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**GUIDANCE FOR DELINEATING HIGHEST HAZARD AREA
FOR PURPOSES OF 301 CMR 11.01(2)(c)1.d.**

This Guidance sets forth the methodology for identifying the highest hazard areas for the purpose of 301 CMR 11.02(2)(c)1.d.

The highest hazard areas for purposes of 301 CMR 11.02(2)(c)1.d. are defined as those areas subject to high erosion or with exposure to flooding characterized by factors such as high-velocity flows, high-velocity wave action, breaking wave heights, sheet flow and scour and flash flooding, including but not limited to certain areas listed in the 301 CMR 11.02(2)(c)1.d.

The highest hazard areas are delineated as the following:

- the areas defined by the Federal Emergency Management Agency (FEMA) as V, Coastal A, and AO zones and floodways on a Flood Insurance Rate Map (FIRM)
- parts of the Special Flood Hazard Area, as identified by FEMA, which are within 200 feet of select waterbodies, including rivers and streams
- barrier beaches as defined by the Wetlands Protection Act Regulations at 310 CMR 10.00
- high erosion areas, defined as those areas within 200 feet of unconsolidated shorelines experiencing statistically significant rates of erosion or areas within 200 feet of unconsolidated shorelines abutting shore-parallel engineering structures or within 200 feet of eroding unconsolidated coastal banks

EEA will provide a GIS-based tool to assist proponents in identifying highest hazard areas. However, Proponents should consult source data to determine whether a specific site falls within such highest hazard areas. Notwithstanding the foregoing, EEA will produce and maintain a data layer displaying the high erosion areas as delineated in this guidance and will publish the data layer. This data layer can also be accessed via the [MEPA Qualifying Housing Map Viewer](#). The MEPA Office will accept the output from this data layer, as shown at the time of ENF filing, as a definitive representation of the location of high erosion areas for purposes of determining eligibility for qualifying housing criteria at 301 CMR 11.02(2)(c)1.d.

The map of the highest hazard areas was last updated in January 2026, and will be further updated from time to time based on changes in available FEMA data and other sources over time. However, proponents should continue to consult source data and conduct resource area delineations for authoritative determinations of whether a specific site is within the highest hazard areas.