

June 26, 2002

To: Board of Selectmen
Planning Board
Code Officer
Public Works Director

Fm: Peter Ryner

Revisions to Peterborough's Flood Insurance Maps

A priority of Peterborough's Hazard Mitigation planning effort was to review and update the town's flood maps. Under Federal and State law towns must enforce floodplain regulations. If a town does not properly enforce those regulations then property owners within the town cannot purchase flood insurance from the National Flood Insurance Program.

Today almost all banks require a determination of whether or not a property is in the floodplain as part of obtaining a mortgage. Sooner or later our flood maps will affect almost every property owner.

Peterborough's floodplain maps were prepared in 1980, based on data collected during the 1970's. Unfortunately those maps have so little detail that it is difficult and often impossible to determine whether or not a building is in the floodplain. This makes it difficult for OCD to enforce the town's regulations. It makes it difficult for landowners to comply with those regulations. And in Peterborough, the poor quality of the flood maps means that some property owners are paying thousands of dollars per year for flood insurance that is not really needed.

Over the last three years OCD has developed accurate base maps which show property lines, roads and buildings. These maps were prepared as part of our computer mapping system. Our flood consultant (Delta Environmental) has used that information to prepare our new flood maps.

Because they include many more landmarks these new flood maps are much easier to use. In addition to being easy to use, these maps are also more accurate. The new maps are based on detailed two-foot contour information using a new computer model.

As a result of all of this work we now know that some buildings have inaccurately been included in the floodplain. Now that we can show that they are not in the floodplain, the owners can save literally thousands of dollars per year. However, before those savings can be realized, the federal government must first formally approve these new maps. This involves an elaborate review of all of our technical data, which can take many months to complete.

To start the review process, the Board of Selectmen need to sign FEMA forms. Once signed, our consultant will submit a complete technical package to FEMA requesting a map revision.