

Department of Planning & Community Development
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July 6, 2007

Re: New Floodplain Maps from FEMA

Dear Property Owners and Public Officials:

FEMA has redrawn the flood hazard maps that are used for flood insurance rates for most of Montpelier. The changes are extensive. Many previously excluded properties are now included in one or more flood hazard areas. This may affect your insurance premiums, mortgage financing and other property ownership finances. FEMA is holding two public meetings in Washington County as part of the process to adopt the new Digital Flood Insurance Maps and Flood Insurance Studies. At the meetings, FEMA will provide an overview of the new maps they propose and take your comments. **This is the only time that FEMA will be taking public comments on these important changes.**

The only Community meeting planned by the Federal Emergency Management Agency (FEMA) to take your comments on the new proposed flood insurance rate maps is on **July 25, 2007 at 1:00 PM and 7:00 PM at the Waterbury State Office Complex** in the Skylight Conference Room on the first floor of the Connector Building in the Agency of Human Services. We experienced this year how prone Montpelier is to flooding and how important it is to be prepared and have flood insurance.

FEMA is not providing any notice to any affected property owner. If you wish to determine if your property is affected, please come to the City Planning and Community Development Office in the ground level at City Hall to view the maps. The Office is open Monday through Friday except holidays from 8:00 AM to 4:00 PM.

If your property is in the new floodplain hazard designated area, you should contact your insurance agent to discuss what steps to take and to be prepared for changes in your insurance rates. FEMA will not be completing this new map process until spring of 2008. When FEMA adopts the new maps, then the new insurance rates will apply to your property. Prior to then however you may want to make plans with your insurer so that you have continuous coverage.

If you have federal or federally related financing for your property, you should contact your lender to discuss any changes to the flood hazard area designation of your property. If your property designation does not change from the current map to the new map, then your insurance and financing should not be affected, but you may want to verify that with your insurer and lender.

The City will also be required to adopt FEMA prescribed ordinances to conform Montpelier Zoning regarding flood hazard areas to FEMA requirements. This needs to occur before the end of 2008.

If you have any questions, please call Montpelier Planning and Community Development at 223-9506. Thank you for your attention to this important community matter.