

# NFIP Common Question for Local Governments

Have other questions? [Contact the Flood Hazard Management Program](#) for answers!

## **Q: Where can I find information on current insurance policies or repetitive loss properties in my community?**

As some insurance information is considered personally identifiable information that is protected by privacy laws, a FEMA representative will work with you to determine the extent of your request. An example of when this is needed is when a community updates their local Hazard Mitigation Plan. Please reach out to the FHMP for the appropriate FEMA Region 1 contact. Aggregate policy and claims data is not personally-identifiable and is publicly available on [FEMA's FloodSmart website](#).

## **Q: Do all NFIP communities have to adopt the MA Model Bylaw?**

Yes. All participating NFIP communities must adopt local floodplain bylaws/ordinances that are consistent with the NFIP-required language in order to be compliant with the program (additional higher standards are permitted and encouraged!). FEMA is allowing communities in Massachusetts to bring their local regulations into compliance (if not already) under the following schedule:

- a. If a community has new maps that must be adopted by a certain date, the local bylaws must be updated in time for that.
- b. If a community is having a Community Assistance Visit or Contact interview, the local bylaws must be updated at the first earliest opportunity after that visit/meeting date. (e.g. next town meeting)
- c. If neither of the above applies, the community is expected to update their bylaws in the next possible town meeting.

Please reach out to the FHMP for any questions related to this. FHMP staff are happy to assist communities in revising their floodplain bylaw. [Additional information is available on our website](#).

## **Q: What does the requirement to “assure all permits have been obtained” mean?**

Communities that participate in the NFIP are responsible for assuring that all required permits have been obtained by the proponent. Communities need to know that the proponent has gotten all of the required permits prior to a floodplain development/building permit being issued by the community. Community officials can work with state and/or federal partners in order to assure that all necessary permits have been acquired.

## **Q: How do you determine the Base Flood Elevation in an unnumbered Zone A?**

Unnumbered A zones are flood zones where FEMA has released no base flood elevation data. How to determine what the base flood elevation is may vary depending upon how the base flood elevation is used. If development is being proposed, a base flood elevation may need to be determined for building standards.

For development purposes, FEMA has released the following 1995 guidance in [Managing Floodplain Development in Approximate A Zones](#).

- a. The property owner may hire an engineer or surveyor to find the BFE (using the FEMA methodology found in the guidance link above.)
- b. If that's not reasonable, the community may request assistance from other agencies or FEMA to discover what relevant data may be available (please reach out to the FHMP for more information.)
- c. If no other data is available that produces a BFE, the FEMA default method described in the guidance, page III-6 can be used for meeting requirements in both state building code and local floodplain bylaws. It should be noted that this method does not include any freeboard required per state building code.

*"In the absence of available BFE data from other sources, the community may require the permit applicant to elevate the structure two or more feet above the highest adjacent grade which qualifies the structure for reduced flood insurance rates." [plus appropriate MA freeboard per the state building code]*

### **Q: What training opportunities are there to learn more?**

The FHMP offers a variety of training opportunities. Reach out to us to learn more about upcoming events. [Our annual online training schedule is posted on our website.](#)

Another great resource for training materials is the National Association of State Floodplain Managers (ASFPM.) They regularly host virtual and online trainings, have developed guidance materials to assist communities in implementing the NFIP, and more. Learn more on their [website](#).

The NFIP Community Rating System program offers free 1-hour trainings you can find on their [website](#).

FEMA's Emergency Management Institute offers courses in floodplain management. Learn more on their [website](#).

The massFM (Massachusetts Association for Floodplain Management) offers an annual conference and bi-monthly Lunch & Learn events for members. Learn more on their [website](#).

### **Q: How can my community get data from a FEMA map study?**

Local governments can request FEMA data from a study by contacting FEMA's Map Service Center at 877-336-2627 or by reaching out to [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov). This information should be free of charge for a local NFIP community.

### **Q: Why does our Floodplain Administrator have to sign an occasional Community Acknowledgement Form (CAF)?**

In order for an applicant to submit technical information for a Letter of Map Revision to FEMA, the applicant must obtain the community's signature on the CAF. Your signature does not indicate that you approve of the proposal, but if you have concerns you should write them above your signature. If your comments are too long for that space, you can attach them, but always indicate above your signature that there are comments attached. FHMP staff can help you understand how to review and complete the CAF if needed.

**Q: Who can help us understand the status of a small dam in our community?**

There are two state agencies that work with information about small dams:

1. Office of Dam Safety, Department of Conservation & Recreation, 508-792-7716 ext 600 or [dam.safety@mass.gov](mailto:dam.safety@mass.gov).
2. Department of Fish & Game, Division of Ecological Restoration, 617-626-1542 or [MassEcoRestore@mass.gov](mailto:MassEcoRestore@mass.gov).

**Q: Can our building department require the use of the FEMA Elevation Certificate in our permitting process?**

According to the Massachusetts Board of Building Regulations & Standards, the local building official cannot require the use of the FEMA Elevation Certificate (EC) unless the community participates in the NFIP Community Rating System Program. (The use of the FEMA EC is a requirement of participation in this higher standards program.)

The local building official can however, require that a FEMA EC accompany all of the final documents submitted in order to get the final Certificate of Occupancy or the Certificate of Completion.