

To: **Westbrook Property Owners**

Flood Insurance Rate Maps (FIRMs)

PLEASE NOTE:

The Town of Westbrook has adopted revised Flood Plain Zone Regulations and new Flood Insurance Rate Maps (FIRMs) in accordance with federal requirements [Federal Emergency Management Agency (FEMA)]
The new flood maps will be

Effective on August 28, 2008

Some property owners who were not in the flood risk zone may now be located within a high-risk flood zone. If these property owners have a mortgage, the mortgage lender will be informed of the flood zone change and will require the owners to purchase flood insurance. Existing policyholders may be able to use the rate charged for lower-risk zone through a process of grandfathering. The process involves purchasing a flood insurance policy before the new map takes effect on August 28, 2008.

Owners of properties that move from a high-risk zone to a low- or moderate-risk zone may be eligible for reduced insurance rates by converting to a Preferred Risk Policy (PRP).

Please be advised that if you are in a flood area and/or proposing an activity within the flood zone, the flood maps should be reviewed to determine the Base Flood Elevation in your particular area.

Property owners may visit the Land-Use Department at the Mulvey Municipal Center, 866 Boston Post Road, Westbrook, to view the new flood zone maps. In addition, a fact sheet can be mailed or fax'd to you by calling: 860-399-3047.

Nancy J. Rudek,
Westbrook Zoning Official