



Franklin Regional Council of Governments

June 3, 2025

To: Franklin County Municipal Officials

From: FRCOG Planning Staff

Re: Preliminary FEMA Floodplain Mapping

For the first time in decades, the Federal Emergency Management Agency (FEMA) is in the process of updating its floodplain mapping for Franklin County, MA. As part of this process, FEMA has created a new preliminary National Flood Hazard Layer (NFHL), which is their digitized mapping layer showing the draft 100-year and 500-year flood areas. This preliminary NFHL data is currently available for review by the public using FEMA's online [MapViewer](#).

The next step in FEMA's process is for them to publish the preliminary NFHL maps in the Federal Register and began the official public comment period. We have been told that this period is anticipated to begin in October 2025.

The FRCOG does not have a role in FEMA's NFHL map review process. Any comments to be made during the official public comment period will need to be submitted directly by the municipality. However, to help our communities in reviewing this preliminary data, we have prepared maps that compare the *estimated* current FEMA floodplain areas* with this new preliminary floodplain data. This will allow you to more easily see the differences in these two data layers.

(*Please note that the current official FEMA Flood Insurance Rate Maps (FIRM) continue to be the paper maps created in the early 1980s. Years ago, FRCOG digitized these maps for planning reference purposes, but the FRCOG maps are not the official FIRM maps. The maps provided here compare the estimated floodplain areas digitized by FRCOG with this new preliminary data from FEMA.)

For more information about FEMA's preliminary NFHL and process to update its floodplain data, the following are excerpts from <https://www.fema.gov/flood-maps/national-flood-hazard-layer>.

“Preliminary Flood Insurance Rate Map (FIRM) Databases give the public an early look at their home or community's projected flood hazards. Like the Effective NFHL, the Preliminary NFHL is made from individual Preliminary FIRM Databases combined nationally. The Preliminary NFHL data are generally more reliable for defining National Flood Insurance Program (NFIP) minimum requirements than other available non-FIRM flood hazard data. However, they are still being reviewed and may change before they become effective.”

Before they become effective, the Preliminary FIRM Databases go through a formal review period that provides the opportunity to appeal the preliminary determinations with better data. Preliminary FIRM Databases help community officials and property owners see how upcoming flood mapping changes will affect them. Community officials and property owners can also review the data for accuracy.

These data are Preliminary NFHL; they are for review and guidance. They do not override the minimum requirements defined by the current, effective NFIP FIRMs and NFHL. In many cases, they can guide discussions on floodplain management, local land use, hazard mitigation planning and whether to buy flood insurance in areas where it is not required.

In areas where no effective or pending FIRM data are available, or if the Preliminary NFHL shows either wider floodplain extents or higher flood elevations than the effective or pending data, they may be used as a guide to provide greater flood safety measures. You might also be able to use these data as Best Available Information under NFIP or local rules. You should consider whether these data are refined enough to be more reliable than the existing, effective data.”

As we mentioned, FRCOG does not have a role in this FEMA process. However, once we hear more about FEMA’s official public comment period, we will let you know.

Sincerely,

A handwritten signature in blue ink that reads "Jessica Atwood". The signature is cursive and fluid.

Jessica Atwood
Director of Planning

