

## Same Area Flood Zones

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### **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](mailto:FEMAMapSpecialist@riskmapcds.com). The FMIX is open Monday through Friday from 8am to 6:30pm Eastern Standard Time (EST).

### **Previously had flood plain on property and there is a shift of the boundary 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 Federal Emergency Management Agency (FEMA) has determined could potentially flood in a major storm. You received a letter because the boundaries of the flood hazard area affecting your property have changed. As such, you should contact your insurance company to assess the appropriate level of flood insurance for your property.

### **Never had flood insurance before?**

Some of you may not have purchased flood insurance for your property in previous years, but are considering purchasing it now. Contact your insurance company right away. The new FIRM will become effective until July 17, 2012. In some instances, if your property was designated as a low risk category under the 2002 FIRM and will now be designated as a high risk area in the 2012 FIRM, you may be able to lock in a lower insurance rate, as long as you purchase a policy before the effective date of the new FIRM.

### **What does this mean for building on this area?**

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. Encroachments in the floodway, which would result in an increase in flood levels, are 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 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 determine the appropriate level of flood insurance for your property.