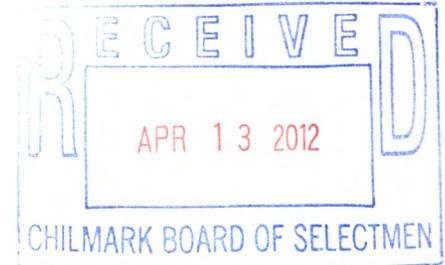




FEMA

April 11, 2012

Warren Doty
Chairman of the Town of Chilmark
Board of Selectmen
Post Office Box 119
Chilmark, Massachusetts 02535



Dear Chairman Doty:

Our records show that your community does not participate in the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP). This may have important implications for your eligibility to receive certain forms of Federal disaster assistance. This letter is to provide you with important information about joining the NFIP and to offer assistance in enrolling your community.

FEMA is charged with the responsibility of identifying and mapping communities that have Special Flood Hazard Areas (SFHAs), which are areas subject to inundation by the base (1-percent-annual-chance) flood, within their jurisdiction. On July 6, 2010, a Flood Insurance Rate Map and Flood Insurance Study (if applicable) were published for the Town of Chilmark. Your community has been identified by FEMA as having SFHAs.

Under the Flood Disaster Protection Act of 1973, as amended, flood insurance must be purchased by property owners seeking any Federal financial assistance for construction or acquisition of buildings in SFHAs. This financial assistance includes certain federally guaranteed mortgages and direct loans, Federal disaster relief loans and grants, as well as other similarly described assistance from FEMA and other Federal agencies. In addition, all loans obtained by individuals from federally regulated, supervised, or insured lending institutions that are secured by improved real estate located in SFHAs are also contingent upon the borrower obtaining flood insurance coverage on the building.

Because your community is not currently participating in the NFIP, your citizens are not able to purchase the federally underwritten flood insurance coverage they need to protect and rebuild their property in the event of a flood disaster. Additionally, your community will not qualify for flood related Federal disaster assistance for acquisition, construction, or reconstruction purposes in SFHAs. This may have serious consequences for your community's real estate markets and economic viability, as each federally regulated lender must notify the purchaser or lessee of the future lack of availability of Federal disaster assistance on that property.

If your community is eligible to join and is accepted into the NFIP, your community will become eligible for Stafford Act and other Federal disaster assistance described above. Should your

community desire to join the NFIP, please contact your NFIP State Coordinator listed below and work with their office or agency to complete the following requirements:

- 1) Fill out the application form (FEMA Form 81-64);
- 2) Adopt a resolution of intent, or its equivalent, as referenced in Title 44 of the Code of Federal Regulations, Section 59.22, indicating a need and desire to participate in the NFIP; and,
- 3) Adopt Floodplain Management regulations that meet the minimum requirements of the NFIP and more restrictive State or local standards, if applicable.

Once accepted into the NFIP, you will receive a letter formally notifying you of your community's participation and a sample news release you can publish in your local newspaper or website to notify your citizens of the availability of this important coverage. FEMA strongly urges your community to consider joining the NFIP.

Enclosed with this letter is a brochure entitled *Joining the National Flood Insurance Program* (FEMA 496, May 2005), which further outlines the process and benefits of enrolling in the NFIP. If you have any questions concerning the NFIP, we are available to assist you. Please contact the NFIP State Coordinator, Richard Zingarelli, for Massachusetts. You can contact Mr. Zingarelli by telephone at (617) 626-1406, in writing at the Massachusetts Department of Conservation and Recreation, 251 Causeway Street, Suite 800, Boston, Massachusetts 02114, or by e-mail at richard.zingarelli@state.ma.us. I also recommend you contact the FEMA Regional Office in Boston, Massachusetts, for technical assistance and guidance. The Regional Office can be contacted by telephone at (617) 956-7573 or in writing. Please send your written inquiries to the Director, Federal Insurance and Mitigation Division, FEMA Region I, at 99 High Street, Sixth Floor, Boston, Massachusetts 02110.

Sincerely,



David L. Miller
Associate Administrator
Federal Insurance and Mitigation Administration

Enclosure

cc: Don R. Boyce, Regional Administrator, FEMA Region I
Richard Zingarelli, NFIP State Coordinator, Massachusetts
Department of Conservation and Recreation
Timothy Carroll, Director of Emergency Management, Town of Chilmark