

Floodplain Zoning*

Proposed Bylaw Rewrite for 2025 Town Meeting

***MANDATORY** bylaw update

THIS IS A MANDATORY UPDATE TO OUR BYLAW!

- FEMA **requires** the update to stay in the **National Flood Insurance Program (NFIP)**.
- Without it, homeowners could lose flood insurance or face higher costs.
- The town could lose federal disaster aid and recovery funds.
- Updating the bylaw protects homes, keeps insurance affordable, and ensures FEMA compliance.
- Action is needed to keep Medfield safe and prepared for future floods.
- **This draft has been approved by DCR, and is largely the same as their FEMA Model Bylaw.**

Summary of the Bylaw

1. This bylaw **protects people and property from flood damage** in Medfield's high-risk areas.
2. **Special permits** are needed for most construction or land changes in flood zones.
3. Buildings **must** follow strict **flood protection standards**.
4. The town **must follow FEMA guidelines** and report any major floodplain changes.
5. If someone gets a **variance**, they will be **warned about higher flood insurance costs**.
6. **This bylaw does not override state building codes** but ensures stricter flood safety rules apply when needed.

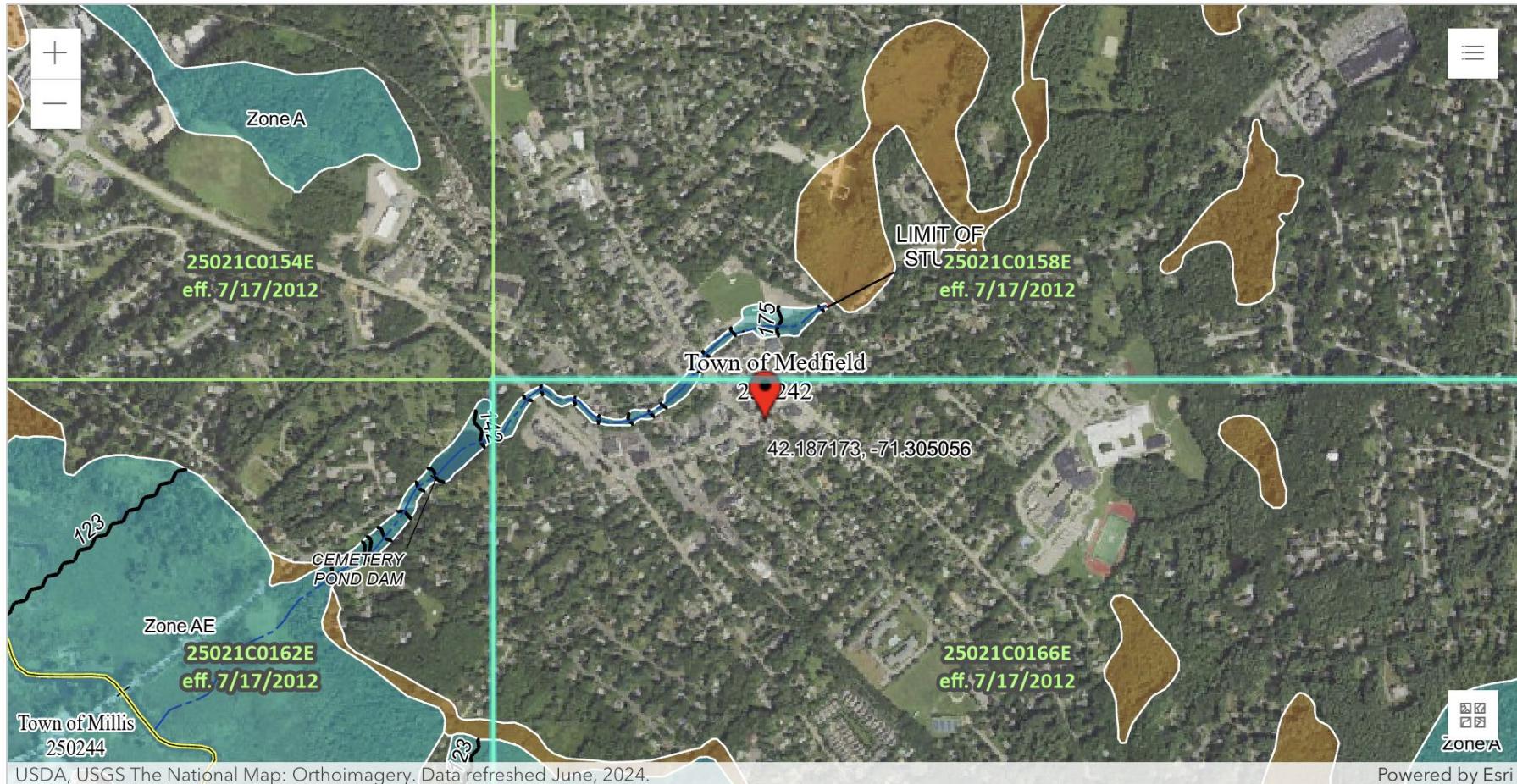
§ 300-10.1 Purpose

This bylaw is meant to:

- Protect people and property from flooding in Medfield, especially in areas near the Charles and Stop Rivers.
- Maintain the natural ability of floodplains to store water and control floods.
- Prevent problems like sewage leaks, power outages, and dangerous conditions caused by flooding.
- Reduce costs of emergency response and property damage due to floods.

300-10.2 Floodplain Overlay District Boundary (Where this applies)

- The Floodplain District includes all high-risk flood areas in Medfield as identified by FEMA (Federal Emergency Management Agency).
- The exact boundaries are based on FEMA's Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS), both effective as of July 8, 2025.



USDA, USGS The National Map: Orthoimagery. Data refreshed June, 2024.

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PIN	Approximate location based on user input and does not represent an authoritative property location	SPECIAL FLOOD HAZARD AREAS	Without Base Flood Elevation (BFE) Zone A, V, A99 With BFE or Depth Regulatory Floodway Zone AE, AO, AH, VE, AR	OTHER FEATURES	20.2 Cross Sections with 1% Annual Chance 17.5 Water Surface Elevation ○--- Coastal Transect Base Flood Elevation Line (BFE) Limit of Study --- Coastal Transect Baseline --- Profile Baseline --- Hydrographic Feature
MAP PANELS	<ul style="list-style-type: none"> Selected FloodMap Boundary Digital Data Available No Digital Data Available Unmapped 	OTHER AREAS OF FLOOD HAZARD	<ul style="list-style-type: none"> 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X Future Conditions 1% Annual Chance Flood Hazard Zone X Area with Reduced Flood Risk due to Levee. See Notes. Zone X Area with Flood Risk due to Levee Zone D 	GENERAL STRUCTURES	<ul style="list-style-type: none"> --- Channel, Culvert, or Storm Sewer Levee, Dike, or Floodwall
OTHER AREAS	<ul style="list-style-type: none"> Area of Minimal Flood Hazard Zone X Effective LOMRs Area of Undetermined Flood Hazard Zone D Otherwise Protected Area Coastal Barrier Resource System Area 				

§ 300-10.3 Floodplain Administrator (Who is in charge?)

- The Town Administrator (or someone they assign) is responsible for enforcing floodplain rules in Medfield.

§ 300-10.4 Definitions Relating to Floodplain Zoning

This section defines key terms like:

- **Development** – Any change to land, such as construction, paving, or digging.
- **Floodway** – The part of a river or stream that needs to stay clear so floodwaters can flow without causing problems.
- **New Construction** – Any building that started after floodplain rules were first put in place.
- **Special Flood Hazard Area** – Areas marked on FEMA maps as high flood risk zones.
- **Start of Construction** – The date construction officially begins (e.g., pouring a foundation).

§ 300-10.5 Applicability

Any building or land change in flood zones **A, AE, AH, AO, or A99** must follow strict flood regulations.

- ◆ Construction **cannot** make flood risks worse for the community.
- ◆ Developers must use **the best available flood data** to make safe building decisions.
- ◆ **Recreational vehicles (RVs)** in flood zones must be elevated, securely anchored, or only be on-site temporarily (less than 180 days).

§ 300-10.6 Permitted Uses

You **must** get a permit before doing any construction or land modification in a flood zone.

Special permits are required for:

- Building new structures.
- Digging, filling, or moving earth.
- Changing water flow (e.g., creating a pond).
- Constructing new **dams or water control devices**.

Routine **maintenance** of town-owned infrastructure is **allowed** without a permit.

§ 300-10.7 Application for Special Permit

To get a **special permit from the Board of Appeals**, you must submit:

- A detailed site plan showing existing and planned construction.
- Contour maps showing changes in land elevation.
- Copies of the application must be sent to multiple town boards, to give them an opportunity to weigh in on the approval (Building Commissioner, Board of Health, and Conservation Commission).
- Prior to submitting an application to the ZBA, ConComm approval is required

All plans must be **certified by a professional engineer or land surveyor**.

§ 300-10.8 Issuance of Special Permits

A **special permit** will only be granted if:

- **Safe access** for vehicles and pedestrians is available.
- **No pollution risks** to water supplies exist.
- **Utilities (sewage, gas, electricity, etc.)** are protected from flood hazards.
- The project has **proper drainage** and does not harm surrounding properties.
- The project follows **state groundwater level regulations**.

A **certificate of occupancy** (approval to use a building) will not be issued until:

- The project meets all permit requirements.
- A final certified plan confirms the building meets flood standards.

§ 300-10.9 Obligations of Applicant

- The builder is responsible for **submitting all required documents** and getting approvals from local, state, and federal agencies.
- The town uses a **permit checklist** to ensure all necessary approvals are in place before work begins.

§ 300-10.8 Variances (Exceptions to the Rules)

If someone **can't** meet flood-resistant building rules, they **can** apply to the State for a **variance** (special permission to build differently).

The town will:

- Keep **records of all variances**.
- Warn property owners that **ignoring flood protection rules may increase their flood insurance rates** (up to \$25 for every \$100 of coverage!).
- Notify FEMA **within 6 months** if new flood data changes the base flood elevation.

§ 300-10.11 Limits of Authority (What this bylaw does NOT control)

This bylaw does **not** override:

- The authority of the **Board of Health**.
- The **Massachusetts State Building Code**.

§ 300-10.12 Abrogation and Greater Restriction (Which rules take priority?)

If any local laws **conflict** with this bylaw, **the stricter rule applies** to ensure maximum flood protection.

§ 300-10.13 Disclaimer of Liability (What this bylaw does NOT guarantee)

- This bylaw helps protect against floods but **does NOT promise complete flood safety.**

§ 300-10.14 Severability (What happens if part of this bylaw is invalid?)

- If any section of this bylaw is found **unconstitutional** or **invalid**, the rest of the bylaw still remains in effect.