

# Flood Zones and Insurance

## Frequently Asked Questions

### **Weren't the Town's flood maps just updated in 2010?**

Yes. In June 2010, all communities in Middlesex County received updated Flood Insurance Rate Maps (FIRMs) and a Flood Insurance Study (FIS) report from FEMA. These maps became effective in June 2010 and were the first set of **digital** maps for Middlesex County.

### **Why are the maps being updated again?**

Many flood hazards identified in Middlesex County 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. Only those FIRM panels with updated flood hazard information have been revised.

### **What data was used in determining the revisions?**

For many flooding sources throughout the Concord River Watershed, the Special Flood Hazard Areas (SFHAs) and Base Flood Elevations (BFEs) were produced using new hydrologic and hydraulic analyses as well as 2-foot topographic data obtained through Light Detection and Ranging (LiDAR). In areas where there were no new studies or information, the current effective digital SFHA was incorporated into the new base map.

### **What does this mean for property owners?**

Impacts to property owners will vary. The best way to determine whether your property and/or structure is in a SFHA, and if there has been a change to the SFHA or BFE in your area, is to consult the Town of Acton's GIS viewer. The hard copy maps are also available in the Engineering Office in Town Hall at 472 Main Street Acton, MA. The office hours are 8:00 a.m. to 5:00 p.m. Monday through Friday, and staff will be available to help you interpret the maps as needed.

### **What if I do not agree with the new mapping?**

Communities in Middlesex County will have a 90-day 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. Appeals must be backed by scientific data that is more technical and accurate than FEMA's base data; for example: you've had a recent topographical survey of your property or an elevation certificate done for your home.

**Additional information can be found at [www.acton-ma.gov/flood](http://www.acton-ma.gov/flood)**