

Maine Floodplain Management Program
Companion Handout
for
Introduction to Floodplain Management for Code Enforcement Officers

Floodplain Management Requirements: A Study Guide and Desk Reference for Local Officials
(FEMA-480/February 2005)

Points to remember:

- Publication was written for a national audience, beware of more restrictive requirement(s)
- 2005 is the publication date, beware of outdated forms/addresses
- Self-testing exercises at the end of each chapter/answers in the appendix

Unit 1

Floods and Floodplain Management

Common types of floods and floodplains/How floods affect development in the floodplain/Strategies and tools for floodplain management/Basic Terms

→ Definition of a “structure” is limited to walled and roofed buildings and gas or liquid storage tanks that are principally above ground. This definition is limited compared to what is identified as a structure under shoreland zoning.

→ Definition of “functionally dependent use” is much more restrictive than the same definition under shoreland zoning.

Unit 2

National Flood Insurance Program

Evolution of the NFIP/Roles and Obligations

Unit 3

NFIP Flood Studies and Maps

Preparation of Flood Insurance Studies for riverine and coastal floodplains/Mapping terminology

→ Make sure you have a complete set of maps and flood insurance study.

→ There will only be a FIS if there are base flood elevations on the map.

→ Check our web site/FEMA Map Service Center web site (LOMAs/LOMRs) or call us for best available data (BAD) for Zone A.

Unit 4

Using NFIP Studies and Maps

How to find and use the data in a Flood Insurance Study (FIS)

How to find a site and elevations/Letters of Map Amendment (LOMAs) and Letters of Map Revision (LOMRs)

→ Know the map datum (NGVD or NAVD) and make sure all elevations are in the same datum when permitting.

→ For lakes and ponds, the base flood elevations are rounded to the nearest foot on the map/check FIS for

exact base flood elevations. **<.4 of a foot (rounded down)** **.5 of a foot and > (rounded up)**

→ NAVD is approximately .6 to .7 lower than NVGD.

→ If a river or stream forms a boundary between two communities, and one community has a detailed study with base flood elevations, the same elevations are good exactly across the water body to the other side.

→ The base flood elevation upstream from a known flood elevation will be higher and downstream it will be lower.

→ Floodways: 2 different standards: No mapped floodway (allowed one foot rise)/Mapped Floodway (zero rise).

Unit 5

NFIP Floodplain Management Requirements

When is a permit required

Standards to ensure that “new construction” and “substantial improvements” are protected from the “base flood”

Additional requirements for other types of “development”

→ All “development” requires a permit: defined as “all man-made changes to improved and unimproved real estate...”.

→ 3 ways to elevate in A Zones: (1) fill, (2) hydraulic openings/flood vents [or a combination of both] (3) open foundation system (posts, piles).

→ Non-residential structures can be engineered to be dry floodproofed in lieu of elevating.

→ All new construction and substantial improvements in V Zones must be elevated on an open foundation system. Non-supporting breakaway walls that meet FEMA Coastal Construction Manual standards may be used, however, enclosures greater than 300 square feet will be assessed a higher flood insurance premium. The larger the breakaway enclosure, the higher the premium will be.

Maine: Higher Standard. Two part permit system for new construction and substantial improvements.

Requires 2 elevation certificates (ECs): (1) an “under construction” EC once the applicant has built up to the top of the “lowest floor” of the building so that you can determine that the elevation requirement has been met and (2) a “final construction” EC at the completion of the project and before a certificate of compliance/occupancy is issued.

Unit 6

Additional Regulatory Measures

State Standards/Higher local standards

Maine: Higher Standard. “New construction” and “substantial improvements” must be built so that the “lowest floor” (of the lowest enclosed area) is one foot above the “base flood elevation”. This is called a one foot “freeboard”. Some communities require two or even three feet. A higher freeboard will protect a structure from a flood of a higher magnitude and it will also lower flood insurance premiums.

Maine: Higher standard. When there is no mapped floodway, by default the floodway is half the width of the floodplain on each side of the river, brook, or stream. There are no floodways on lakes and ponds.

Maine: Higher standard. State Shoreland Zoning Guidelines may put certain floodplains within your community in the Resource Protection (RP) District and new construction may not be allowed.

Unit 7

Ordinance Administration

- The community has a responsibility for permitting, enforcement and recordkeeping.
- This unit discusses appeals and variances.

Unit 8

Substantial Improvement & Damage

How to regulate minor/substantial improvements to buildings/structures

Guidance for determining Market Value

Estimating Substantial Damage/Exceptions to the rules

- This is a very important chapter as you will often be faced with determining whether improvements to a “structure” constitute a “substantial improvement”. Refer to this unit when considering horizontal or vertical additions.

Unit 9

Flood Insurance and Floodplain Management

What a flood insurance policy covers/when it must be purchased/how rates are determined

- Be aware that this publication does not contain insurance changes that were made by the passage of the Biggert-Waters Flood Insurance Reform Act of 2012 and the Homeowner’s Flood Insurance Affordability Act of 2014.

Unit 10

Disaster Operations and Hazard Mitigation

Develop disaster operations/recovery and hazard mitigation plans

Appendices

- A. FEMA Regional Offices (Region I: New England)
- B. State Contacts (out of date)
- C. References (could be out of date)
- D. Glossary
- E. NFIP Federal Regulations: 44 CFR Parts 59-70 (part 59 (definitions) and part 60.3 are the requirements)
- F. FEMA Forms (out of date)
- G. EMI Courses
- H. Learning Checks and Exercises