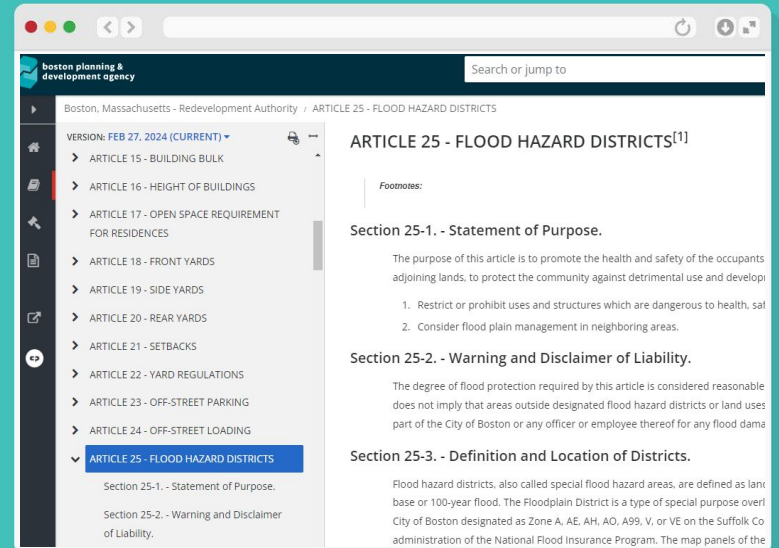


Federal Flood Hazard (Article 25) Zoning

Boston Zoning Commission

What does Article 25 do now?

Regulates floodplain development for properties in Special Flood Hazard Areas (areas with a high risk of flooding); rules are aimed at protecting safety and property of people who live there and in surrounding communities



What is the NFIP?



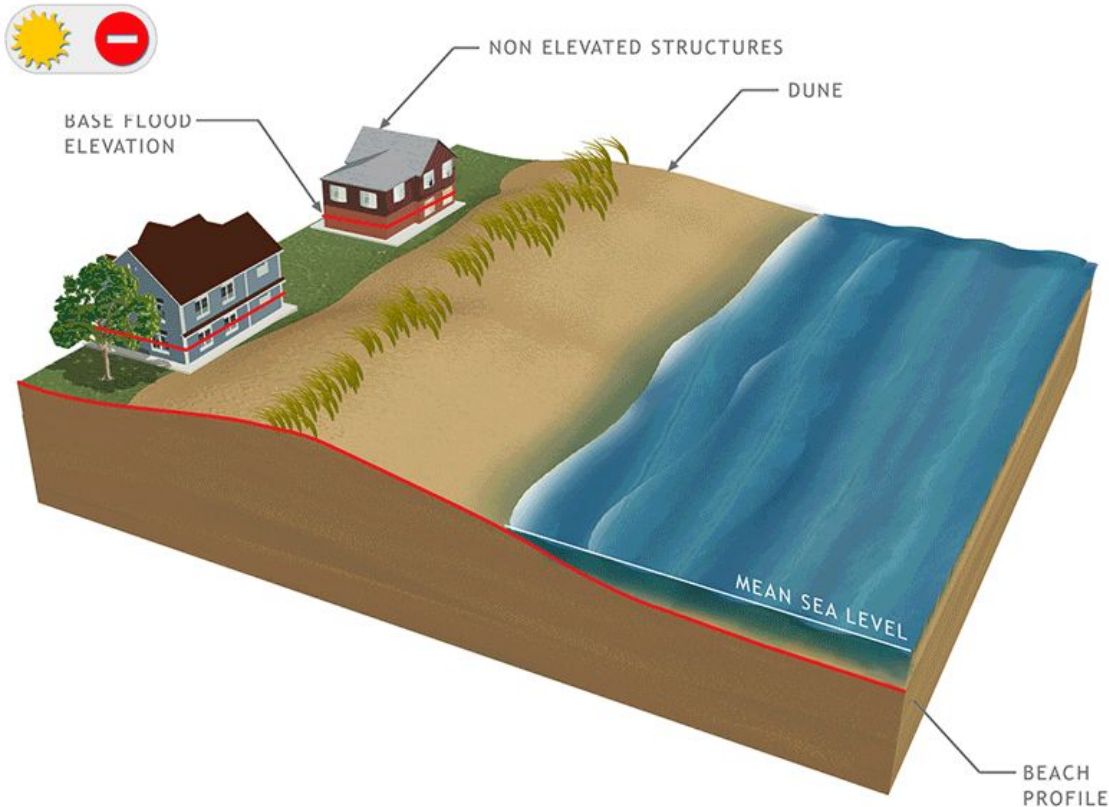
- National Flood Insurance Program (NFIP) created in 1968 to help minimize losses to life and property as a result of floodplain development
- Federal government knew many people would not be able to afford flood insurance
- **Boston is already an NFIP community**

Why are we already participating?

1. Ability to get subsidized flood insurance
2. Ability to renew subsidized flood insurance
3. Access to federal funds to rebuild after a flood



Key terms

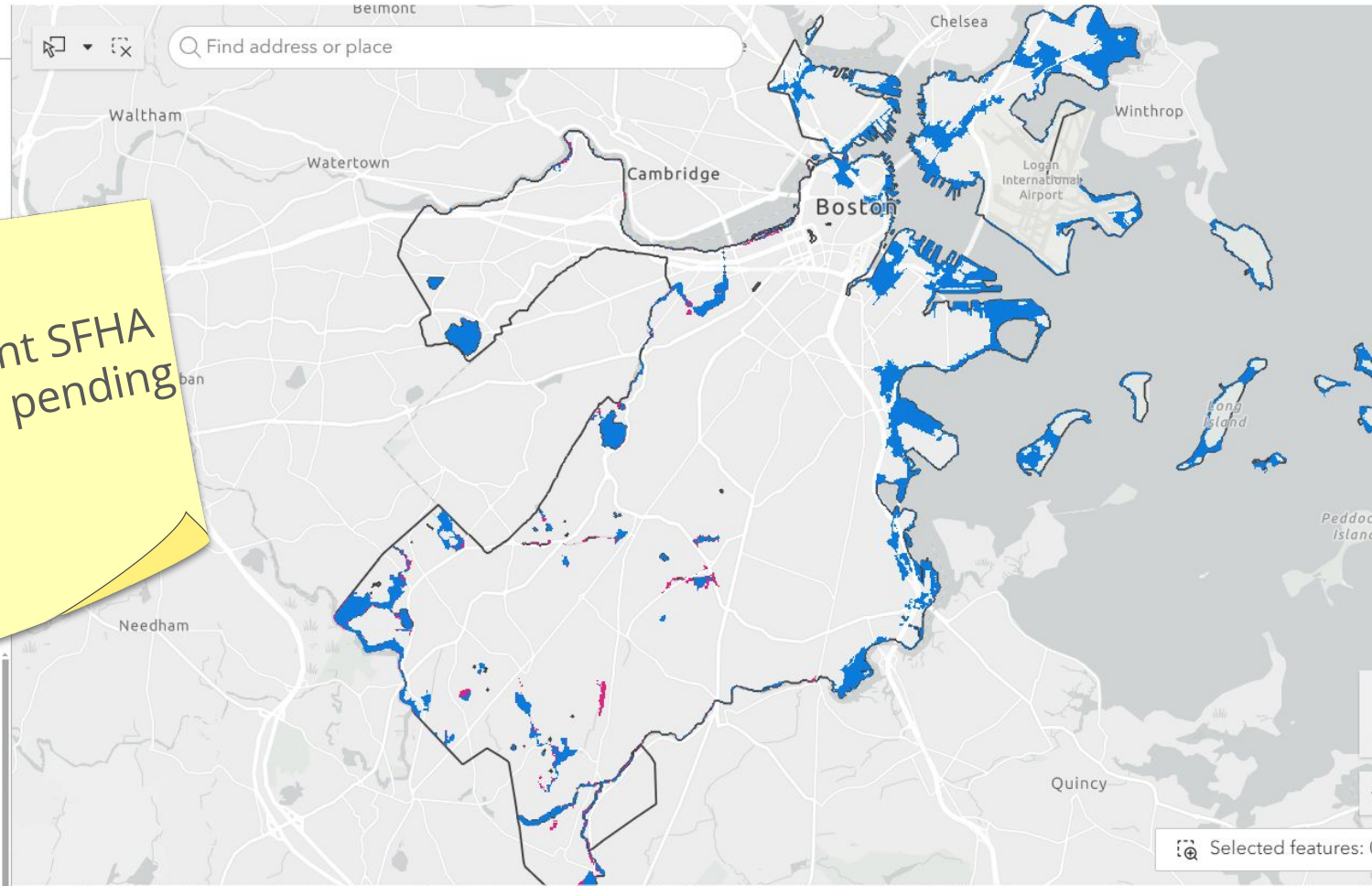


Base Flood Elevation (BFE): The elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year. The BFE is shown on the Flood Insurance Rate Map (FIRM) for high risk zones.

Image: nad.usace.army.mil

Special Flood Hazard Area (SFHA) Change Viewer

About This Viewer



Blue: current SFHA
Pink: new/ pending SFHA

Selected features: 0

SFHA Change Viewer

The screenshot shows the FEMA Special Flood Hazard Area (SFHA) Change Viewer interface. At the top left is the FEMA logo. The main title is "Special Flood Hazard Area (SFHA) Change Viewer" with a link for "About This Viewer". A search bar is present with the text "Find address or place". Below the search bar is a map of the Boston area, showing various neighborhoods like Waltham, Cambridge, Boston, and Quincy. Flood hazard areas are highlighted in blue (Current) and pink (Pending). A legend on the left side of the map shows a blue square for "Current Special Flood Hazard Areas" and a pink square for "Pending Special Flood Hazard Areas". At the bottom of the map, it says "Selected features: 0".

BPDA's SFHA Change Viewer is easier to use and allows you to search for your address to see if you'll be affected by this FEMA update

The screenshot shows a detailed FEMA Flood Insurance Rate Map (FIRM) for a coastal area. The map is a grayscale aerial view with various flood hazard zones overlaid in different colors and patterns. A legend on the right side of the map provides a detailed key for the various flood hazard zones, including their names and descriptions. The legend includes categories like "Special Flood Hazard Areas" and "Flood Hazard Zones". The map also includes a scale bar and a north arrow. The title of the map is "FIRM FLOOD INSURANCE RATE MAP FEDERAL GOVERNMENT INSURANCE POLICY ACT OF 1968".

FEMA's FIRMs provide a lot of detail, which can be confusing to navigate depending on your experience

What is this update?

This update will allow us to remain in compliance with federal regulations and to continue to benefit from Boston's status as an NFIP Community.

Image: [Caught in Dot](#)

A photograph of a residential street featuring a row of colorful, multi-story houses. The houses are in shades of blue, yellow, and light green. In the foreground, several cars are parked along the curb. Utility poles with wires are visible. The sky is overcast. Two dark blue text boxes are overlaid on the image, one on the left and one on the right.

Zoning text changes
(Article 25)

Zoning maps updated with
new SFHAs

What does this mean for those moving into SFHA?

Large-scale renovations:

- The Building Code requires **buildings that are substantially improved (50% or more of the assessed value of the structure)** to be brought into compliance with current state building code standards for Flood-Resistant Construction.
- For properties already in an SFHA or moving into an SFHA, this means that substantial improvements, new foundations or substantial foundation repair, and new buildings/structures must be elevated to comply with elevation requirements in state building code
- Please note that this is **already required in SFHAs by state building code**- the change will be that it will now also apply to properties newly mapped into SFHA

What does this mean for those moving into SFHA?

Flood insurance:

- **Within the SFHA, no mortgage:** If the property has ever received a federal loan for floods (either a mitigation grant or disaster assistance), ongoing flood insurance will be required.
- **Within the SFHA, mortgage:** If mortgage is federally-backed (most mortgages) or if property has benefited from mitigation grant or disaster assistance in the past, lender will require you to purchase flood insurance
- Owner can apply for a Letter of Map Change from FEMA to contest this

Public engagement



Certain parcels along the Neponset River (pictured) within Boston will be moved into an SFHA with the latest round of updates

Virtual info session held

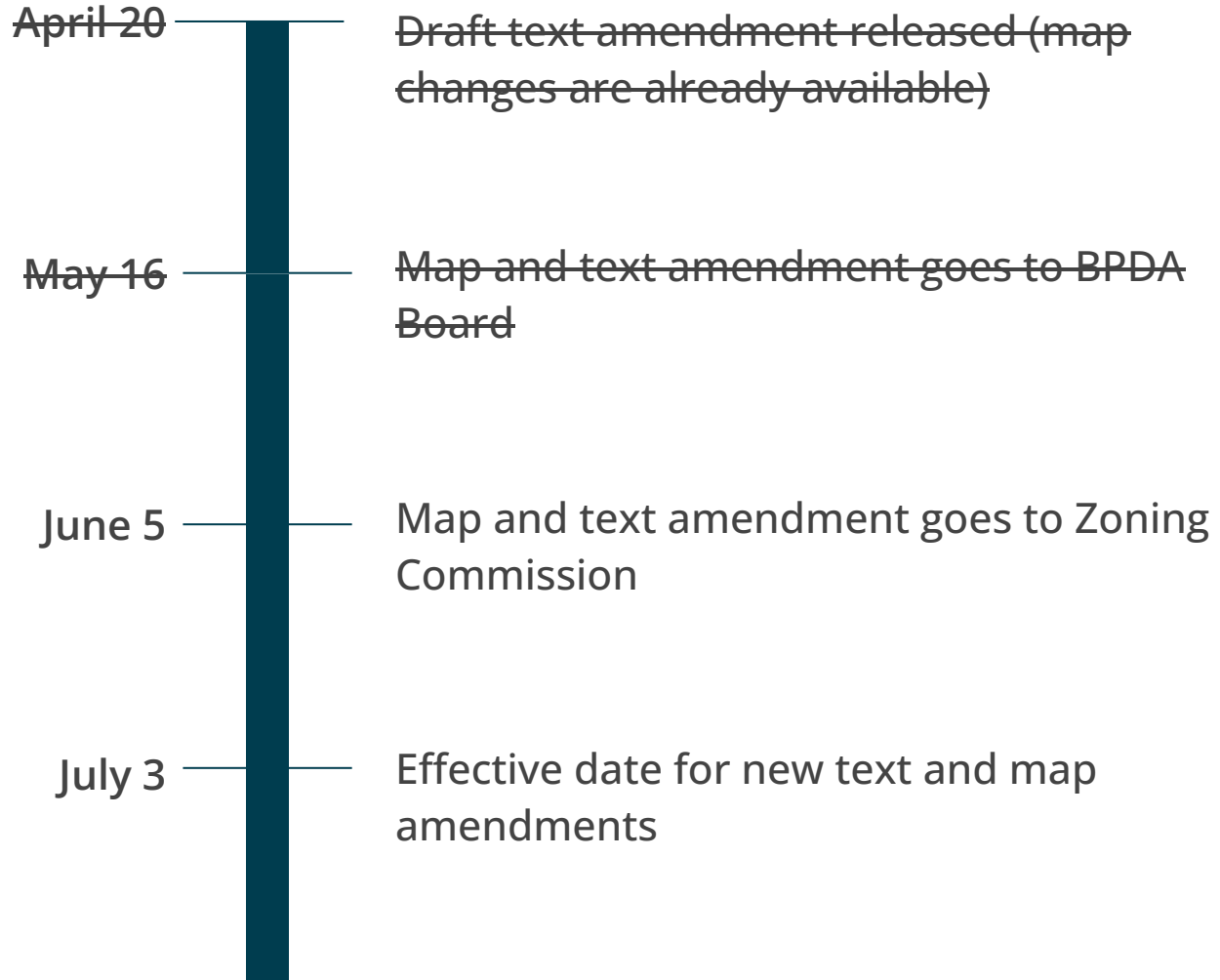
Mailing to affected owners

FEMA holding in person event tonight to answer questions of those moving into SFHA

Website materials, including SFHA Change Viewer

Image: patriotledger.com

What's Next?



Conversation & Questions
