

# Town of Chincoteague, Inc.



May 1, 2022

RE: Flood Insurance Rate Maps

Dear Property Owners,

This annual letter is to advise you of a service the Town of Chincoteague offers to any person wishing to acquire information on a certain parcel of land located within the Town of Chincoteague in reference to the Flood Insurance Rate Map.

The service the Town offers is to identify the following:

1. Chincoteague's community number.
2. Panel number.
3. Date of FIRM index.
4. FIRM zone.
5. Base flood elevation, NAVO 1988.
6. High hazard information for the property.
7. Wetlands affecting property.
8. Historical flooding information.

Additionally, the Town has all related FEMA materials on file for your review. These materials are also available in the public library located on Main Street. Copies of existing flood elevation certificates are available from this office if needed.

Please advise your clients that the entire Island of Chincoteague is currently located within a Special Flood Hazard Area. Federal law requires that a flood insurance policy be obtained as a condition of a federal-back mortgage or loan that is secured for the building. It is up to the lender to determine whether flood insurance is required for a property. Flood insurance is available for property in the Town of Chincoteague.

If I can assist you in any manner, please contact me at (757) 336-6519 or email me at: [mbowden@chincoteague-va.gov](mailto:mbowden@chincoteague-va.gov).

Sincerely,

**Mark A. Bowden**  
Zoning Administrator