

New Area Flood Zones

FEMA Contact for all questions

The Federal Emergency Management Agency's (FEMA) Map Information eXchange (FMIX) offers a Live Chat service, which allows stakeholders to interact with Map Specialists in real-time via an online forum. To chat with a Map Specialist, please visit the [FMIX](#) page. You can also reach the FMIX by telephone at 877-FEMA MAP (877-336-2627) and by e-mail at FEMAMapSpecialist@riskmapcds.com. The FMIX is open Monday through Friday from 8am to 6:30pm Eastern Standard Time (EST).

Newly added flood hazard zones on your property

A comparison of the 2012 Flood Insurance Rate Map (FIRM) with the previous 2002 FIRM reveals that some properties are shown to have changes in flood hazard area - the land area that FEMA has determined could potentially flood in a major storm. You received a letter because a portion of your property is now shown to be within a flood hazard area on the new FIRM. As such, you should contact your insurance company to assess the appropriate level of flood insurance for your property.

How do I get flood insurance?

Contact your insurance company right away. The new FIRM will become effective on July 17, 2012. If you are able to purchase flood insurance prior to this effective date, you may be able to lock in a reduced rate based on the 2002 lower risk status of your property. If you wait until after the new FIRM becomes effective, you may be charged a higher rate based on the new higher risk status of your property. Insurance companies and banks are aware of the new FIRM and will be able to identify your home and advise you of the old and new risk categories.

What does this mean for building on the area flood plain?

If your property includes land designated as Special Flood Hazard Areas Zone A or Zone AE on the FIRM, that portion of your property will fall within the town's Flood Area Overlay District (FAOD). Any further development of land within the FAOD will be subject to the provisions of Section 9.2 of the Zoning Bylaw, and must comply with the various state regulations noted in that section. Encroachment in the floodway, which would result in an increase in flood levels, is strictly prohibited. New construction or substantial improvement of residential structures within the FAOD must be designed so that the lowest floor is elevated above the one percent (1%) annual chance flood level as shown on the FIRM. New construction or substantial improvement of nonresidential structures within the FAOD must be similarly elevated or flood-proofed. For the purposes of this section, substantial improvement is defined as repair, construction or alteration costing fifty percent (50%) or more of the actual cash value of the structure before improvement or, if damaged, before the damage occurred.

What if I disagree with FEMA's determination of my property's flooding potential?

If you disagree with FEMA's determination that your property is in a special flood hazard zone, you should request a Letter of Map Amendment (LOMA) from FEMA. If you wish to apply for a LOMA, you can call FEMA's Map Information eXchange (FMIX) (*contact information above*).

What do I do next?

Contact your insurance company and mortgage provider to begin the process of acquiring flood insurance for your property.