



February 18, 2022

Homeowners Lots 20-25 (166-188 Tara Lane)
Homeowners Lots 26-28 (177-187 Tara Lane)

Subject: Flood Insurance

In 2010, the Vineyard at Twelve Stones Crossing HOA acquired documents that revised the effective FEMA National Flood Insurance Flood Program map to remove the above listed properties from the Special Flood Hazard Area (SFHA) located on the effective Flood Insurance Rate Map (FIRM). The removal was based on the properties being elevated by the developer during their construction. Since the properties were no longer in the SFHA, the Federal mandatory flood insurance requirement as well as the Vineyard 4th Amendment mandatory flood insurance requirement no longer applied.

On February 26, 2021 FEMA issued new or revised FIRM panels for the City of Goodlettsville. On the following day, FEMA issued a letter to the Mayor of Goodlettsville indicating the above listed properties remain outside of the SFHA. Thus, there is no change to the flood insurance requirement previously established in 2010.

Please note that a property in the SFHA flood plain has a 1% annual chance to experience flooding damage or a 26% chance of flooding damage during a 30-year mortgage period. Given the proximity of these properties to the flood plain, the Board strongly urges you as a homeowner to continue purchasing flood insurance coverage for your home in that flood damage is not a covered peril as part of a normal homeowner's insurance policy and is not the financial responsibility of the Vineyard HOA. If you have a mortgage on your home, your lender has the option to continue the flood insurance requirement to protect its financial risk on your loan.

Regards,

Board of Directors

Attachment:

1. FEMA Letter to Rusty Tinnin, Mayor, City of Goodlettsville,
Case No.: 13-04-6204V, February 27, 2021.

P.O. BOX 546, Goodlettsville, TN 37070