

## **NEW FEMA FLOOD INSURANCE RATE MAPS EFFECTIVE SOON**

*Property owners encouraged to view maps, know risk*

Towns throughout New Haven County, including Meriden are receiving updated flood hazard maps as part of the Federal Emergency Management Agency's (FEMA) nationwide Map Modernization Program. The New Haven County maps, currently in draft form, are scheduled to become effective on **December 17, 2010**.

There will be public informational open house for New Haven County residents on **October 27 and October 28, 2010**. Locations and times are given below. The meetings will allow residents to view the new maps, gain an understanding how their properties may be affected and learn more about financial steps that they may need to take to protect their investment. Staff from FEMA and the Connecticut Dept. of Environmental Protection will be available to answer questions.

Flood hazard maps, also known as Digital Flood Insurance Rate Maps (DFIRMs), indicate whether properties are in areas of high, moderate or low flood risk. In reviewing the updated New Haven County maps, many property owners may find that their risk is higher or lower than they thought. If the risk level for a property changes, so may the requirement to carry flood insurance.

Those who have loans or plan to refinance with federally regulated lenders will be required to purchase flood insurance if they find that their home is newly shown in a high-risk flood area known as a Special Flood Hazard Area on the updated maps. Purchasing flood insurance before the flood maps become effective will lock in the lower-risk zone and could lead to significant savings. In addition, buildings newly mapped into a high-risk area may be eligible for the lower-cost Preferred Risk Policy (PRP) for two years after a map change, before they grandfather in the lower-risk zone rates. Residents are urged to contact their insurance agent or visit [www.floodsmart.gov](http://www.floodsmart.gov) to learn more about how and where to get a policy.

Residents should look at the new preliminary flood maps to both become familiar with the flood risks in their community and to see whether their flood zone has changed. The maps can be viewed at Meriden City Hall, Department of Public Works, Engineering Division, Room # 19, and on the following website: [www.msc.fema.gov](http://www.msc.fema.gov). The link to the proposed new maps for Meriden can be found on the city's website: [cityofmeriden.org](http://cityofmeriden.org).

### **Wednesday, October 27, 2010**

**Town of Prospect  
Fire Station  
26 New Haven Road (Rte 69)  
Prospect, CT 06712  
Community Room**

**2:00-4:00 pm**

**6:00-8:00 pm**

### **Thursday, October 28, 2010**

**Town of Madison  
Town Hall  
8 Campus Drive  
Madison, CT 06443  
Meeting Room C (Hammonasset Room)**

**2:00-4:00 pm**

**6:00-8:00 pm**