

[Date]

[Property Owner Name]

[Property Address]

[City, State, Zip Code]

Subject: Annual Renewal - Coastal Property Flood Risk Evaluation

Dear [Property Owner Name],

This letter serves as your annual evaluation of flood risk for the property located at [Property Address]. As part of our recurring safety and insurance compliance review, we have updated our assessment based on current coastal data and sea-level trends.

Evaluation Summary:

- **Current Flood Zone:** [Insert Zone, e.g., VE or AE]
- **Base Flood Elevation (BFE):** [Insert Elevation] feet
- **Risk Level:** [Low / Moderate / High]
- **Assessment Period:** [Year] - [Year]

Key Findings:

[Insert brief description of changes in local shoreline erosion, recent storm surge data, or updates to FEMA flood maps if applicable].

Required Actions:

Based on this annual renewal, we recommend the following steps to maintain property integrity and insurance eligibility:

- Review your current flood insurance policy limits.
- Inspect existing flood vents and coastal barriers for structural integrity.
- Update your emergency preparedness and evacuation plan.

Please keep this evaluation for your records. If you have questions regarding these findings or wish to discuss mitigation strategies, please contact our office at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Name of Evaluator/Company]

[Title]