

Town of Scituate

**Building Department
Conservation Commission**

Date:

RE: Flood Insurance Rate Map Information

TO WHOM IT MAY CONCERN:

The property located at: _____, also known as [legal description if needed] _____ has been located on the city's Flood Insurance Rate Map (FIRM). The following information is provided:

Floodville's community number: 123456

The property is located on panel number: __, Suffix: __.

The date of the FIRM index: October 16, 2003.

The property is located in FIRM zone: __.

The main building on the property:

- is located in a Special Flood Hazard Area. The base flood elevation at the property is: __, NGVD. Federal law requires that a flood insurance policy be obtained as a condition of a federally-backed mortgage or loan that is secured by the building. It is up to the lender to determine whether flood insurance is required for a property. Flood insurance is available in Floodville. More information on flood insurance is attached.
- is not located in a Special Flood Hazard Area. However, the property may still be subject to local drainage problems or other unmapped flood hazard. Flood insurance is available and may be obtained at non-floodplain rates. A flood insurance policy may be required by a lender.
- A decision about the building's exact location cannot be made on the FIRM. A copy of the FIRM is attached for your information.

NOTE: This information is based on the Flood Insurance Rate Map for the City. This letter does not imply that the referenced property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map. This letter does not create liability on the part of the City, or any officer or employee thereof, for any damage that results from reliance on this information.

Town Official