

## NEW FLOOD MAP REVISION CHANGES EXTENT OF HIGH-RISK FLOOD ZONE

*Property owners urged to review updated maps*

The Federal Emergency Management Agency issued a Letter of Map Revision (LOMR) February 1 to revise sections of Digital Flood Insurance Rate Maps adopted by the Town of Winthrop in September, 2009. The recent map revision, which effects several sections of the town and may have flood insurance implications for some property owners, was undertaken to make use of more precise elevation data, which was not available in digital form at the time of the production of the recently issued Digital Flood Insurance Rate Maps.

Property owners who were required by their bank or mortgage lender to purchase flood insurance as a result of the September, 2009 maps may be eligible for a refund of premiums based on the February map revision. Those in that situation should take the following steps:

1. Obtain a copy of the Letter of Map Revision as well as a copy of the revised maps, by visiting the town's website at [www.town.winthrop.ma.us](http://www.town.winthrop.ma.us) or FEMA's Map Service Center at [www.msc.fema.gov](http://www.msc.fema.gov).
2. Contact their respective mortgage lender and request that the lender provide a revised flood zone determination based on the LOMR and revised maps.
3. Provide documentation from the lender to the insurance agent and request a refund of flood insurance premiums

Residents should be aware that lenders sometimes have their own requirements for flood insurance, which may be more conservative than the Federal mandate. Those who need information about the insurance refund process may contact Lauren Pawlik in FEMA's Boston office at 617-832-4714.

FEMA has been working closely with The Town of Winthrop and the Massachusetts Department of Conservation and Recreation to improve and revise the recently adopted flood maps. Although this February Letter of Map Revision only slightly changes the extent of the identified high risk Special Flood Hazard Area, there are about 100 structures affected because of the density in Winthrop. The SFHA is defined as an area which has been calculated to have a 1% annual chance of flooding in any given year. It is the area with the highest flood risk, where flood insurance is required by lenders for those who have federally-backed mortgages.

Residents seeking more information about specific properties, and the identified SFHA, can view copies of the newly revised maps on the Town website at the following link: [www.town.winthrop.ma.us](http://www.town.winthrop.ma.us) or at the Building Department in Town Hall. For information about obtaining building permits, call Jim Soper, in the Building Department at 617-846-4344.

For information about the map panels and insurance questions, call Rich Zingarelli, the Massachusetts National Flood Insurance Program Coordinator at 617-626-1406.

The Town is planning to host a community meeting in early March which FEMA and State officials will be invited to further answer any questions from the residents and business of Winthrop.