

1/30/13

Dear Montpelier Resident,

Your home or structure may be in or near a flood hazard area and may be effected by flooding and by the upcoming change in the flood hazard map. Please be sure to look at the extent of the Special Flood Hazard Area (SFHA) mapped as Zone A or Zone AE on the Preliminary Washington County Digital Flood Insurance Rate Map (DFIRM). The new data can be found online at: <http://tinyurl.com/vt-atlas>

Federal law requires that mortgages for structures in the flood hazard area are insured for the known flood risk. Currently an average flood insurance policy in Vermont has a premium of around \$1,000 per year for \$200,000 in value.

If your structure is in the *Special Flood Hazard Area - Preliminary* on the new DFIRM of 2013, but is *not* currently in the flood hazard zone there is an opportunity to buy flood insurance before the map change and to benefit from a gradual phase-in of the cost of the insurance.

The current effective flood hazard data is harder to use — but can be viewed at [www.msc.fema.gov](http://www.msc.fema.gov). The current data does not have an aerial photo in the background so you will need to make measurements from landmarks to plot the corner of the structure that is closest to the mapped Special Flood Hazard Area.

There will be a local meeting to address flood insurance questions:

Tuesday, February 6<sup>th</sup> at 6:00pm in the City Council Chambers in City Hall.

Other meetings will be set up around the county in the coming weeks. A schedule and other information will be posted at <http://vtfpm.blogspot.com/>

The new DFIRM will become effective on March 19, 2013. If your structure is identified as being in the hazard area for the first time it will be financially easier to get flood insurance before the beginning of February. Your structure may initially be eligible for a favorable "Preferred Risk Policy". Contact your homeowner's insurance agent to secure flood insurance.

Sincerely,

Ned Swanberg  
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