NOT cover flood damage?

One or more of your properties have been identified as being in or near the FEMA Special Flood Hazard Area (SFHA), also called the "Floodplain". This does not necessarily mean that your home or business is in the SFHA, or Floodplain. It may be that just a portion of your lot touches the SFHA. We are notifying you so you know who to contact if you want to know more about your risk of flooding, and what you can do to cover potential flood losses.

You can contact the City of Berea Codes and Planning Department at 859-986-8528 if you have questions about this letter or how close your property is to the SFHA.

You can contact your insurance agent to find out if your insurance policy covers flood damage. Any licensed property and casualty insurance agent can sell National Flood Insurance Program (NFIP) flood insurance to property owners and tenants inside City of Berea jurisdiction. If your home or other structure is in the SFHA, you should strongly consider purchasing flood insurance. If your home or other structure is close to the SFHA (but not inside), or is subject to local drainage issues or unmapped flood hazards, you will be able to purchase flood insurance at a discounted rate.

For more information on FEMA flood insurance, please go to [www.floodsmart.gov](http://www.floodsmart.gov)

***Know your flood hazard and prepare by getting your property and contents insured!***

**NOTE: This letter is not to be considered a flood zone determination, as it is up to lenders to determine if flood insurance is required for the property.** Your address was generated based on proximity of property parcels to the SFHA depicted in FEMA Flood Insurance Rate Maps (FIRM) for Berea. This letter does not imply that the referenced property is or is not in danger of flood damage. This letter is not requiring you to obtain flood insurance, only alerting you of the risk that may be associated with your property.

Thank you,

City of Berea Codes and Planning Department