



**FEMA**

DEC - 8 2009

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

Lorraine Strube  
Chairperson, Board of Selectmen  
Town of Lyndeborough  
Post Office Box 6  
Lyndeborough, New Hampshire 03082

Dear Ms. Strube:

I am happy to announce that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has approved the Town of Lyndeborough's application to participate in the National Flood Insurance Program (NFIP). In accordance with Section 1336 of the National Flood Insurance Act of 1968, the Town of Lyndeborough is eligible to participate in the Regular Phase of the NFIP effective on November 9, 2009. Flood insurance is now available to local property owners and may be purchased from any insurance agent or broker licensed to do business in the State where the insurable property is located.

I am enclosing a copy of the news release announcing the Town of Lyndeborough's eligibility to participate in the NFIP. I hope it assists you in your efforts to publicize the availability of this important coverage. The Town of Lyndeborough's property owners will want to know about this opportunity to obtain insurance protection against losses from future flooding. The buildings and contents coverage is now available to building owners and tenants.

There is a 30-day waiting period before a newly purchased flood insurance policy takes effect or for any additional coverage or endorsement that may increase policy limits. The waiting period ends and the policy takes effect at 12:01 a.m. on the 30th calendar day after the insurance policy application date and payment of premium.

There are 10 exceptions to the 30-day waiting period. However, I am only explaining the two most frequently used exceptions in this letter. The two most frequently used exceptions are: (1) when the initial purchase of flood insurance is in connection with the making, increasing, extension, or renewal of a loan, there is no waiting period and coverage is effective immediately; and (2) when the purchase of flood insurance is related to a revision or update of a Flood Hazard Boundary Map or Flood Insurance Rate Map (FIRM), there is a one-day waiting period. Flood insurance coverage takes effect at 12:01 a.m. on the day after the coverage is purchased for a structure located in a Special Flood Hazard Area (SFHA), an area subject to inundation by the base (1-percent-annual-chance) flood, on the revised flood map, which was not previously located in an SFHA prior to the revision. This exception is limited to a 13-month period and begins on the date the revised map is issued. The information on the remaining eight exceptions is contained in the enclosed NFIP "Policy Issuance 5-98" dated October 1, 1998.

The FIRM, which shows the Base Flood Elevations (BFEs) established for the Town of Lyndeborough, became effective on September 25, 2009. This FIRM date indicates the effective date for the authorization of the sale of first and second layer flood insurance coverage at

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actuarial rates for all new construction and substantial improvements to existing structures within the Town of Lyndeborough. The first layer coverage on structures built prior to September 25, 2009, will be available at subsidized rates unless improvements are made to the structure.

Please be aware that the increase or decrease of flood insurance costs for a structure is based on the location of the structure's first floor and its relationship to the BFEs for the Town of Lyndeborough.

In addition, on the effective FIRM date, the FIRM supersedes all previous maps for the purpose of determining whether individual properties are located inside or outside the SFHA. After the effective FIRM date, new construction will be charged actuarial rates, which may be higher, if the structure is not built in compliance with the NFIP floodplain management requirements.

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 agencies.

In addition, all loans individuals obtain 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. However, purchasing and maintaining flood insurance coverage on a voluntary basis is frequently recommended for properties located outside SFHAs.

If you need additional assistance or information, I recommend you contact Jennifer Gilbert, CFM, the NFIP State Coordinator, by telephone at (603) 271-1762, in writing at the Office of Energy and Planning, 4 Chenell Drive, Second Floor, Concord, New Hampshire 03301, or by electronic mail at [Jennifer.gilbert@unh.gov](mailto:Jennifer.gilbert@unh.gov). The FEMA Regional staff in Boston, Massachusetts, is also available to assist you. You may contact the Regional staff by telephone at (617) 832-4761 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,



Deborah S. Ingram  
Acting Deputy Assistant Administrator  
for Mitigation  
Mitigation Directorate

Enclosures

cc: Paul Ford, Acting Regional Administrator, FEMA Region I  
Jennifer Gilbert, CFM, NFIP State Coordinator, Office of Energy and Planning  
Richard Howe, Building Inspector, Town of Lyndeborough