

FLOOD MAP MODERNIZATION IN MASSACHUSETTS

The Massachusetts Department of Conservation and Recreation's Flood Hazard Management Program has partnered with **Federal Emergency Management Agency (FEMA)**, through a federal grant, to assist with the management and coordination of Flood Map Modernization in Massachusetts.

The focus of the Map Modernization initiative is to update the effective **FEMA Flood Insurance Rate Maps**, commonly known as **FIRM**. FIRMs are created to support the **National Flood Insurance Program**, or **NFIP**. The **NFIP** is a federal program, administered by **FEMA**, which makes flood insurance available in communities that agree to adopt corrective and preventative floodplain management regulations that will reduce future flood damages. The **NFIP** was developed in 1968 in response to the fact that homeowners insurance does not cover flood damage, which left much of the burden of flood recovery to the general taxpayer through federal disaster relief programs. In general, flood insurance from private companies is either not available or extremely expensive.

For information on the **NFIP** please visit:

<http://www.fema.gov/business/nfip/index.shtm>

<http://www.fema.gov/business/nfip/libfacts.shtm>

The FIRMs depict **Special Flood Hazard Areas (SFHA)**, the areas subject to inundation from the 1% annual chance flood (also known as the Base Flood or the 100-Year Flood). The **SFHA** determines where flood insurance is required as a condition of a federally insured loan through the **NFIP** mandatory purchase requirement. This requirement is intended to shift flood damage and recovery costs away from the general taxpayer and on to those who live in floodplains. The risk zones and flood elevations shown on the FIRMs within the **SFHA** are used to determine flood insurance rates. The **SFHA** also determines where **NFIP** floodplain management requirements must be enforced by communities that participate in the program. These include land use and building code standards. In addition to the **NFIP**, the FIRMs have also taken on additional uses. They are used within FEMA's Individual and Public disaster assistance programs, FEMA's Mitigation Grant Programs, emergency management, and in Massachusetts they identify areas where certain State Building Code and Wetlands Protection Act regulations must be enforced.

Because the FIRMs have so many important uses, and are critical for guiding flood insurance coverage and land use practices in areas subject to flooding, there is a need to keep the maps as accurate and user friendly as possible. To that end, Congress has provided **FEMA** with funding to update and modernize the **FIRM** inventory. This program is commonly known as Map Modernization.

FIRM maps need to be updated for a number of reasons. The average **FIRM** in Massachusetts is more than 20 years old. The Base Maps are out of date and often missing streets or show flooding sources in the wrong location. Flood Hazard data used to identify flood zones may be outdated due to development in watersheds, advances in flood modeling and methodologies, flood control projects constructed, and erosion, among other factors. Another issue is that old **FIRM** products are all paper based. One of the main goals of this program is to create a digital flood insurance rate map that can be used in a GIS environment, as more and more **FIRM** users gain GIS capabilities. The use of GIS and digital technology to create the digital FIRMs also can potentially be faster and less expensive than the process needed to create a paper product.

-FEMA Flood Map Modernization

Background Information on Flood Mapping

Office of Geographic and Environmental Information (MassGIS)

Because changes may impact a number of Northbridge property Designation/Classifications, it is highly recommended to review the "new" DFIRM panels for Northbridge. [Questions/Comments](#) should be directed to: **Christopher Markesich** DCR, Flood Hazard Management Program at (617)626-1446 / christopher.markesich@state.ma.us



Click links below to review Northbridge FIRM panel(s) & Flood Insurance Study (Preliminary —April 2009):

[-Northbridge DFIRM -Panel Index](#)

[-Flood Insurance Study \(pdf\)](#)

The digitized panels are in pdf -Adobe Reader, the file size may be large -if you unable to open and view copies of same will be on file with the Town Clerk & Town Manager/Board of Selectmen office, 7 Main Street Whitinsville, MA and may also be reviewed at the Building Department, 21 Piedmont Street.