



To: Cambridge Planning Board

From: CDD Staff

Date: April 24, 2025

Re: Floodplain Overlay District Zoning Petition

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## Overview

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Petitioner: City Council

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Zoning Article: 20.70 Floodplain Overlay District

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Petition Summary: (1) replacing the Floodplain Overlay and Planning Board Special Permit with the Massachusetts model ordinance structure for permitting development in the floodplain through administrative review; (2) updating references to the most recent FEMA maps to maintain compliance with the National Flood Insurance Program; and (3) revising other parts of the Zoning Ordinance for internal consistency.

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Planning Board Action: Recommendation to City Council.

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Memo Contents: Summary of the proposed zoning, background information on the topic of the Petition, and considerations and comments from staff.

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Other Staff Reports: none

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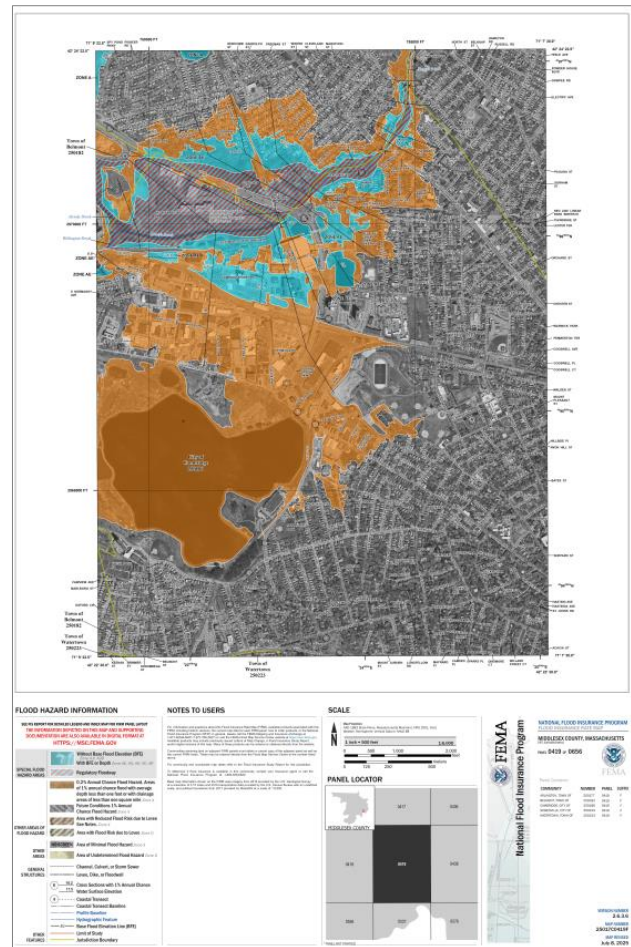
**Melissa Peters** | Acting Assistant City Manager for Community Development  
**Sandra Clarke** | Chief of Administration & Operations



*FEMA*

The most critical zones are located within what is called the Special Flood Hazard Area, or the area with the highest chance of flooding. It is also called the base, 1% chance, or 100-year flood plain and includes Zones that start with "A" and "V." This area requires flood insurance and permits for development. Another significant area is called the Moderate Flood Hazard Area, which includes additional zones prone to a lesser extent of flooding. It is also called the 0.2% chance or 500-year flood plain and includes Zone B and the Shaded X Zone.

## Massachusetts Model Bylaw

### FIRM Panel showing Alewife floodway



 FLOODWAY  
 SPECIAL FLOOD HAZARD AREA (100-YEAR)  
 MODERATE FLOOD HAZARD AREA (500-YEAR)

### *Current Cambridge Flood Regulations*

There are two sections of the Zoning Ordinance that regulate flood risk in development. The first is Section 20.70, which dates to 1982. It references FEMA flood hazard zones A and AE, which are part of the Special Flood Hazard Area. Within these zones, development is subject to review by the City Engineer, the Conservation Commission, and the Planning Board for approval of a Special Permit. Today, the Planning Board Special Permit is required in cases except lots with 3 or fewer units.

The second is Section 22.80, which dates to 2023. This section houses the City's flood resilience standards. Rather than FEMA maps, this section is grounded in the City's long-term flood elevations for 2070, which are updated over time by DPW. Development subject to this section must meet performance standards for flood protection that are reviewed by the City Engineer that include strategies such as raising habitable floors and mechanical equipment above the elevation of projected flooding.

### *Conservation Commission*

Another important State regulation includes the Wetlands Protection Act (WPA), a law passed in 1972 that allows Conservation Commissions to review and permit projects seeking to alter a wetland resource area. The WPA covers flood control, prevention of pollution and storm damage, protection of public and private water supplies, groundwater supply, fisheries, land containing shellfish, wildlife habitat. This law supplements requirements in zoning and building code.

Cambridge created its Conservation Commission in 1985. The Commission holds public hearings and can produce an Order of Conditions.

### **Proposed Zoning Changes**

The zoning text amendment will replace Section 20.70 with the Massachusetts model ordinance structure, update references to the most recent FEMA flood maps, and revise other parts of the Zoning Ordinance for internal consistency. The revisions will make Cambridge's floodplain zoning consistent with state law and compliant with the NFIP.

### *Approval Process*

In the new text, the Planning Board Flood Plain Overlay District Special Permit will be replaced with administrative approval. The approval criteria will be the same as it is today, and a Conservation Commission hearing and approval will still be required. The goal is to remove the current duplicative hearing process where both the Conservation Commission and the Planning Board have to hold separate hearings and make separate decisions on whether a proposal meets the Floodplain criteria. A Planning Board Special Permit may still be required if it is otherwise triggered (e.g., Project Review Special Permit, PUD or Alewife Overlay District). The new text removes one step in a complex approval process, which should streamline development approvals, especially for smaller developments.

*Other Parts of Zoning*

The new zoning text makes minor revisions to Article 5 of the Zoning Ordinance. Section 5.24.1, which details yard exemptions, is revised to include “Any required flood water retention systems or related facilities for lots subject to Floodplain Overlay District regulations in Section 20.70.” This allowance is currently a part of the Flood Plain Overlay District in Section 20.70 but is more suitable to regulations in Article 5 that regulate development standards. Additionally, Section 5.25.3.42, which regulates parking facilities in the floodplain, was updated to reference the correct section of the Floodplain Overlay District.

Finally, the Flood Resilience Standards in Section 22.80 will continue to go beyond the requirements of the Flood Plain Overlay District by setting standards to protect against future flood risk citywide.