



**FEMA**

# Questions and Answers

## **FOR PROPERTY OWNERS REMAPPED INTO A SPECIAL FLOOD HAZARD AREA**

### **How much will it cost? How can I save money?**

The average cost of a flood insurance policy in the town of Barnstable is more than \$1000 per year. “Grandfathering” options are offered by the NFIP for properties being mapped into higher-risk areas for the first time. These grandfathering options allow you to save *significant* money by locking in your current flood zone. In order to lock in the zone and the lower rate, payment for the policy must be presented before the effective date of the new FIRM which might be as soon as June, 2010 for the town of Barnstable. The brochure “Saving on Flood Insurance” outlines the cost savings that you may be eligible for if you take advantage of the grandfathered rates– which is strongly recommended. The grandfathered policy is transferrable when the house is sold as long as it is continuously maintained.

### **How can I get flood insurance?**

Flood insurance is usually available through your homeowner’s insurance agency. Though homeowner’s insurance does not cover floods, most companies that offer homeowners insurance also offer flood insurance. Private lines of flood insurance are largely unavailable and substantially more expensive. To learn more about flood insurance, contact your insurance agent. You can obtain a list of insurance agents that write flood insurance policies in your area by visiting [www.floodsmart.gov](http://www.floodsmart.gov) or by calling 1-888-379-9531

### **Why Me? Why Now?**

A multi-year project to re-examine the town of Barnstable’s flood zones and develop detailed, digital flood hazard maps has recently been completed as part of FEMA’s nationwide Map Modernization Program. As a result, you and other property owners throughout the town of Barnstable will have up-to-date, reliable, Internet-accessible information about your flood risk on a property-by-property basis. The new FIRMs reflect current flood risks, replacing maps that are 17 years old. Like all maps, the FIRMs are a snapshot in time. The risk for flooding changes over time due to erosion, development, weather events, and other factors. The likelihood of inland, riverine, and coastal flooding has changed along with these factors. The updated maps are a more accurate depiction of current flood risks in your area.

**How are these maps beneficial to me?**

These flood hazard maps are important tools used in the effort to protect lives and properties in the town of Barnstable. Having flood insurance guarantees the financial assistance that you will need to get back on your feet after a flood. Most other forms of federal disaster assistance require a Presidential declaration, which is only awarded in less than 50% of flooding incidents. With flood insurance, YOU are in control.

By more accurately depicting the extent to which areas of the town of Barnstable and individual properties are at risk for flooding, the flood maps help residents and business owners make better-informed decisions about personal safety and financially protecting their properties. These maps also allow community planners, local officials, engineers, builders, and others to make determinations about where and how new structures and developments should be built.

**If I feel there has been an error, can I file a protest or provide comments?**

The maps that were just released are still known as *Preliminary*. Starting August 21, 2009 and running through November 18, 2009 there will be a Public Comment Period. This is a time when citizens will have the opportunity to submit technical and/or scientific data to file a protest regarding their individual property. To learn more about protests visit <http://www.fema.gov/library/viewRecord.do?id=3251> .

**What if I don't have a mortgage?**

If you do not have a mortgage, it is still recommended that you purchase flood insurance. Over the life of a 30-year loan, there is a much greater chance for flooding in a Special Flood Hazard Area than there is for a fire, and most homeowners insurance policies do not provide coverage for damage due to flooding.

**Where can I go for more information?**

For more information on flood insurance, visit the National Flood Insurance Program's website, [www.floodsmart.gov](http://www.floodsmart.gov). Local government staff will be available to assist residents one-on-one and provide information throughout the Public Comment Period. You may also stay up-to-date and look up parcels on the new *Preliminary* maps by visiting <http://www.town.barnstable.ma.us/Conservation/FEMA/default.asp> . For general information about the flood map modernization program you can also contact the Conservation Division at 508-862-4093. Office hours are Monday through Friday between 8:00 A.M. and 4:30 P.M.