



TOWN OF YARMOUTH

1146 ROUTE 28, SOUTH YARMOUTH, MASSACHUSETTS 02664-4492
Telephone (508) 398-2231 Ext. 1271, Fax (508) 398-2365

BOARD OF
SELECTMEN

TOWN
ADMINISTRATOR
William G. Hinchey

October 9, 2013

The Honorable Harry Reid
Senate Majority Leader
522 Hart Senate Office Building
Washington, D.C. 20510

The Honorable John Boehner
Speaker of the House
H-232 U.S. Capitol
Washington, D.C. 20510

The Honorable Mitch McConnell
Senate Minority Leader
317 Russell Senate Office Bldg.
Washington, D.C. 20510

The Honorable Nancy Pelosi
House Minority Leader
235 Cannon House Office Bldg.
Washington, D.C. 20510

**Re: Biggert-Waters Flood Insurance Reform Act of 2012
H.R. 2199 Flood Insurance Implementation Reform Act of 2013**

Dear Majority Leader Reid, Speaker Boehner, Minority Leader McConnell and Minority Leader Pelosi:

The Yarmouth Board of Selectmen are writing in support of a delay in the implementation of the Biggert-Waters Flood Insurance Reform Act of 2012 until FEMA conducts the originally mandated affordability review; and to delay the implementation of new Flood Insurance Rate Maps (FIRMs) until a peer review of the maps can be conducted.

Yarmouth is a coastal community which is currently undergoing a revision to our Flood Insurance Rate Maps (FIRMs). These maps incorporate many additional structures into a Special Flood Hazard Area (SFHA) and have significantly raised the Base Flood Elevations (BFE). The proposed increase in the flood hazard areas, coupled with the phased removal of the flood insurance subsidies and grandfathering protection mandated by Biggert-Waters, will result in a larger number of Yarmouth residents paying much higher flood insurance premiums. Taking into consideration Yarmouth's older demographic and a median income lower than the rest of the State and Barnstable County, the Yarmouth Board of Selectmen are concerned for the financial hardship this Act will inflict on our citizens. Heavy flood insurance premiums will impact the ability of some residents to remain in their homes and will have an impact on their ability to sell their properties. This is especially difficult as many homeowners were just starting to see increases in property values as we move out of the housing recession.

We urge you to take action now to delay implementation of Biggert Waters to allow for adequate time to conduct the affordability review, and to delay the implementation of new FIRM maps until a peer review can be conducted. The level of impact these policies have on so many communities warrant a thorough analysis to ensure affordability and accuracy. Thank you for your time and consideration in this matter.

Sincerely,

Erik Tolley, Chairman
Yarmouth Board of Selectmen



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November 5, 2013

Senator Elizabeth Warren
2400 JFK Federal Building
15 New Sudbury Street
Boston, MA 02203

Senator Edward Markey
10 Causeway Street
Suite 559
Boston, MA 02222

Representative William Keating
Cape and Islands Office
297 North St., Suite 312
Hyannis MA 02601

**Re: Biggert-Waters Flood Insurance Reform Act of 2012
H.R. 2199 Flood Insurance Implementation Reform Act of 2013**

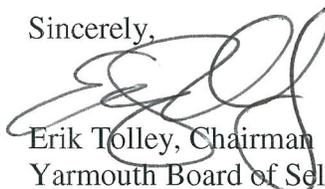
Dear Senator Warren, Senator Markey and Representative Keating:

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