

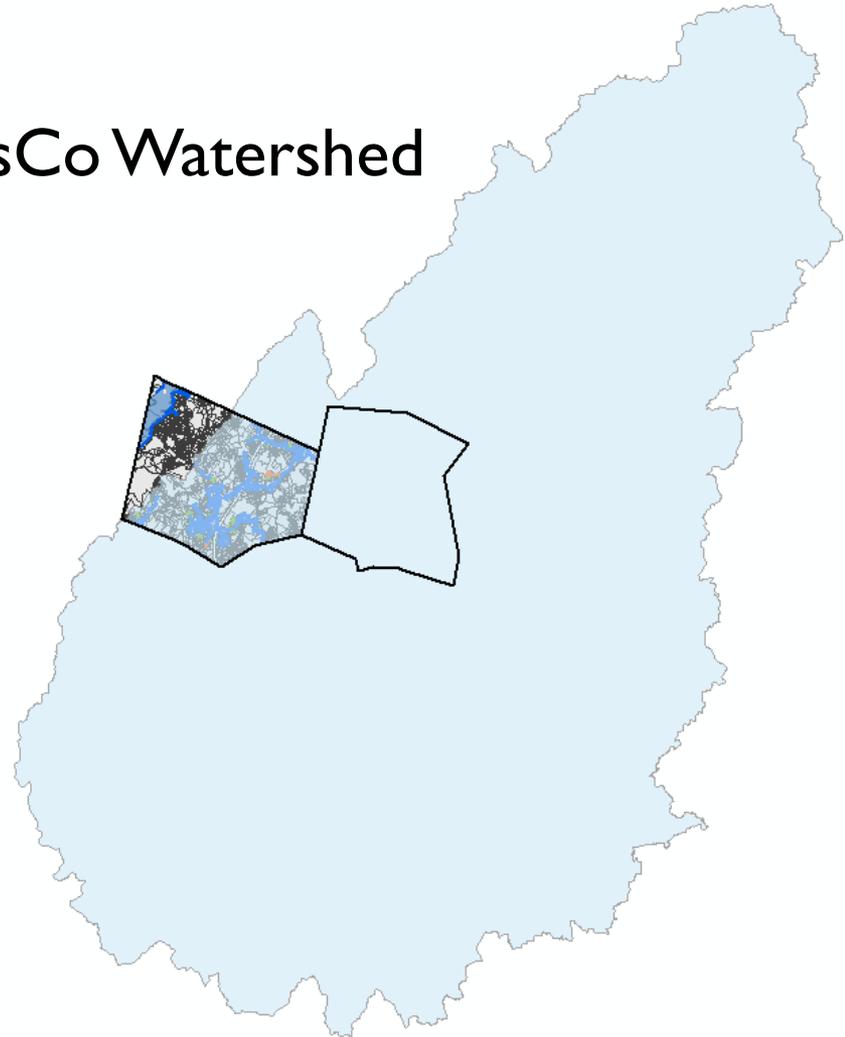
# FEMA Flood Insurance Rate Map Update 2013

Information for Bolton and Stow Residents

# FEMA Flood Insurance Rate Map Update 2013

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- ▶ **Concerns land in the SuAsCo Watershed**



# What you will Hear Tonight

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- ❑ Flood Insurance Rate Map Update timeline
- ❑ The purpose of Preliminary Flood Insurance Rate Maps (FIRMS)
- ❑ Relevant floodplain definitions
- ❑ Effects on zoning and Development
- ❑ Insurance and Flood Risk Information
- ❑ Relevant contacts

# What you will *NOT* Hear Tonight

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- ❑ Determinations on the *accuracy* of the data
- ❑ Determinations of *your particular flooding risk*
- ❑ Whether you will be *required* to purchase flood insurance
  
- ❖ *We will provide contacts for information on the above*

# Timeline

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Community Review  
and Appeal Period  
of Preliminary  
FIRM's

90 – Day Appeal  
Period began on  
June 13, 2013



Town Receives  
Letter of Final  
Determination

\*After comments and  
appeals have been  
responded to



Final Flood Insurance  
Rate Maps and Flood  
Insurance Studies  
Become Effective

6 Months after Letter of  
Final Determination

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Maps accepted through  
Town Meeting vote



# What are *Preliminary* Maps and How are they Used?

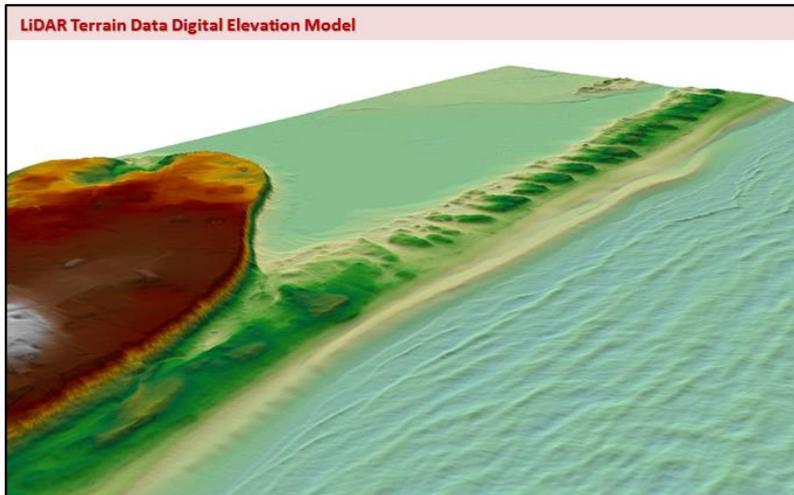
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- ❑ Allows public to voice opinion and concern.
- ❑ Loan and Mortgage brokers can use the data to predict who may need to be informed of potential changes before finalizing loans.
- ❑ Real Estate agents can make predictions regarding future affected properties.
- ❑ Engineers, developers, builders, and homeowners can plan for safer construction.

# Why are the Flood Insurance Rate Maps Being Updated?

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Since initial FEMA FIRM mapping, changes in the landscape have altered flood patterns.



- ❑ Current rainfall data, elevation mapping and modeling allow for more precise measurement of flood hazard areas.

# What are the Maps Telling Me?

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- ❑ Floodplains are parts of the land that collects, pools and flows during the course of natural weather events.
  
- ❑ 100 year floodplain
  - ❑ 1% chance of an event exceeding the BFE in any given year.
  - ❑ *Requirement to purchase flood insurance may apply.*



# What are the Maps Telling Me?

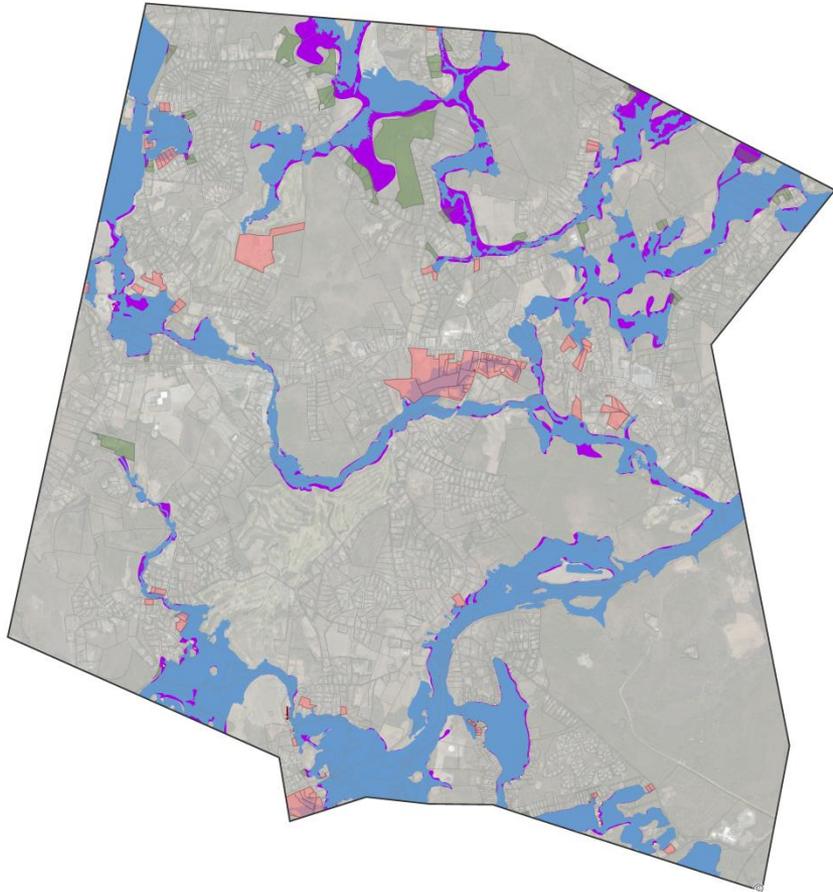
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- ❑ **(BFE's)** the elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding this elevation.



# How can the FIRM Update Affect my Property?

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## Zoning and Development Considerations

# What is Allowed in Stow's Floodplain/Wetland Overlay District?

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*(See Section 5 of the Stow Zoning By-law for permitted uses.)*

- ❑ At least 50% of minimum required lot area (1.5 acres) must be land *not* in the floodplain/wetland overlay district.
  
- ❑ **After the preliminary maps are adopted...**
  - ❑ A Structure cannot be built on land overlaid by the district, unless it can be proven that the floodplain district was mapped in error (see LOMA process)
  
  - ❑ Structures that were built before adoption will become pre-existing / non-conforming.
    - Pre-existing / non-conforming structures may be altered or extended with a special permit and/or variance from the Zoning Board of Appeals.
  
    - The above includes accessory structures.

# Wetlands Jurisdiction

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## **Access to Land in the Floodplain/Wetland Overlay District**

- ❑ Anyone proposing to remove, dredge, fill or alter any portion of the 100 year floodplain (Zone A) will need to file a Notice of Intent with the Conservation Commission.
  - ❑ The 100 year floodplain is synonymous with “Bordering Land Subject to Flooding (BLSF).”

## Other Regulatory Considerations

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### **Large Developments ( Subdivisions or Developments > 5 Acres)**

- Base Flood Elevation data is required with submission for developments within Zone A.

### **Floodway Encroachments**

- Any development in the floodway of an AE Zone is prohibited.
- Along watercourses in Zone A and AE without official floodway data, other floodway data may be used to prohibit construction where it would result in an increase in flood levels within the community

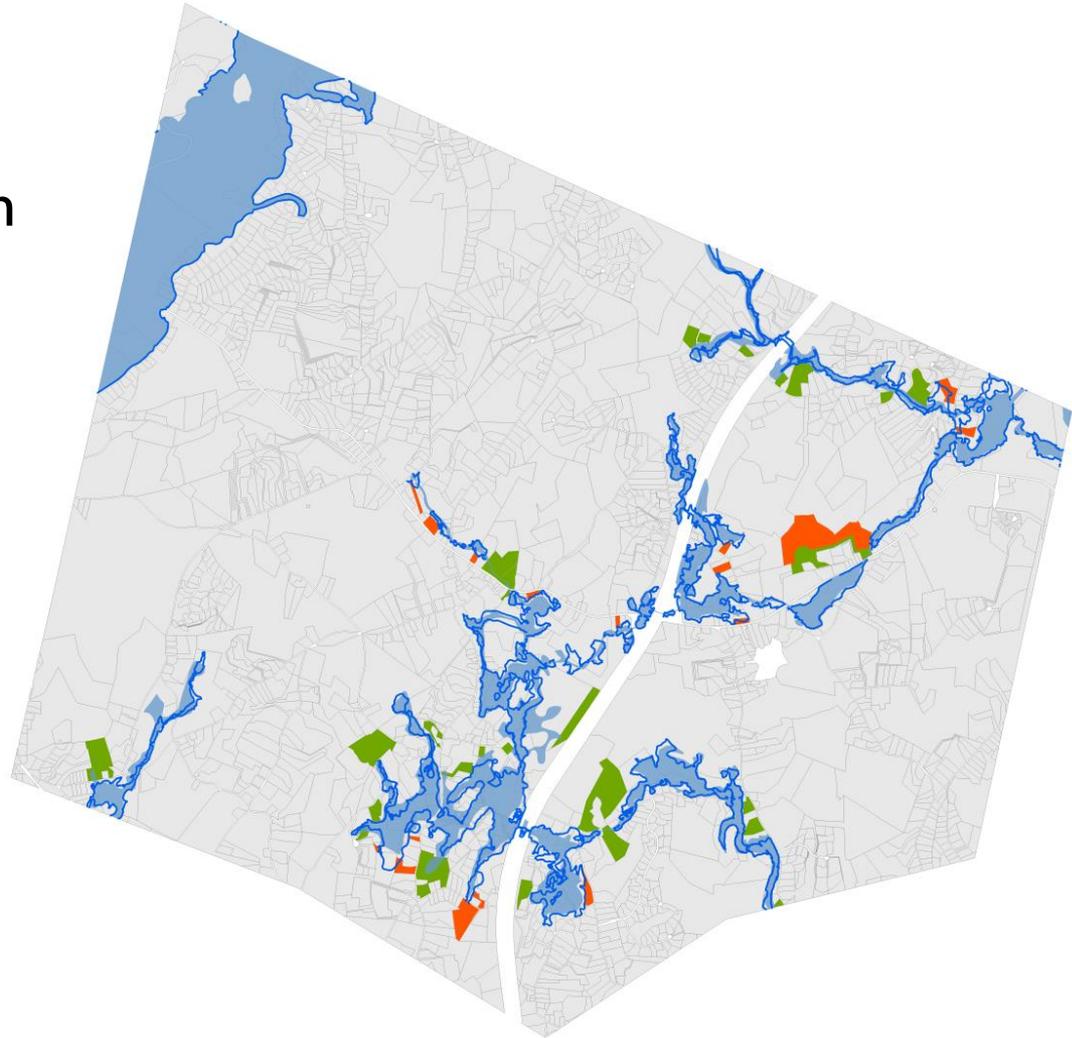
### **Building Code Considerations**

- 780 CMR 120.G covers “Flood Resistant Construction” in the State Building Code.

# How Will the New FIRM Maps Affect my Property?

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Basic Information on  
Insurance and Flood  
Risk Determination



## How do I Determine if my Structure or Property is in a Current or Proposed Special Flood Hazard Area?

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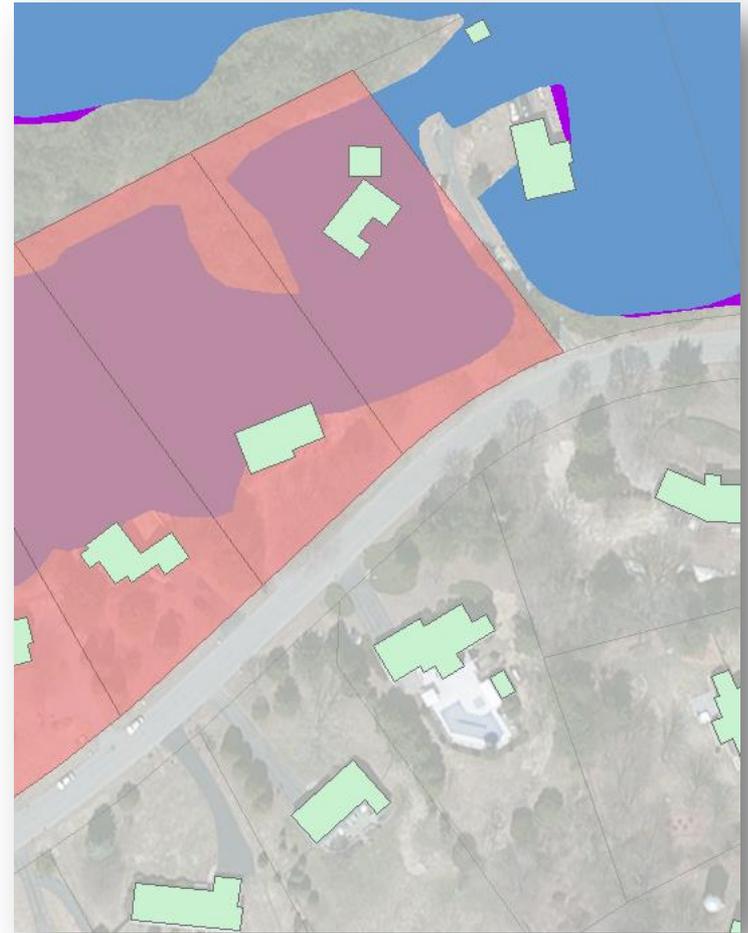
- ❑ View the maps in your community's Planning Department office or current Floodplain Administrator's office.
- ❑ Call the FEMA Map Information eXchange (1-877-FEMA MAP) or (1-877-336-2627)
- ❑ View current effective Flood Insurance Rate Maps online at <http://msc.fema.gov>.
- ❑ Create your own printable "FIRMette" map – Visit [www.stow-ma.gov](http://www.stow-ma.gov), Click on FEMA Floodplain Update Materials > "How to Create a Firmette Map"

# What if my Property is Shown in a Floodplain?

You may be required to purchase Flood Insurance through your mortgage lender when the maps are adopted.

## *Potential Next Steps...*

- Contact your mortgage lender to determine their specific flood insurance requirement policy.
- Talk with a surveyor or professional engineer to discuss options
- Consider mitigation measures for your structure



# What if I do not Agree with the New Map Changes?

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## Appeals

- ❑ During the 90 day Appeal period communities and/or residents can appeal the methodology used or an error in the applying the methods for creating the preliminary map changes.
  - ❑ Must provide an appeal backed by scientific evidence from a registered surveyor or engineer.

## Letters of Map Amendment (LOMA)

- ❑ The FEMA process for removing a specific structure from the floodplain designation
- ❑ LOMA's can be requested anytime, including beyond the appeal period

# What if I do not Agree with the New Map Changes?

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Consider consulting with a registered surveyor or certified engineer if you are interested in the LOMA process.

- ❑ The surveyor or engineer will need to provide scientific proof that the structure in question is at or above the base flood elevation.
- ❑ More information on the LOMA process can be obtained online at [www.fema.gov](http://www.fema.gov) > Protecting Homes > Flood Hazard Mapping or at [www.stow-ma.gov](http://www.stow-ma.gov)
- ❑ FEMA Map Information eXchange – (1-877-FEMA-MAP)

# Revalidation of Existing LOMA's

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Letters of Map Amendment previously granted will be reassessed when the Preliminary maps become effective.

- ❑ New letters issued for structures below the updated floodplain elevation



# Briggert-Waters Flood Insurance Reform Act of 2012

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Makes changes to the grandfathering and subsidy of Insurance Policies to accurately reflect risk.

- ❑ Some policies will see increased rates depending on their level of risk.
- ❑ Rate changes differ between secondary and primary homes and business properties.
- ❑ Visit <http://www.floodsmart.gov> or call 1-800-427-4661 for more information on potential impacts.

# FEMA Resources

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## LOMA Information

<http://www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process>

## Online Flood Insurance Rate Maps

<http://msc.fema.gov> or 1-877-336-2627

## Personalized Flood Insurance Rate Maps (Current Effective Map)

[www.stow-ma.gov](http://www.stow-ma.gov) - Click on FEMA Floodplain Update Materials > “How to Create a Firmette Map”

<http://msc.fema.gov> – Click on “What is a FIRMette?”

## Insurance Information

<http://www.floodsmart.gov>

## Insurance Information

<http://www.fema.gov/national-flood-insurance-program/definitions>

# Local Resources

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Stow Planning Department

[www.stow-ma.gov](http://www.stow-ma.gov) or 978-897-5098

Stow Conservation Commission

[www.stow-ma.gov](http://www.stow-ma.gov) or 978-897-8615

Bolton Planning Department

Bolton Conservation Commission