

WELLESLEY PLANNING BOARD

PUBLIC HEARING

MONDAY, FEBRUARY 6, 2012, 7:30 p.m.

GREAT HALL - TOWN HALL

525 WASHINGTON STREET

In accordance with Chapter 40A, Section 5, MGL, the Planning Board will hold a public hearing on the following amendments to the Zoning Bylaw and Zoning Map proposed to be considered by the 2012 Annual Town Meeting. A copy of the text of the motions expected to be made under the articles listed below can be examined at the Planning Board Office (Town Hall, 525 Washington Street), will be mailed on request and can be found online at www.wellesleyma.gov/Pages/WellesleyMA_Planning/index. Maps delineating proposed zoning map amendments are on file for examination at the Planning Board Office. Persons interested are encouraged to call or visit the Planning Board Office (431-1019 ext. 2230, 2232, 2234 or 2238) for more information.

The article designations have been assigned by the Planning Board for identification purposes. Article numbers will be assigned by the Board of Selectmen at the time of the closing of the Warrant.

Article A: Flood Plain

To see if the Town will vote to amend the Zoning Bylaw SECTION XIVB. FLOOD PLAIN OR WATERSHED PROTECTION DISTRICTS. and Zoning Map, to meet the new requirements of the Federal Emergency Management Agency (FEMA) and to ensure compliance with the requirements of the National Flood Insurance Program;

or take any other action relative thereto.

(Planning Board)

Article B: Project Approval

To see if the Town will vote to amend the Zoning Bylaw SECTION XVIA. PROJECT APPROVAL. to amend the language pertaining to fees and expenses payable by an applicant;

or take any other action relative thereto.

(Planning Board)

Meghan C. Jop, AICP
Planning Director

Planning Department
781-431-1019 x 2232

http://www.wellesleyma.gov/Pages/WellesleyMA_Planning/Flood/index

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Stephanie S. Wasser, Chair
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Meghan C. Jop, AICP
Planning Director

**PUBLIC ZONING HEARING
FLOOD PLAIN CHANGES
FEBRUARY 6, 2012
GREAT HALL, TOWN HALL
7:30 PM**

As part of FEMA's initiative to improve the accuracy of the Flood Insurance Rate Maps, a multi-year project to re-examine Norfolk County and Wellesley's flood zones has been underway with the intent of developing detailed, digital flood hazard maps. After a three year process, the mapping has been completed. The new maps -- also known as Flood Insurance Rate Maps (FIRMs) -- reflect current flood risks, replacing maps that are up to 30 years old. As a result, you and other property owners throughout the town will have up-to-date, reliable, Internet-accessible information about your flood risk, on a property-by-property basis.

The purpose of this letter is to inform you that your property has been identified on the FIRM as being within a Special Flood Hazard Area (SFHA). Please attend the public hearing or contact the Planning Department to determine if the change in the Flood delineation will impact your property. If you have a mortgage from a federally-regulated lender and the building(s) on this parcel are within the SFHA, then by federal law, your lender must require you to carry flood insurance when these flood maps become effective. Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program provided by nearly 100 insurance companies and written through licensed insurance agents. Contact your insurance agent to learn about lower-cost "grandfathering" options offered by the NFIP for properties being mapped into higher-risk areas for the first time.

If you do not have a mortgage, it is still recommended that you purchase flood insurance. Over the life of a 30-year loan, there is about a three times greater chance of having a flood in your home than having a fire, and most homeowners insurance policies do not provide coverage for damage due to flooding. For more information on flood insurance, visit the National Flood Insurance Program's website, www.floodsmart.gov.

These flood hazard maps are important tools used in the effort to protect properties in Wellesley. By showing the extent to which areas of the Town and individual properties are at risk for flooding, the flood maps help business owners and residents make more informed decisions about personal safety and financially protecting their property. These maps also allow community planners, local officials, engineers, builders and others to make determinations about where and how new structures and developments should be built.

Planning Department
781-431-1019 x 2232

http://www.wellesleyma.gov/Pages/WellesleyMA_Planning/Flood/index

Flood Insurance Requirements and Options

When the new maps are adopted, flood insurance requirements will change. However, options exist that will allow property owners to save money while still protecting their property.

IF MAPS SHOW...	THESE REQUIREMENTS, OPTIONS AND SAVINGS APPLY
Change from low or moderate flood risk to high risk	<p>Flood insurance is mandatory. Flood insurance will be federally required for most mortgage holders.* Insurance costs may rise to reflect the true (high) risk.</p> <p>Grandfathering offers savings. The National Flood Insurance Program (NFIP) has “grandfathering” rules to recognize policyholders who have built in compliance with the flood map or who maintain continuous coverage. An insurance agent can provide more details on how to save.</p>
Change from high flood risk to low or moderate risk	<p>Flood insurance is optional, but recommended. The risk has only been reduced, not removed. Flood insurance can still be obtained, at lower rates. Twenty-25 percent of all flood insurance claims come from low- to moderate-risk areas.</p> <p>Conversion offers savings. An existing policy can be converted to a lower-cost Preferred Risk Policy.</p>
No change in risk level	<p>No change in insurance rates. Property owners should talk to their insurance agent to learn their specific risk and take steps to protect their property and assets.</p>

Flood Risks and Flood Zones

Flood maps refer to areas of high, medium or low risk as “flood hazard zones” and the zones of highest risk as “Special Flood Hazard Areas.”

RISK LEVEL	FLOOD HAZARD ZONE
High Flood Risk	<p>AE, A, AH or AO Zone. These properties have a 1 percent chance of flooding in any year — and a 26 percent chance of flooding over the life of a 30-year mortgage.</p> <p>VE or V Zone. These properties have a 1 percent chance of flooding in any year and also face hazards associated with coastal storm waves.</p> <p>Insurance note: High-risk areas are called Special Flood Hazard Areas, and flood insurance is mandatory for most mortgage holders.*</p>
Low or Moderate Flood Risk	<p>Shaded X Zone. These properties are outside the high-risk zones. The risk is reduced but not removed.</p> <p>X Zone. These properties are in an area of overall lower risk.</p> <p>Insurance note: Lower-cost preferred rate flood insurance policies (known as Preferred Risk Policies) are often an option in these areas.</p>