

FEMA Updates Brewster Flood Insurance Rate Maps

The Federal Emergency Management Agency (FEMA) has recently completed an update of the flood insurance rate maps (FIRM) for Barnstable County including the Town of Brewster. The primary use of these maps is to determine whether or not a homeowner is mandated to obtain flood insurance and to determine their eligibility to purchase the insurance through the National Flood Insurance Program (NFIP). Other uses for this information include community disaster planning, coastal flood hazard identification, and the development and implementation of community flood protection measures.

How will the updated maps affect the average homeowner?

The maps or (FIRM) will provide updated information about flood risk that will allow homeowners to make more informed decisions about protecting their home and property from flood damage. The homeowner may also find that their flood risk has increased, decreased, or stayed the same since the last community flood zone review. It is important to understand that insurance agencies and lenders will use these maps to determine where flood insurance must be purchased and how much that insurance will cost. Residents owning property currently located in a flood zone or in an adjacent area should pay extremely close attention to the new (FIRM) information as it may affect your current flood insurance rates or place your property in a flood zone where you will be mandated by your lender to purchase flood insurance.

Homeowner Appeal Process

Beginning July 19, 2013 FEMA extended a 90 day appeal period to any homeowner or lessee of property in our community who believes their property rights or insurance rates will be adversely affected by the proposed flood hazard maps.

Regional FEMA Informational Meeting

On August 7, 2013 FEMA will hold a regional Flood Zone Workshop from 3:00 p.m. to 8:00 p.m. at the Dennis Senior Center located on Route 134 in Dennis. Between 3:00 and 6:30 residents and homeowners will have the opportunity to meet with FEMA representatives in a one-on-one environment to discuss the impacts of the flood zone revisions on their property, the appeal process, and flood insurance requirements. The Town of Brewster Office of Emergency Management strongly urges residents of our community who believe they may be affected by these changes to attend this meeting. For further information regarding the proposed flood determinations, revised (FIRM) maps, or community report please call the FEMA Map Information eXchange toll free, at 1-877-336-2627, email FEMA staff at FEMAMapSpecialist@riskmapcde.com, or call the Brewster Emergency Management Director (Fire Chief Robert Moran) at 508-896-7018.