

# TOWN OF SOUTHBOROUGH



TOWN HOUSE · 17 COMMON STREET · SOUTHBOROUGH, MASSACHUSETTS 01772-1662  
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March 19, 2014

RE: 2014 Flood Insurance Rate Maps Issuance

Dear Southborough Property Owner:

The Town of Southborough wishes to bring to your attention changes to the Flood Hazard Zone boundaries in the Town. The Federal Emergency Management Agency (FEMA) has conducted an update of the Flood Insurance Rate Maps (FIRMS, also known as Flood Zone maps) in several counties across the Commonwealth. FEMA has recently provided copies of the revised FIRMS to the Town. The FIRMS depict areas within the Town identified as being within a Special Flood Hazard Area (SFHA), a Regulatory Floodway, or other areas of flood hazard. These revised FIRMS will go into effect on July 16, 2014.

Using updated topographical and aerial photography information, as well as any previously conducted flood plain studies, FEMA produced the new set of FIRMS. The use of more accurate topographical data has led to adjustments to the 1-percent annual chance, (or 100-year) flood zones, and the 0.2 percent annual chance (or 500-year), flood zones within the Town of Southborough. A property you own in the Town has been identified as being one of the parcels that is affected by the change in the flood hazard ratings.

Per Federal Law, for areas or structures lying within a 1-percent annual chance (100-year) flood zone, flood insurance is required for all mortgages obtained from a federally regulated lender. If you currently have flood insurance, your rates may change in the near future due to changes in the flood zone risk classification for your property. Alternatively, if you do not currently have flood insurance, you may be required to obtain coverage in the near future due to these changes. The updated maps, FEMA contact information and more materials can be viewed on the Town's Planning department website: <http://www.southboroughtown.com/Planning/TMWarrantArt.htm>

**FEMA representatives will be on-hand to speak with you about your property at a drop-in information session being held on Thursday, April 10, 2014 at the Southborough Senior Center (9 Cordaville Road) between the hours of 5 pm and 8 pm.** Also in attendance will be representatives from the MA DCR Flood Hazard Management Program and from the Town to provide information and to help answer your questions. As part of the FIRM update process, a public hearing was held by the Planning Board on February 24, 2014 with hearing notices placed in the local newspaper. Town Meeting is scheduled to adopt the updated FIRMS on Wednesday, April 16, 2014.

We strongly urge you to examine the new FIRMs and contact your insurance agent and/or mortgage company for further information on flood insurance and its possible necessity for your property, given the upcoming proposed changes to the flood zone areas by FEMA in Southborough.

We would like to stress that the Town of Southborough is in no way responsible for the determination of flood zone boundaries, proposed changes to the FIRMs, or the issuance of the new FIRMs. However, we recognize the financial impact that such changes could have to your property, and we wish to inform you of these changes in advance. Further information regarding flood insurance may also be found on FEMA's website: <http://www.floodsmart.gov>. The updated FIRMs may be viewed in person at the Planning and Conservation offices at the Southborough Town House, 17 Common Street, or online at <http://www.southboroughtown.com/Planning/TMWarrantArt.htm>

Sincerely,

TOWN OF SOUTHBOROUGH  
CONSERVATION DEPARTMENT  
DEPARTMENT OF PUBLIC WORKS  
PLANNING DEPARTMENT

cc: Southborough Board of Selectmen  
Karen Galligan, Superintendent of Public Works  
Paul Pisinski, Public Health Director  
Mark Purple, Town Administrator  
Mark Robidoux, Building Inspector