

Why are the maps being updated?

In June 2010, all communities in Middlesex County, Massachusetts received updated FIRMs and a FIS report from FEMA. Similarly, many communities in Worcester County Massachusetts received updated FIRMs and a FIS report from FEMA in July 2011. The maps that went Effective in June 2010 and July 2011 were the first set of digital maps for Middlesex and Worcester Counties, respectively. However, many flood hazards identified in Middlesex and Worcester Counties are from the 1970’s, 1980’s, and 1990’s. FEMA strives to improve its risk identification and continually evaluates and incorporates new approaches where and when necessary. The new Preliminary maps that were issued on January 10, 2013 incorporate updated engineering analyses and data within the Concord River Watershed. We have revised only those FIRM panels with updated flood hazard information.

On many flooding sources throughout the Concord River Watershed, the SFHAs and BFEs were produced using new hydrologic and hydraulic analyses and the SFHAs were delineated using 2-foot topographic data obtained through Light Detection and Ranging (LiDAR). Additionally, in areas where new hydrologic and hydraulic analyses were not completed, the SFHA may have changed due to the use of the more precise topographic data to delineate the flood hazard boundaries. In areas where there were no new studies or information was available, the current effective digital SFHA was incorporated onto a new base map.

How do I find out if a structure or property is located in the Special Flood Hazard Area?

You can locate a building or a lot by consulting the FIRM, or by contacting the floodplain administrator for your community. For help interpreting a FIRM, telephone the **FEMA Map Information eXchange (FMIX)** at 1-877-FEMA MAP (1-877-336-2627). You may also view historic and effective FIRMs digitally at FEMA’s Map Service Center website (<http://msc.fema.gov>).

What is an Appeal?

Communities in Middlesex and Worcester Counties that have changes to their flood hazard determinations (Acton, Ashland, Bedford, Billerica, Boxborough, Carlisle, Chelmsford, Framingham, Holliston, Hudson, Hopkinton, Lincoln, Littleton, Lowell, Marlborough, Maynard, Natick, Sherborn, Stow, Sudbury, Tewksbury, Wayland, Westford, Berlin, Bolton, Boylston, Clinton, Harvard, Northborough, Shrewsbury, Southborough and Westborough) will have an Appeal Period during which technical information or comments are solicited on the proposed flood hazard determinations shown on the Preliminary FIRM, and where applicable, the FIS report. These flood hazard determinations may include additions or modifications of any BFE, Special Flood Hazard Area boundary or zone designation, or regulatory floodway on the FIRM. Special Flood Hazard Areas are areas subject to inundation by the base (1-percent-annual-chance) flood. Floodways are the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood.

Challenges that do not relate to proposed or modified BFEs, SFHA boundaries, SFHA zone designations, or floodways are considered comments. Comments include, but are not limited to:

- Corporate limit revisions;
- Road name errors and revisions;
- Base map errors; and
- Other possible omissions or potential improvements to the mapping.

When is the Appeal Period?

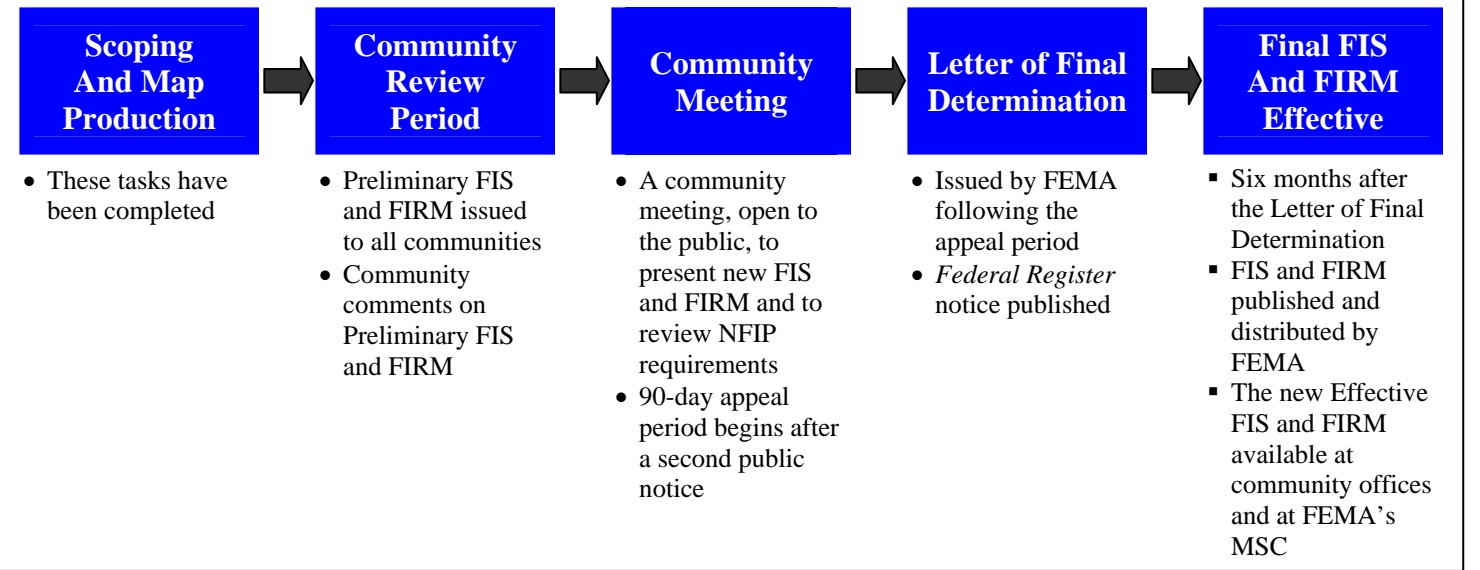
An Appeal Period will begin after the second publication of a notice of proposed flood hazard determinations in a newspaper that has circulation in your community. The Appeal Period continues for 90 days after the second publication in the local newspaper. All comments and/or appeals must be submitted during this 90-day Appeal Period.

What happens after the Appeal Period?

FEMA will issue a Letter of Final Determination (LFD) after the Appeal Period. After the LFD has been issued, the community will have six months to adopt up-to-date floodplain management ordinances.

The Mapping Process

The key steps in the mapping process are outlined below. Additionally, the points at which community officials and property owners may provide comments and express concerns with the information in the FIS report and FIRM are highlighted below.



If the floodplain ordinances in effect are satisfactory in accordance with State law, they can be submitted in their current form. Communities should verify this with their NFIP State Coordinator. If ordinances need to be updated, communities should seek assistance from their NFIP State Coordinator or the Regional FEMA office in Boston. After the six-month compliance period, the new FIS and FIRM will become Effective.

What if a structure is shown in a different flood zone on the new map?

The new maps will not affect continuing insurance policies for a structure built in compliance with local floodplain management regulations and the flood map in effect at the time of construction. However, should the structure be substantially improved or substantially damaged (where damages or improvements reach 50% or more of the predamage market value) the entire structure will have to be brought into compliance with the floodplain requirements and the BFE in effect at the time any repairs take place.

Is there any recourse if I do not agree with the new Effective map?

Although FEMA uses the most accurate flood hazard information available, limitations of scale or topographic definition of the source maps used to prepare the FIRM may cause small areas that are at or above the BFE to be inadvertently shown within Special Flood Hazard Area boundaries. Such situations may exist in the Concord River Watershed. For these situations, FEMA established the LOMA (Letter of Map Amendment) process to remove such structures from the Special Flood Hazard Area.

How can I request a LOMA?

To obtain a LOMA, the requester must complete a LOMA application form that is downloadable from: http://www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm. For a LOMA to be issued removing a structure from the Special Flood Hazard Area, federal regulations require that lowest adjacent grade be at or above the BFE. There is no fee for FEMA’s review of the LOMA request, but the requester of a LOMA must provide all of the information needed for a review. Elevation information certified by a licensed surveyor or professional engineer is often required if an Elevation Certificate is not available.