

Federal Flood Hazard (Article 25) Zoning Updates Info Session

Rachel Elm kies, AICP
Zoning Reform Planner II

Zoom Controls to Listen to Interpreters

(EN) Look for the interpretation icon (**globe**) at the bottom of your screen and select the language you want to hear.

(Caboverdean) Djobe íkune di interpretason (**un globu**) na parti inferior di tela y sesiona bu língua ki bu kre skuta reunion.

(Kreyòl Ayisyen) Chèche ikòn entèpretasyon ki gen fòm (**glòb**) anba ekran ou an epi seleksyone lang ou vle tandè a.

(Español) Busque el ícono de la interpretación (**globo**) en el borde inferior de su pantalla y seleccione el idioma en el que desea escuchar.

(Tiếng Việt) Tìm biểu tượng phiên dịch (**hình quả địa cầu**) ở phía cuối màn hình của bạn và chọn ngôn ngữ bạn muốn nghe.

(简体中文) 查找屏幕底部的翻译图标(地球仪), 然后选择您想听到的语言。

(繁體中文) 查找屏幕底部的翻譯圖標(地球儀), 然後選擇您想听到的語言。

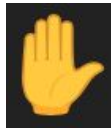


Zoom Meeting Info + Tips

- **The BPDA will be recording this meeting** and posting it on the BPDA's project webpage. If you do not wish to be recorded during the meeting, please turn off your microphone and camera.
- **Zoom controls are available at the bottom of your screen.** Clicking on these symbols activates different features.
- **Use raise hand function** (dial ***9** if joining by phone) **and wait to be called upon to unmute** (dial ***6** if joining by phone) before asking your question or providing comment.



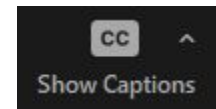
Mute/unmute



Raise hand to get in line to ask a question or provide comment



Turn video on/off



Turn on captions

Federal Flood Hazard (Article 25) Zoning Updates Info Session

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Overview

Presentation: 6:05 to 6:35 PM

1. What is NFIP and why are we participating?
2. What are FIRMs?
3. What is this update?
4. Why are we doing this update?
- 5. What does this mean for me and my property?**
6. Flood insurance

Questions/Discussion: 6:35 to 7:00PM

What is the NFIP?



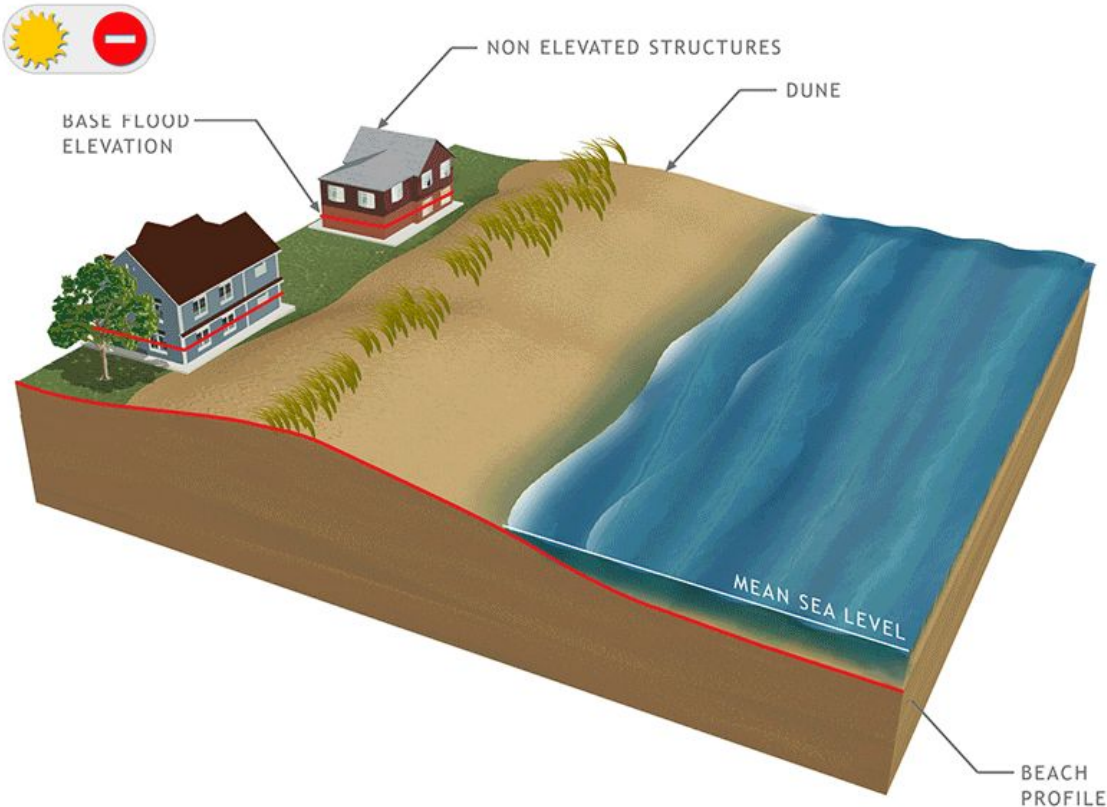
- National Flood Insurance Program (NFIP) created in 1968 to help minimize losses to life and property as a result of floodplain development
- Federal government knew many people would not be able to afford flood insurance
- **Boston is already an NFIP community**

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

Key terms

Flood Insurance Rate Maps (FIRMs): Official map of a community on which FEMA has delineated the Special Flood Hazard Areas (SFHAs), the Base Flood Elevations (BFEs), and the risk premium zones applicable to the community.

- Level of detail

NOTES TO USERS

See the Act and Regulations for the Federal Flood Insurance Program. This map is not intended to be used as a basis for liability or for any other purpose. It is intended for informational purposes only and does not constitute a warranty of any kind. It is not intended to be used as a basis for liability or for any other purpose. It is intended for informational purposes only and does not constitute a warranty of any kind.

Special Flood Hazard Areas (SFHAs) shown on this map apply only to the community of SUTFOLD COUNTY, MASSACHUSETTS. The boundaries of the SFHAs were established as a result of a study conducted by the Federal Emergency Management Agency (FEMA) in 1983. The boundaries of the SFHAs were established as a result of a study conducted by the Federal Emergency Management Agency (FEMA) in 1983.

Base Flood Elevation (BFE) shown on this map is the elevation of the flood which has a 1% annual chance of being equaled or exceeded in any given year. The BFE is shown on this map as a solid line. The BFE is shown on this map as a solid line.

Flood Hazard Zones (FHZs) shown on this map are the areas of the community which are subject to different levels of flood risk. The FHZs are shown on this map as shaded areas. The FHZs are shown on this map as shaded areas.

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LEGEND

	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE A
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE B
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE C
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE D
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE E
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE F
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE G
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE H
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE I
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE J
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE K
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE L
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE M
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE N
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE O
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE P
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	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE T
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	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE V
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE W
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE X
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE Y
	SPECIAL FLOOD HAZARD AREAS (SFHA) - FLOOD HAZARD ZONE Z

PANEL 0083

FIRM
FLOOD INSURANCE RATE MAP
SUTFOLD COUNTY,
MASSACHUSETTS
(FLOOD HAZARD ZONES)

DATE OF DATA:
1983

DATE OF REVISION:
MARCH 16, 2015

MAP NUMBER:
2502C0083J

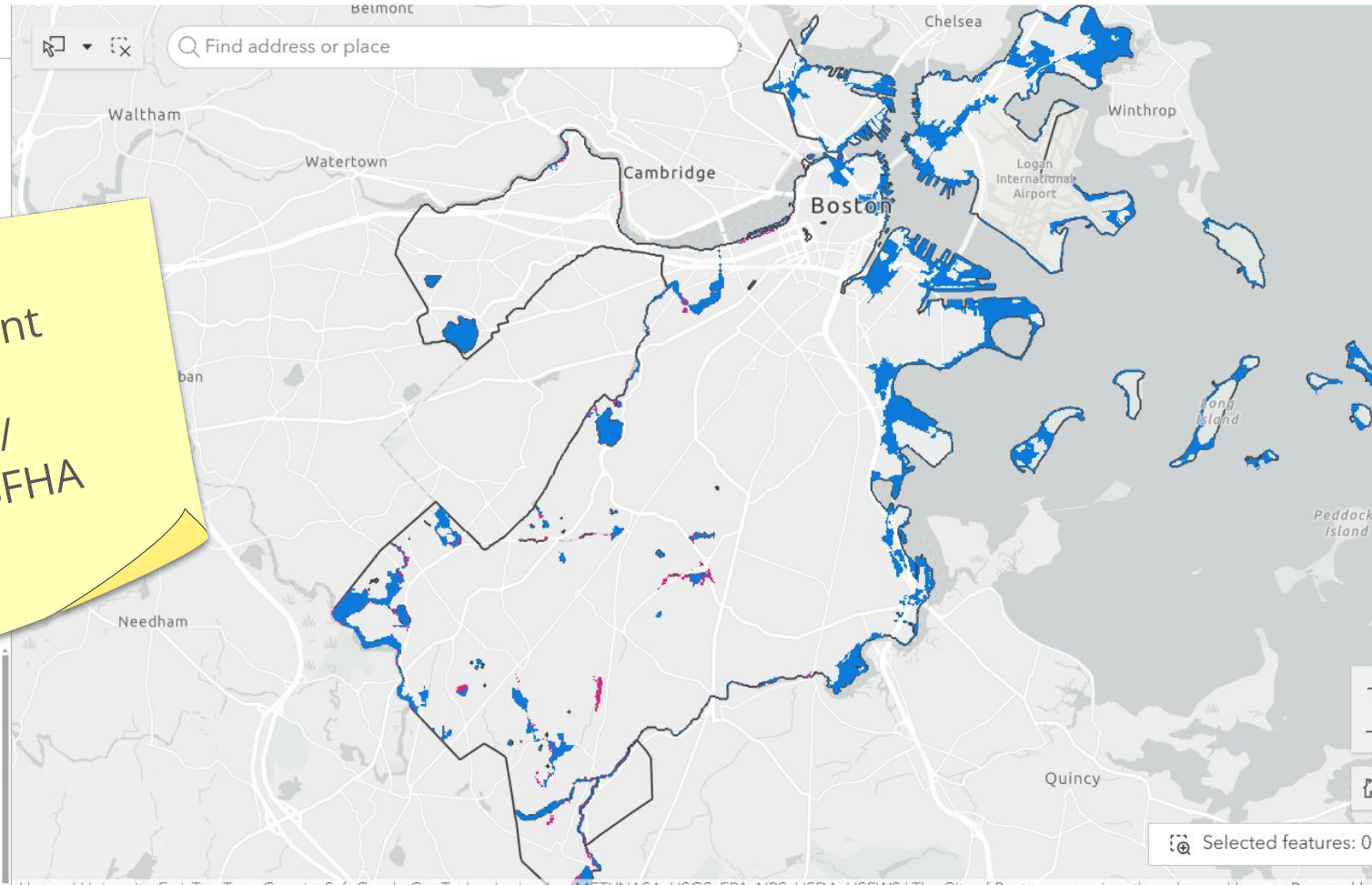
MAP REVISION:
MARCH 16, 2015

Federal Emergency Management Agency

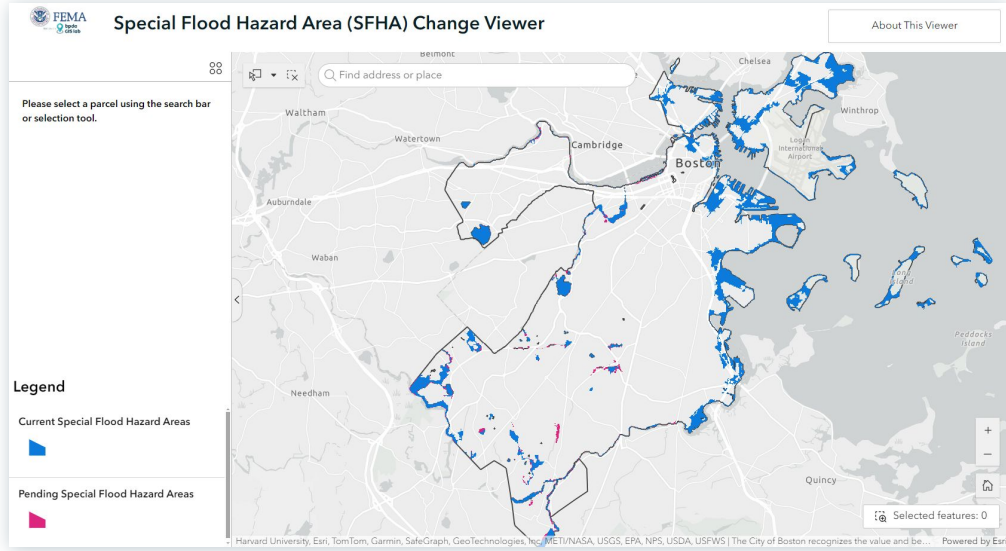
Special Flood Hazard Area (SFHA) Change Viewer

About This Viewer

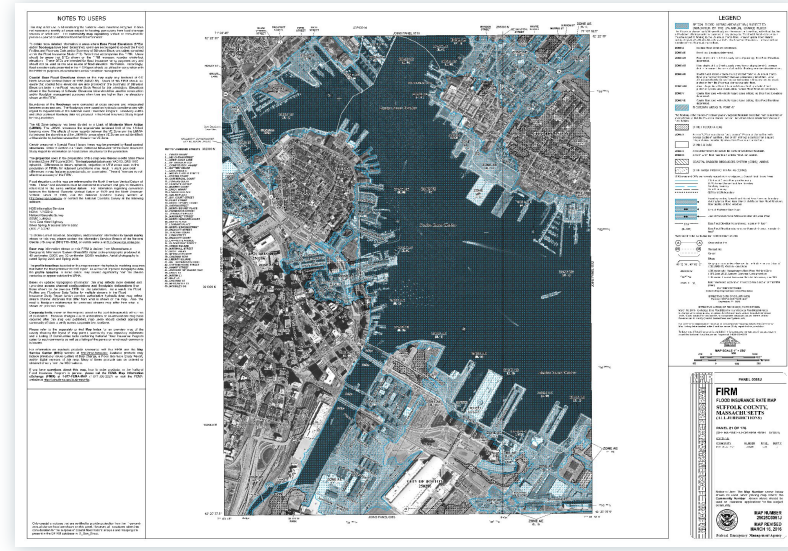
Blue: current SFHA
Pink: new/ pending SFHA



SFHA Change Viewer



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



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

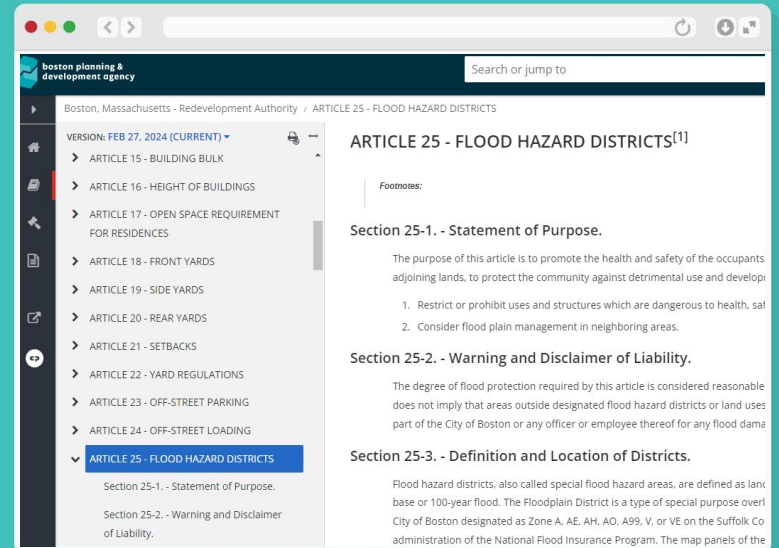
What is this update?

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](#)

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 or in surrounding communities



A photograph of a residential street featuring a row of multi-story houses in various colors like blue, yellow, and grey. The houses have bay windows and decorative architectural details. In the foreground, several cars are parked along the street. A utility pole with wires is visible in the middle ground. The sky is overcast and grey. Two teal text boxes are overlaid on the image.

Zoning text changes
(Article 25)

Zoning maps updated with
new SFHAs

What does this mean for my property?

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 moving into SFHA

What does this mean for my property?

Flood insurance:

- If you are in an SFHA or have moved into an SFHA, you may be **required by your lender to purchase flood insurance**. Any property owner with a property that has any federal investment (most home mortgages) must purchase flood insurance that satisfies the lender, unless they can get a Letter of Map Change from FEMA stating that they are not in the floodplain.
- **Within the SFHA:** Regardless of whether or not you have a mortgage, if the property has ever received a federal loan for floods (either a mitigation grant or disaster assistance), ongoing flood insurance may be required.

Still have questions specific to your property?

1. Contact our region's NFIP liaison

Contact our region's NFIP liaison:

Patricia Lorizio, Regional Support Liaison | Region 1 |
NFIP

(571) 419-2717 or

Patricia.Lorizio@associates.fema.dhs.gov

2. One of the flood insurance providers listed by FEMA -
[FloodSmart.gov/flood-insurance-provider](https://www.floodsmart.gov/flood-insurance-provider)
3. Call the NFIP at 877-336-2627

Flood insurance

Homeowners insurance does not include damage caused by flooding

Renters and business owners can benefit, too

For structures located in the SFHA, the odds that a 1% chance annual flood will happen sometime during a 30-year mortgage is 26%

Just 1 inch of water can cause \$25,000 of damage to your home.

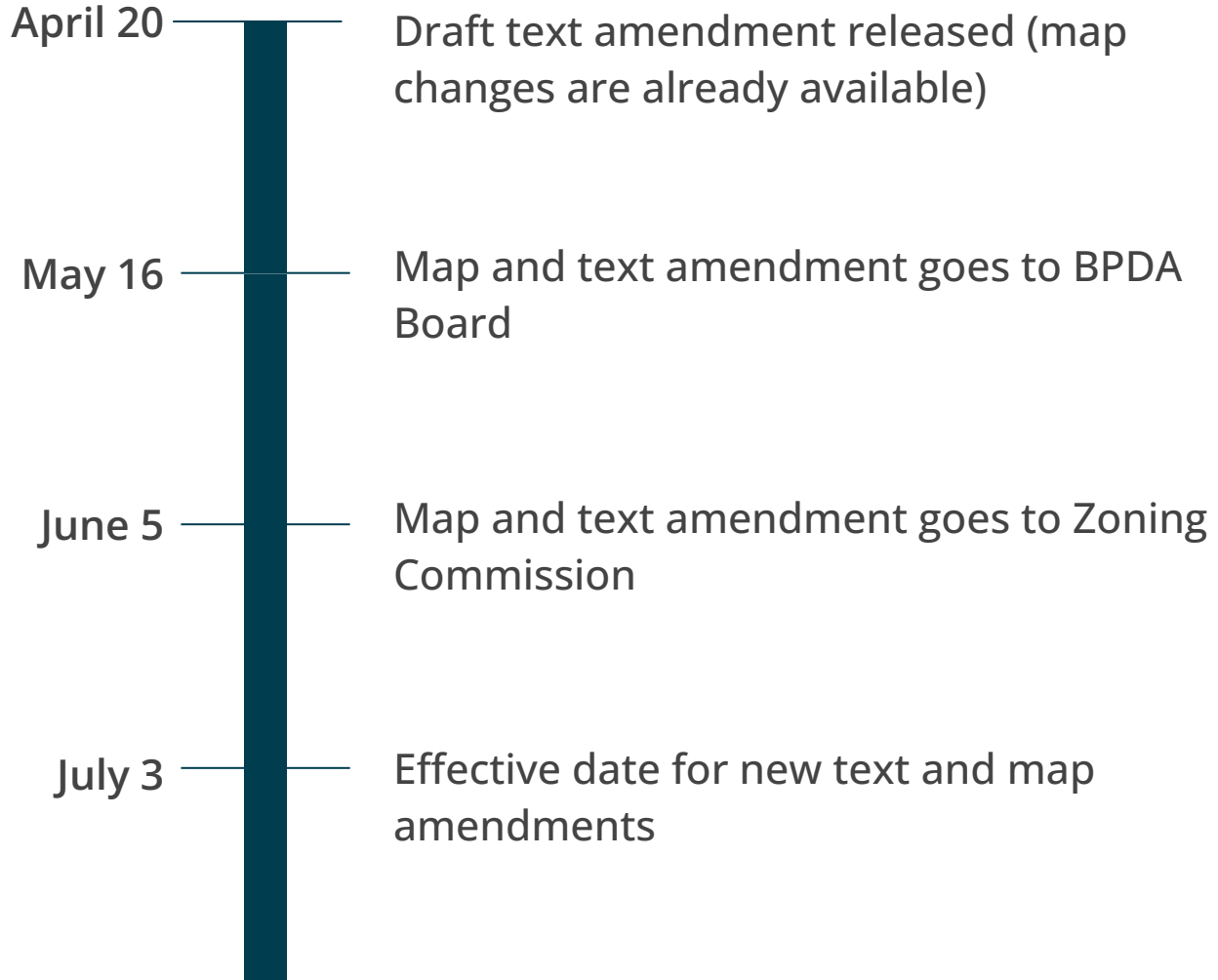
See how much a flood could cost you.

[GET STARTED](#)

Source: FEMA.gov, "[Big Cost of Flooding](#)"

Estimates based on national FEMA flood loss tables of cash value loss.

What's Next?



Conversation & Questions

Helpful links shared in the chat

FEMA flood insurance cost calculator

<https://www.floodsmart.gov/cost-flooding>

Flood insurance information for renters:

<https://agents.floodsmart.gov/flood-insurance-renters>

NFIP Map Changes and Flood Insurance: What Property Owners Need to Know Brochure

<https://agents.floodsmart.gov/resource-library/nfip-map-changes-and-flood-insurance-what-property-owners-need-know-brochure>

Special Flood Hazard Area Change Viewer Map:

<https://experience.arcgis.com/experience/8c985c6f61574e398ce26b080db3ac6a>

FEMA Map Service Center (source of FIRM information):

<https://msc.fema.gov/portal/home>

Helpful links shared in the chat

Flood insurance information for business owners:

<https://agents.floodsmart.gov/articles/ins-and-outs-nfip-commercial-coverage>

Letter of map change from FEMA:

<https://www.fema.gov/flood-maps/change-your-flood-zone/loma-lomr-f>

Flood damage resistant building materials:

[https://www.fema.gov/sites/default/files/2020-07/fema tb 2 flood damage-resistant materials requirements.pdf](https://www.fema.gov/sites/default/files/2020-07/fema_tb_2_flood_damage-resistant_materials_requirements.pdf)