

Maine Floodplain Management Program

Sue Baker, State NFIP Coordinator

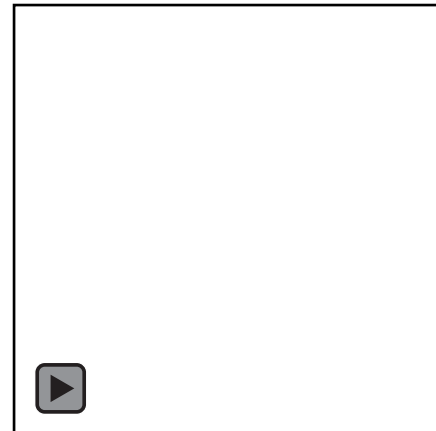
sue.baker@maine.gov

207-287-8063

Janet Parker, Planner II

janet.parker@maine.gov

207-287-9981



Flood Risk Disclosure

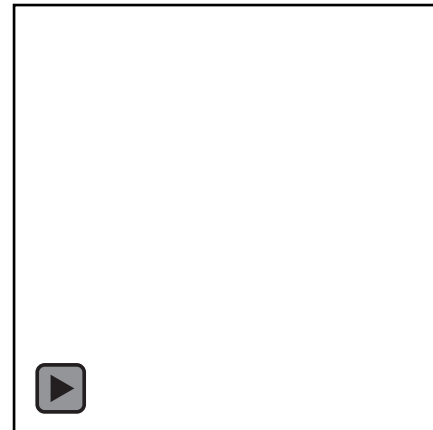
- **Resource Tools**

- **FEMA Map Service Center**
- **Maine Flood Hazard Map**
- **Community Status Book**
- **Letters of Map Change – LOMC**
 - Letters of Map Amendment – LOMA
 - Letters of Map Revision – LOMR

**Walk through some examples
using resource tools**

Highlight some common questions

Review some common problems



An Act Regarding Disclosure of Flood Risk by Sellers of Real Estate

Sec. 3. 33 MRSA §173, sub-§7 is enacted to read:

7. **Flood hazard.** Information regarding potential flood risks, including:

A. Whether, at the time the seller provides the information to the purchaser, the property is located wholly or partly within an area of special flood hazard mapped on the effective flood insurance rate map issued by the Federal Emergency Management Agency on or after March 4, 2002; the federally designated flood zone for the property indicated on that flood insurance rate map; and a copy of the relevant panel of that flood insurance rate map. For the purposes of this paragraph, "area of special flood hazard" has the same meaning as in Title 38, section 436-A, subsection 1-C;

LAW WITHOUT
GOVERNOR'S
SIGNATURE

APRIL 2, 2024

CHAPTER
585
PUBLIC LAW

MAINE

OUR LORD

TWO THOUSAND TWENTY-FOUR

S.P. 863 - L.D. 2035

An Act Regarding Disclosure of Flood Risk by Sellers of Real Estate

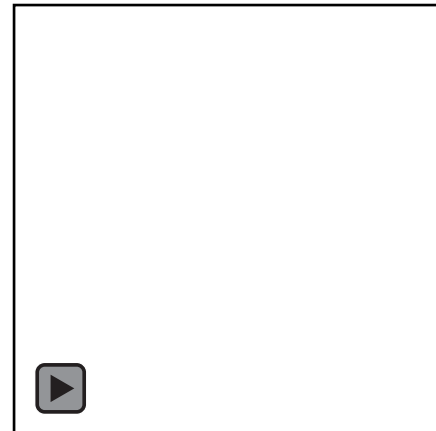
Be it enacted by the People of the State of Maine as follows:



Is the property:
Wholly or partly within the SFHA
Special Flood Hazard Area
Flood zone
A, AE, AO, AH, VE
Map panel number
Map date

Online Mapping Resources

- **Maine Floodplain Management Program's Flood Hazard Map**
<http://www.maine.gov/dacf/flood/mapping.shtml>
- **FEMA's Map Service Center**
<https://msc.fema.gov/portal>
- **FEMA's Community Status Book**
[Community Status Book | FEMA.gov](#)





Maine Floodplain Management Program

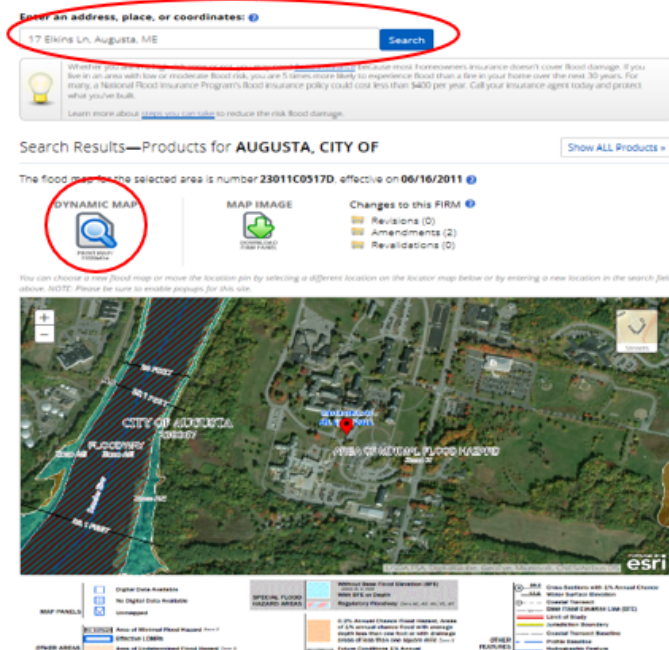
Department of Agriculture, Conservation and Forestry

How to make a FIRMette from the FEMA Map Service Center

May 5, 2023

A FIRMette is an official copy of a small section of a Flood Insurance Rate Map (FIRM). It is suitable for making copies of the FIRM for distribution and flood zone determinations.

1. Go to the FEMA Map Service Center web site: <https://msc.fema.gov/portal>.
2. Enter an address and click on the search button.
 - A red pin will be placed at the address location.
 - To change the location, use the mouse wheel to scroll in or out, click and drag to pan the map. Click on the map in a different location, the pin will move and center the map on the pin.



Yes We have instructions!

How to make a FIRMette from the FEMA Map Service Center

How to use the Maine Flood Hazard Map

FEMA Instructions:

https://www.fema.gov/sites/default/files/2020-07/fema_find-flood-map-make-FIRMette_tutorial.pdf



Maine Floodplain Management Program

Department of Agriculture, Conservation and Forestry

How to use the Maine Flood Hazard Map

August 13, 2024

The Maine Flood Hazard Map is a representation of the flood zones. It does not replace the official Flood Insurance Rate Map (FIRM). For all regulatory uses the currently effective FIRM **must** be used. To get a copy of the official currently effective FIRM go to the FEMA Map Service Center, [FEMA Flood Map Service Center | Welcome!](https://msc.fema.gov/portal), and make a FIRMETTE.

ALWAYS CONFIRM WITH THE OFFICIAL FLOOD INSURANCE RATE MAP

1. Go to the Maine Floodplain Management Program home web page.
<http://www.maine.gov/dacf/flood/index.shtml>
2. Click on the Floodplain Mapping Resources link on the left side of the page.



3. Click on the Maine Flood Hazard Map link. The map application will open.



- Read the disclaimer information, check the box, and click OK.





Floodplain Home

About Us

Floodplain Mapping
Resources

Publications

Flood Insurance

Floodplain Ordinances &
Permit Forms

Flood Information For

Featured Links

Maine Floodplain Management Program

Mapping Resources

Floodplain Maps Online

- [Accessing Preliminary Pending and Effective Flood Insurance Rate Maps on the FEMA Map Service Center and Maine Flood Hazard Map \(PDF 0.5MB\)](#)
- View the [Maine Flood Hazard Map](#) application. This interactive web map contains the following flood hazard layers.
 - National Flood Hazard Layers (NFHL): This layer contains the most current digital FIRM maps accepted and approved by FEMA.
 - Q3 Flood Maps: This is a layer of digitized flood zones from the old, approximate data. It should be used with confirmation from the official, printed FIRM maps.





This web mapping application is for general planning purposes only. To print an official Flood Insurance Rate Map, use the dynamic FIRMette print feature the [FEMA Map Service Center](#).

Please contact the Maine Floodplain Management Program with any questions.
207-287-8063

<https://www.maine.gov/dacf/flood/>

☒ I understand the above disclaimer

OK

Maine Flood Hazard Map

Opens showing areas with digital data NFHL

Open Map Layers to see additional data

Open Legend to see symbols

Disclaimer

For disclosure purposes always use the FEMA Map Service Center to make a FIRMette.

Maine Flood Hazard Map

Maine Floodplain Management Program

Search by Address

Map Layers

- ☒ E911 Address Points
- ☐ Maine Towns
- ☐ Elevation Contours 2 Feet
- ☐ Maine Parcels Organized Towns
- ☐ Maine Parcels Unorganized Territory
- ☐ Maine Flood Hazard Q3 Data
- ☒ National Flood Hazard Layers - Effective
- ☐ National Flood Hazard Layers - Pending
- ☐ National Flood Hazard Layers - Preliminary
- ☐ Building Footprints
- ☐ USA Topo Maps
- ☐ Maine Topographic Maps
- ☐ Maine Orthophotos NAIP 2015

Legend

National Flood Hazard Layers - Effective

NFHL Availability

NFHL Data Available

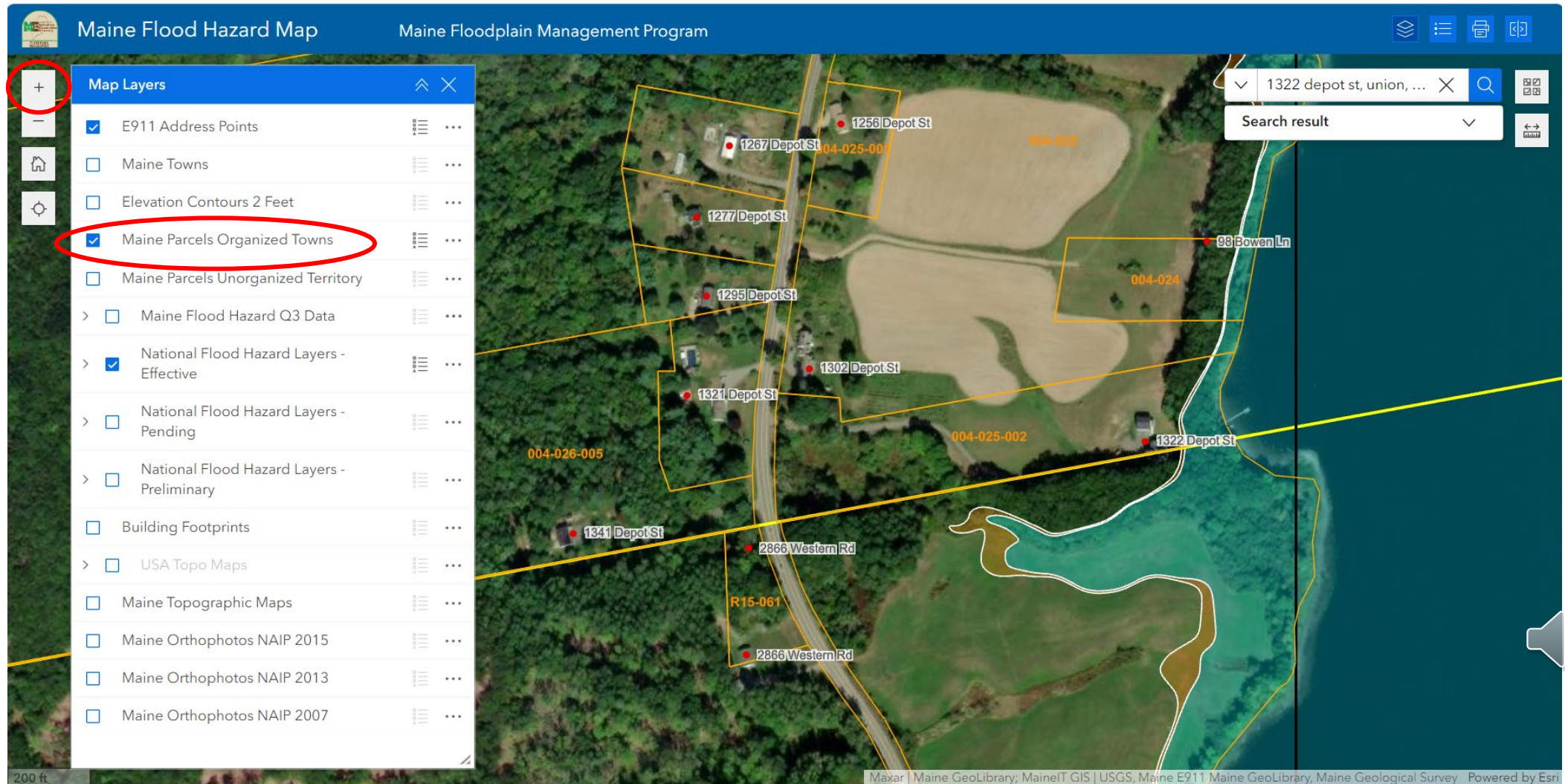
50 mi

Earthstar Geographics Powered by Esri

Maine Flood Hazard Map

We have parcel lines and address points to identify property.

We can see the structure is outside the SFHA but the SFHA does cross the property.

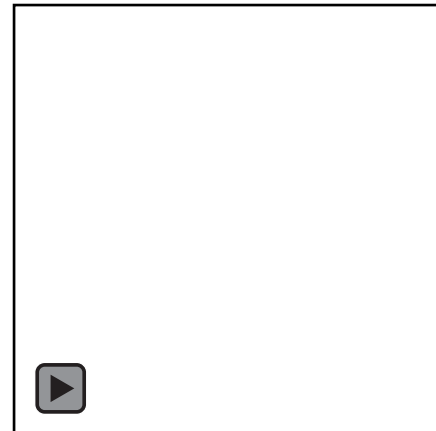


FEMA Map Service Center

<https://msc.fema.gov/portal>

The FEMA Map Service Center allows the download of:

- Flood Insurance Rate Maps – FIRM
- Letters of Map Change – LOMR, LOMA
- Flood Insurance Studies – FIS
- National Flood Hazard Layer – NFHL GIS database
- Preliminary Products
- Historic Products



Web address: msc.fema.gov/portal/home

https://msc.fema.gov/portal/home



FEMA Flood Map Service Center: Welcome!

If the website is down, it will say so

MSC Downtime for Site Upgrades

From Thursday, October 24, 2024 to Sunday, October 27, 2024, the Map Service Center (MSC) will be down for site upgrades. During this time, no MSC data, products or services will be available. The site will be back up Monday, October 28, 2024. Please contact fema-riskmap-outreach@fema.dhs.gov with questions or concerns.

Enter street address, not case sensitive

Looking for a Flood Map?

Enter an address, a place, or longitude/latitude coordinates:

17 Elkins Ln, augusta, me

Search

Enter coordinates in decimal degrees

Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.



Click Search



Search Results—Products for AUGUSTA, CITY OF

[Show ALL Products »](#)

The flood map for the selected area is number **23011C0517D**, effective on **6/16/2011**

DYNAMIC MAP



PRINT MAP/
FIRMette

MAP IMAGE



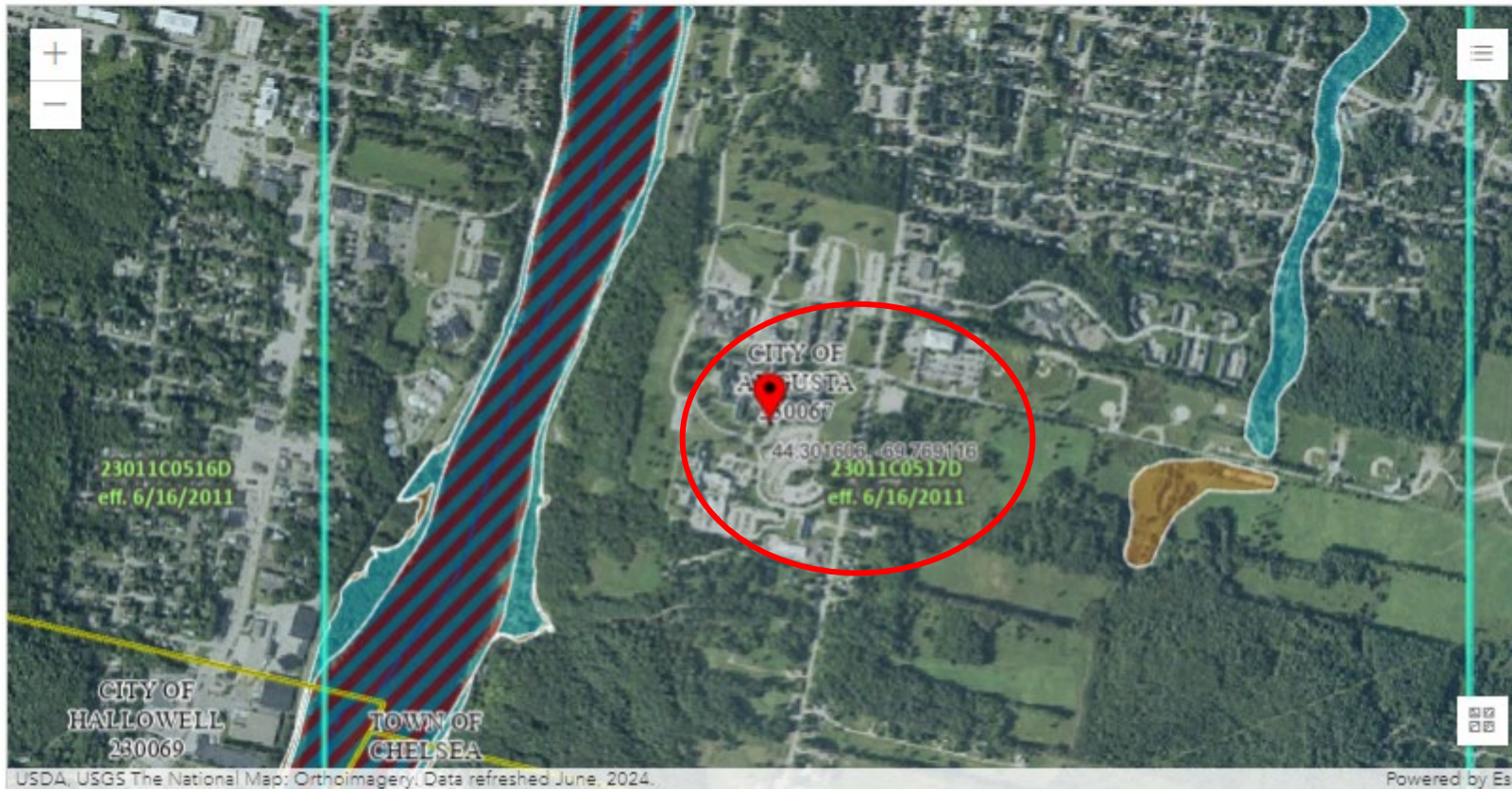
DOWNLOAD
FIRM PANEL

Changes to this FIRM ?

- Revisions (0)
- Amendments (5)
- Revalidations (0)

You can choose a new flood map or move the location pin by selecting a different location on the locator map below or by entering a new location in the search field above. It may take a minute or more during peak hours to generate a dynamic FIRMette.

[Go To NFHL Viewer »](#)



Check that the red pin is in the correct location:

- **Pan to correct location**
- **Click on map to reset location pin**

Map number and date

- **On banner**
- **On map**

Click on Dynamic Map to Print Map/FIRMette


























National Flood Hazard Layer FIRMette



Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) Zone A, V, A99
		With BFE or Depth Zone AE, AO, AH, VE, AR
		Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD		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
OTHER AREAS		NO SCREEN Area of Minimal Flood Hazard Zone X
		Effective LOMRs
		Area of Undetermined Flood Hazard Zone D
GENERAL STRUCTURES		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall
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
		Jurisdiction Boundary
		Coastal Transect Baseline
		Profile Baseline
MAP PANELS		Digital Data Available
		No Digital Data Available
		Unmapped

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 9/9/2024 at 10:22 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.



FIRMette opens
in a new window

Use browser
tools to save or
print

Relevant Panel
Number
23011C0517D

Date
6/16/2011

Zone
X



National Flood Hazard Layer FIRMMette



Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) Zone A, V, A99
		With BFE or Depth Zone AE, AO, AH, VE, AR
		Regulatory Floodway

OTHER AREAS OF FLOOD HAZARD		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

OTHER AREAS		Area of Minimal Flood Hazard Zone X
		Effective LOMRs
		Area of Undetermined Flood Hazard Zone D

GENERAL STRUCTURES		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall

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
		Jurisdiction Boundary
		Coastal Transect Baseline
		Profile Baseline
		Hydrographic Feature
		Digital Data Available

MAP PANELS		Digital Data Available
		No Digital Data Available
		Unmapped

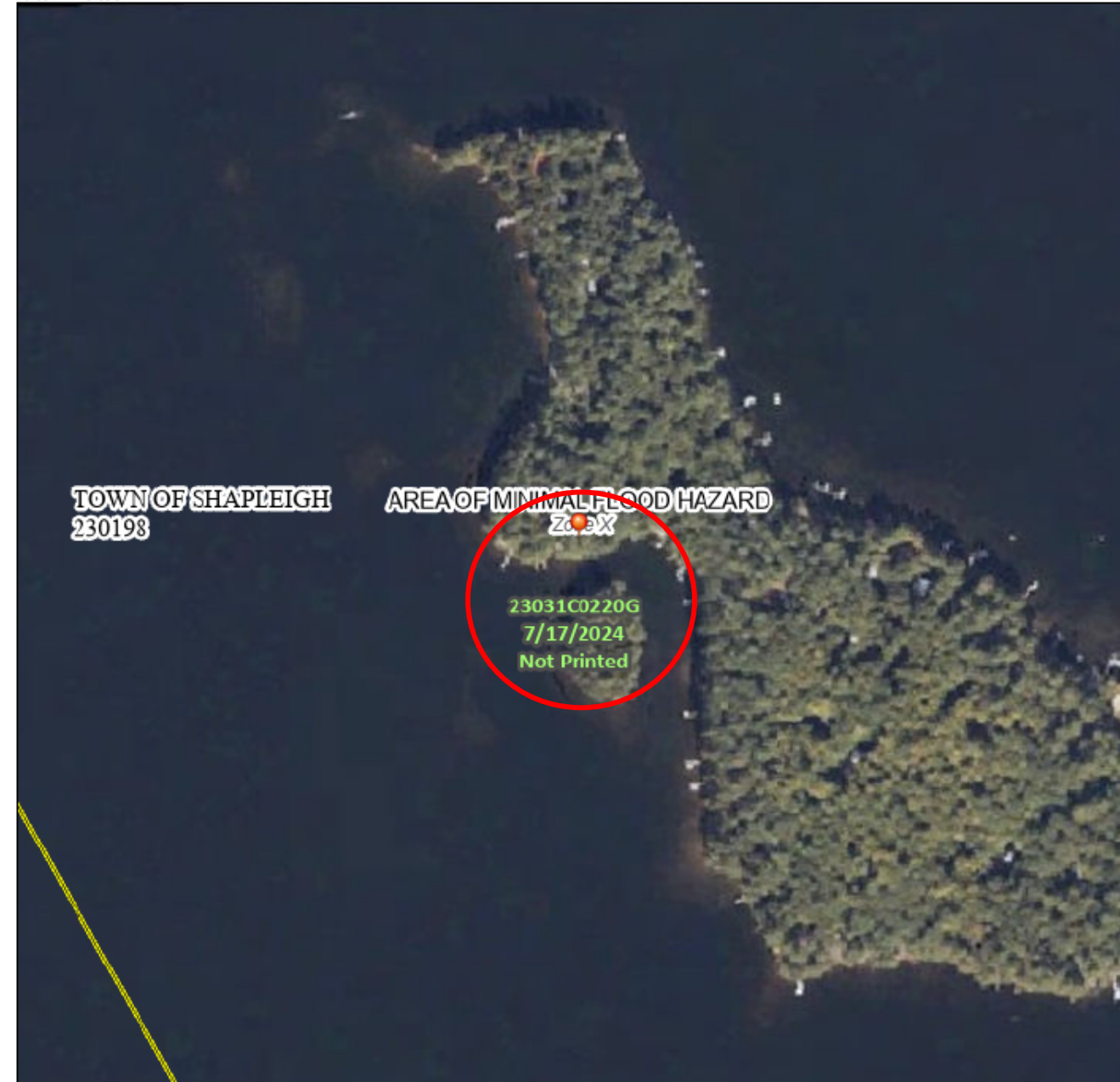
The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web service provided by FEMA. This map was exported on 8/9/2024 at 8:11 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

70°53'7"W 43°33'37"N



0 250 500 1,000 1,500 2,000 Feet 1:6,000

70°52'30"W 43°33'11"N

Basemap Imagery Source: USGS National Map 2023

Map not printed

Enter map panel number
23031C0220G – Not
Printed

Enter map date
7/17/2023

Enter zone
X

Enter an address, place, or coordinates: ?

-70.627063, 43.337318

Search



Whether you are in a high risk zone or not, you may need [flood insurance](#) because most homeowners insurance doesn't cover flood damage. If you live in an area with low or moderate flood risk, you are 5 times more likely to experience flood than a fire in your home over the next 30 years. For many, a National Flood Insurance Program's flood insurance policy could cost less than \$400 per year. Call your insurance agent today and protect what you've built.

Learn more about [steps you can take](#) to reduce flood risk damage.

Search Results—Products for WELLS, TOWN OF

Show ALL Products »

The flood map for the selected area is number **23031C0559G**, effective on **7/17/2024**

DYNAMIC MAP



PRINT MAP/
FIRMette

MAP IMAGE



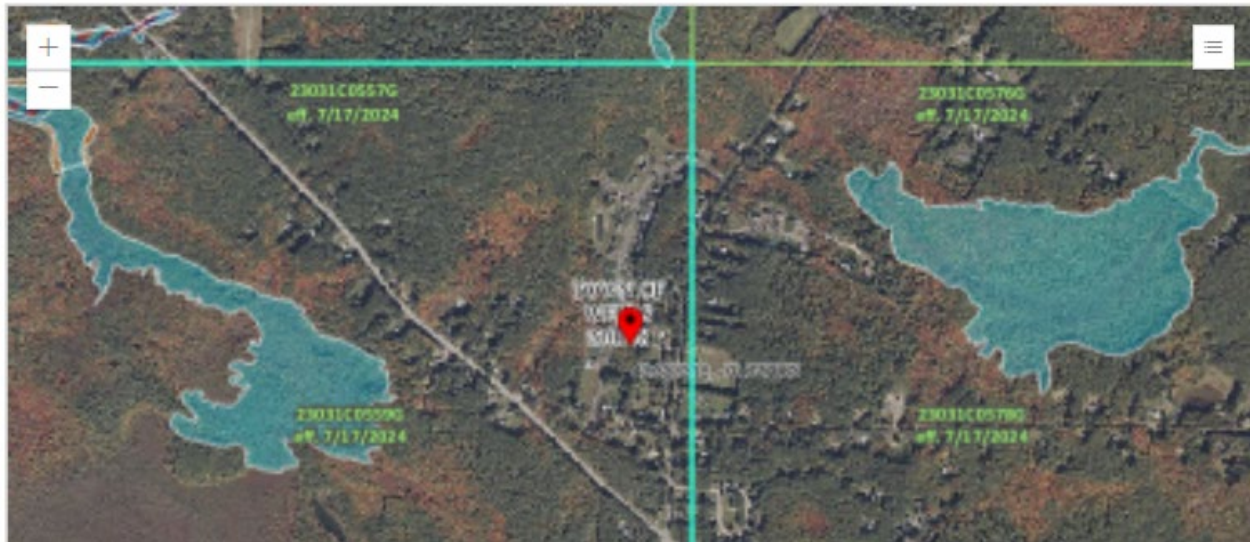
DOWNLOAD
FIRM PANEL

Changes to this FIRM ?

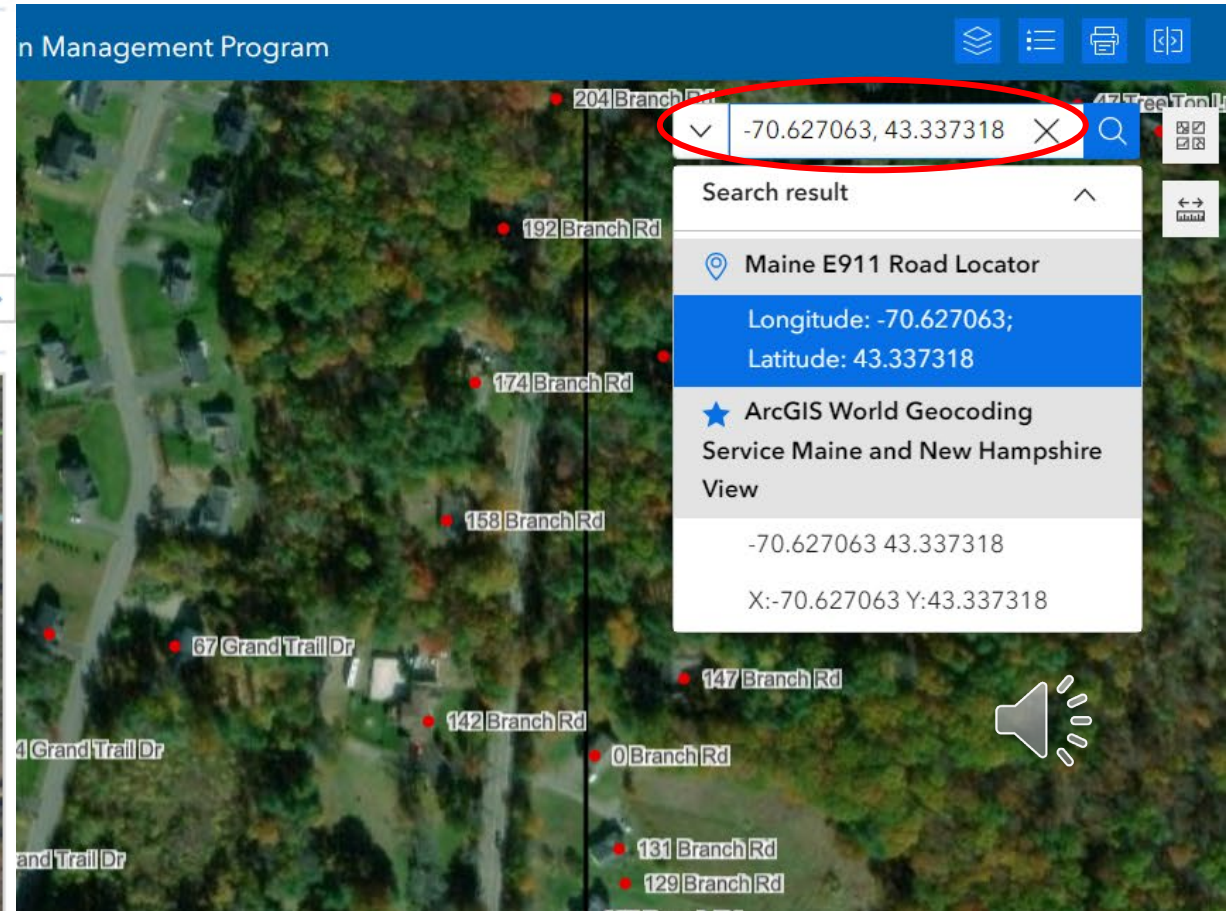
- Revisions (0)
- Amendments (0)
- Revalidations (1)

You can choose a new flood map or move the location pin by selecting a different location on the locator map below or by entering a new location in the search field above. It may take a minute or more during peak hours to generate a dynamic FIRMette.

Go To NFHL Viewer »



Enter geographic coordinates in decimal degrees in both Map Service Center or Maine Flood Hazard Map




Common problems you may see

- **Address does not match**
Address entered is for Town of Winn
but
MSC located address in Mattawamkeag
so
Check spelling – Mattawamakeag?
or
Pan, zoom map, click on correct location
- **Map type**
May not be digital data, converted by letter
See Community Status Book
May be unmapped, see Woodville
- **Map date**
Town of Winn map date 6/1/2002
After disclosure date, but not digital

Enter an address, place, or coordinates: [?](#)

main st, winn, me Search

 Whether you are in a high risk zone or not, you may need [flood insurance](#) because most homeowners insurance doesn't cover flood damage. If you live in an area with low or moderate flood risk, you are 5 times more likely to experience flood than a fire in your home over the next 30 years. For many, a National Flood Insurance Program's flood insurance policy could cost less than \$400 per year. Call your insurance agent today and protect what you've built.

[Learn more about steps you can take to reduce flood risk damage.](#)

Search Results—Products for **MATTAWAMAKEAG, TOWN OF**

[Show ALL Products »](#)

The flood map for the selected area is number **2301740010A**, effective on **5/4/1988**

MAP IMAGE

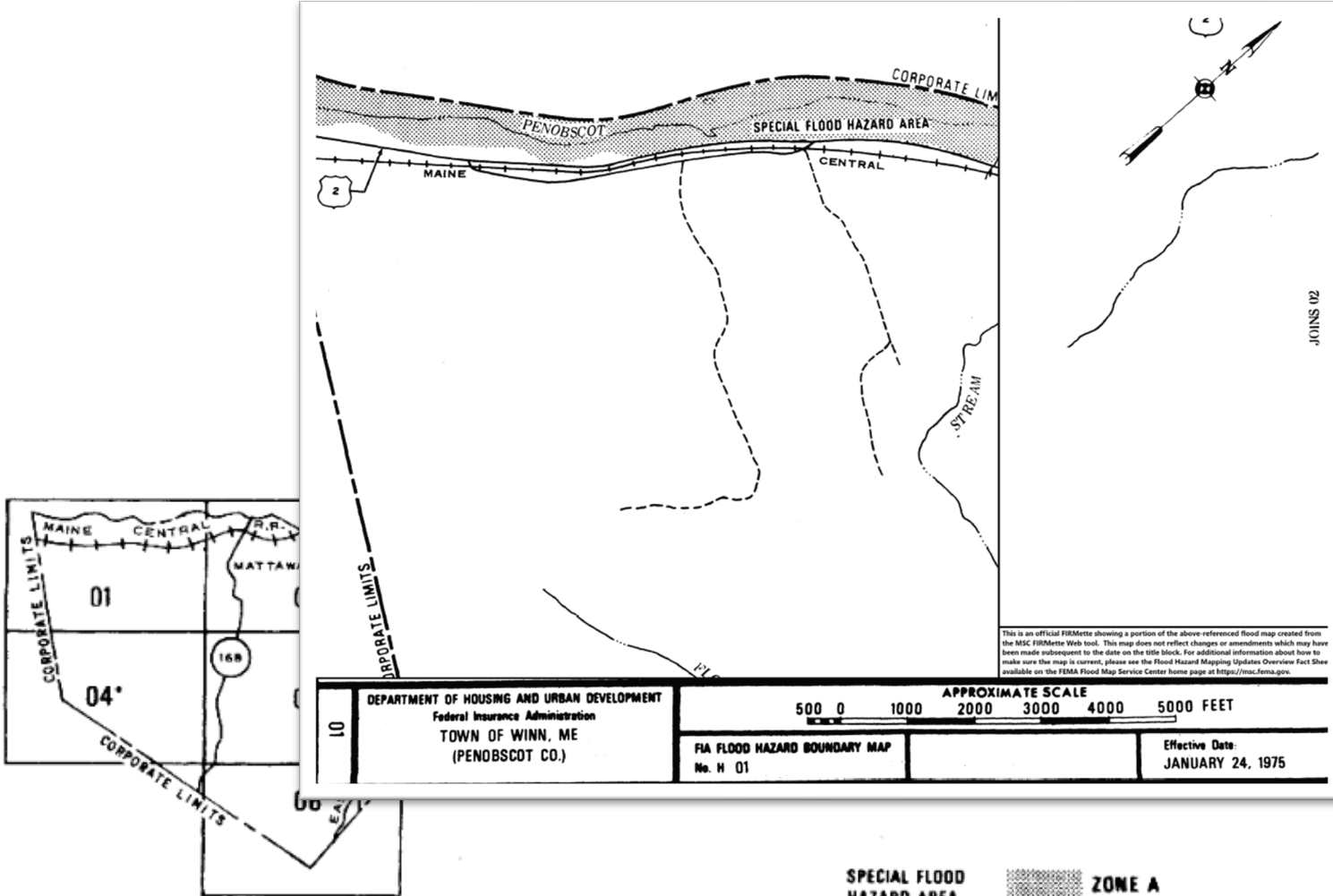


Changes to this FIRM [?](#)

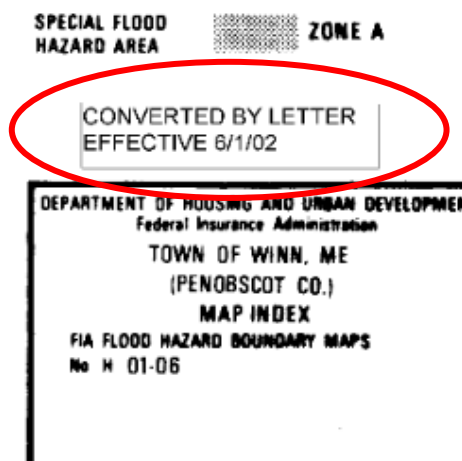
- Revisions (0)
- Amendments (10)
- Revalidations (0)

You can choose a new flood map or move the location pin by selecting a different location on the locator map below or by entering a new location in the search field above. It may take a minute or more during peak hours to generate a dynamic FIRMette.





**SPECIAL FLOOD HAZARD AREA
IDENTIFICATION DATE
JANUARY 24, 1975**



When FEMA initially mapped communities the map was known as a “Flood Hazard Boundary Map” - FHBM.

When a community joins the NFIP the map is converted by letter to a Flood Insurance Rate Map – FIRM.

FEMA takes the existing map date, calls it a FIRM, and changes the effective map date.

The Community Status Book shows an (L) after the effective map date.

For guidance, put “unknown” under whether or not it’s partially/wholly in in the special flood hazard area.

Under panel number put: Community number: 230404, Panel number: 01B, map date: 6/1/02 Converted by Letter.



Using the FEMA Community Status book

- Search “FEMA Community Status Book” Search “Maine”
- Current effective map dates
- Non-participating communities are shown on the last page

Community Status Book Report
Federal Emergency Management Agency
MAINE
Communities Participating in the National Flood Program

CID	Community Name	County	Init FHBM Identified	Init FIRM Identified	Curr Eff Map Date	Reg-Emer Date	Tribal	CRS Entry Date	Curr Eff Da	Curr	%
230406	ABBOT, TOWN OF	PISCATAQUIS COUNTY	02/14/75	09/15/78	09/30/93	09/15/78	No				
230190	ACTON, TOWN OF	YORK COUNTY	02/21/75	06/05/85	07/17/24	06/05/85	No				
230688	ADAMSTOWN T04 R02 WBKP, TOWNSHIP OF	OXFORD COUNTY		07/07/09	(NSFHA)	04/30/84	No				
230132	ADDISON, TOWN OF	WASHINGTON COUNTY	10/18/74	07/16/91	07/18/17	07/16/91	No				
230606	ALBANY, TOWNSHIP OF	OXFORD COUNTY		07/07/09	(NSFHA)	04/30/84	No				
230231	ALBION, TOWN OF	KENNEBEC COUNTY	02/21/75	09/27/85	06/16/11	09/27/85	No				

Community Status Book

Community Status Book Report Federal Emergency Management Agency MAINE

Communities Participating in the National Flood Program

CID	Community Name	County	Init FHBM Identified	Init FIRM Identified	Curr Eff Map Date	Reg-Emer Date	Tribal
230345	AVON, TOWN OF	FRANKLIN COUNTY	01/10/75	04/01/09	04/01/09(L)	04/01/09	No

Map converted to a FIRM by Letter shows (L) after the Current Map Date

Community Status Book Report Federal Emergency Management Agency MAINE

Communities Not in the National Flood Program

CID	Community Name	County	Init FHBM Identified	Init FIRM Identified	Curr Eff Map Date	Sanction Date	Tribal
230308	COLUMBIA FALLS, TOWN OF	WASHINGTON COUNTY	04/18/75	09/04/85	07/18/17	09/04/85(S)	No

Communities that do not participate are shown on last page of CSB



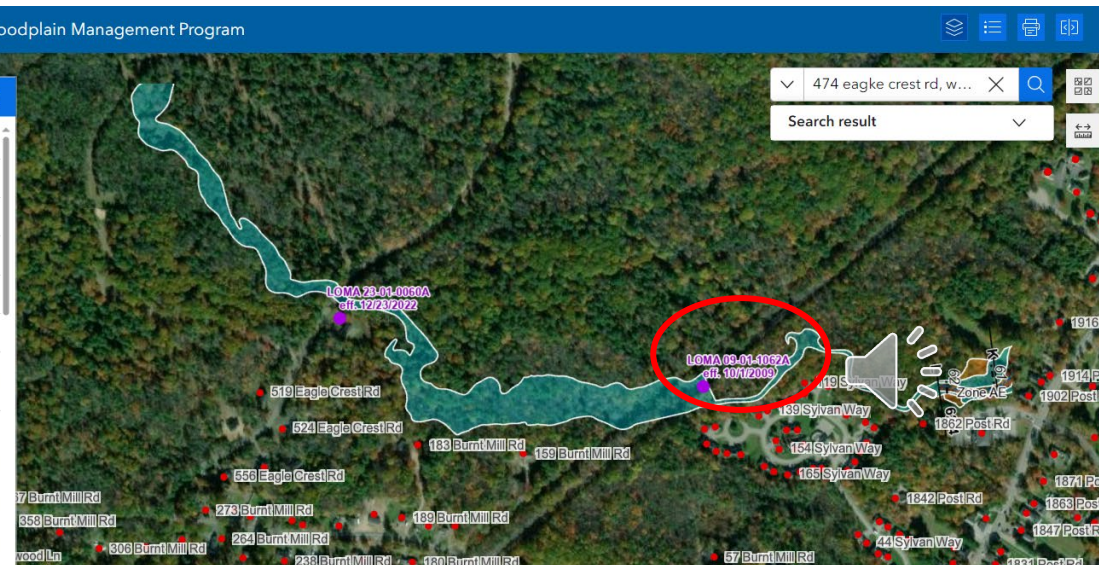
Letters of Map Change - LOMC

Letter of Map Revision – LOMR

- More than one property
- Revises and replaces map
- See blue type and blue outline
- Note LOMR number and date

Letter of Map Amendment – LOMA

- Single property
- Does not replace the map
- Must be turned on to view
- See purple type and purple dot
- Include LOMA case number and date




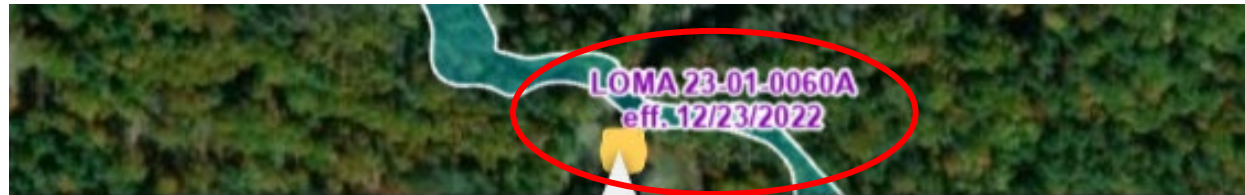
LOMA Case Number 23-01-0060A

Effective 12/23/2022

OUTCOME – Structure removed, Portion of property remains in SFHA

Provide case number and date

Page 1 of 2	Date: December 23, 2022	Case No.: 23-01-0060A	LOMA					
 Federal Emergency Management Agency Washington, D.C. 20472								
LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)								
COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION						
COMMUNITY	TOWN OF WELLS, YORK COUNTY, MAINE		A parcel of land, as described in the Warranty Deed recorded as Instrument No. 2022004836, in Book 18940, Page 433, in the Office of the Register of Deeds, York County, Maine					
	COMMUNITY NO.: 230158							
AFFECTED MAP PANEL	NUMBER: 2301580013D DATE: 1/16/2003							
FLOODING SOURCE: BLACKSMITH BROOK		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 43.332999, -70.586320 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83						
DETERMINATION								
LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
--	--	--	474 Eagle Crest Road	Structure	X (unshaded)	--	87.7 feet	--
Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).								
ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.) PORTIONS REMAIN IN THE SFHA ZONE A STATE LOCAL CONSIDERATIONS								



LOMA 23-01-0060A
eff. 12/23/2022

LOMAs: 474 EAGLE CREST ROAD

Zoom to

REVAL_STAT	None
LOTTYPE	Single structure
OUTCOME	Structure removed-Property partially inundated
GlobalID	{00C2D3EC-4379-4EEC-A52A- 9C001A291A98}

LOMA

can be downloaded from the Map Service Center

LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (REMOVAL)

Removed

Removed from floodplain
Note new flood zone

LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (OUT AS SHOWN)

Out As Shown

Clearly mapped out of floodplain
Zone X

Non-Removal
Remains in the floodplain
Zone is as mapped

LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (NON-REMOVAL)

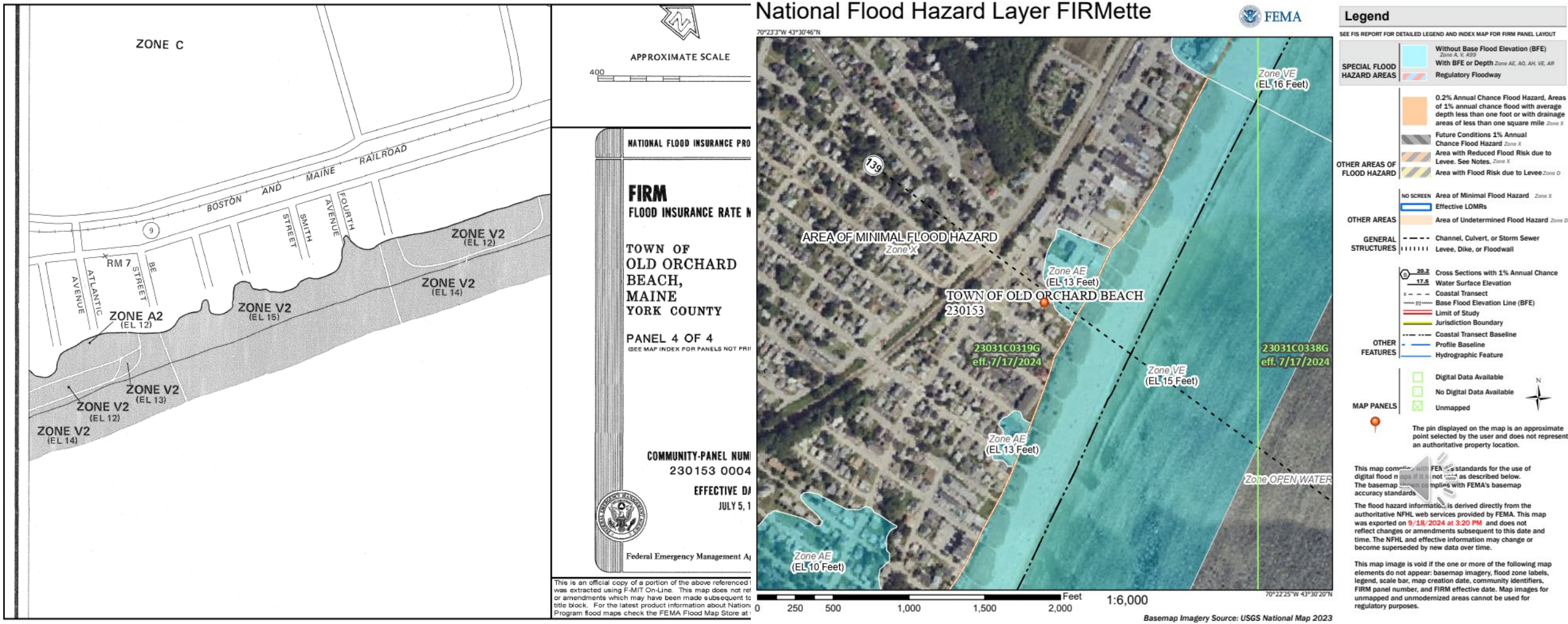


Summary of changes

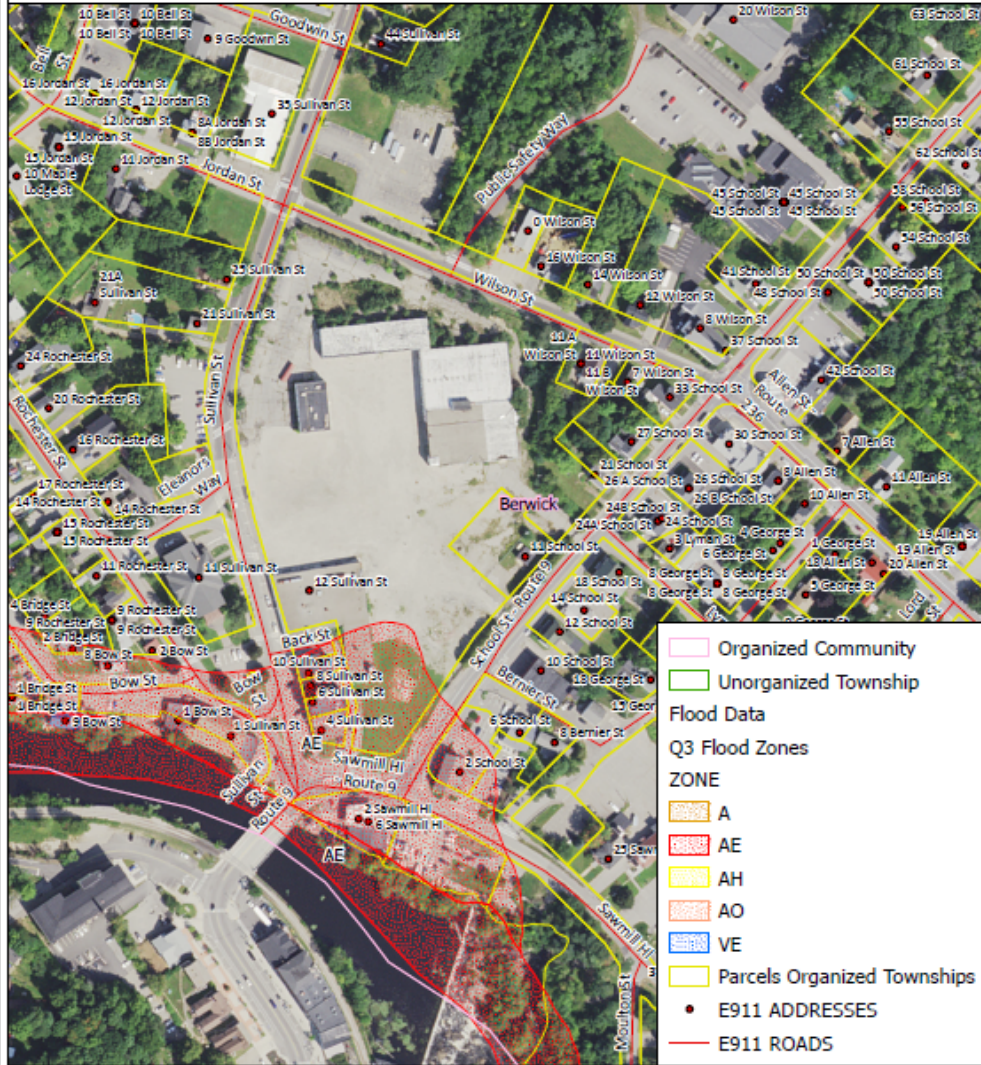
- All new coastal engineering analysis by FEMA. Flood zones/elevations have generally increased in the coastal area
- Changes from Zone AE to VE
 - A 1- 30 have been changed to AE
 - V 1-30 have been changed to VE
 - Many AO and AH have been changed to AE or VE
- Re-delineation to 2' topography of inland floodplains, generally resulting in a decrease of the area shown in the flood zone, even if the flood elevation hasn't changed.
- New construction or substantial improvement in Zone VE requires an open foundation system.



- **New map has aerial image base**
- **Flood zone designations simplified**
 - **V2 replaced with VE**
- **New engineering, survey, and modeling**



12 Sullivan Street, Berwick, Maine



Maine Floodplain Management Program
Maine Department of Agriculture, Conservation and Forestry

Base map layers from the Maine Office of GIS. Flood data from FEMA.
Map produced by the Maine Floodplain Management Program, Janet Parker, CFM.

Scale: 1:2,500



GIS maps

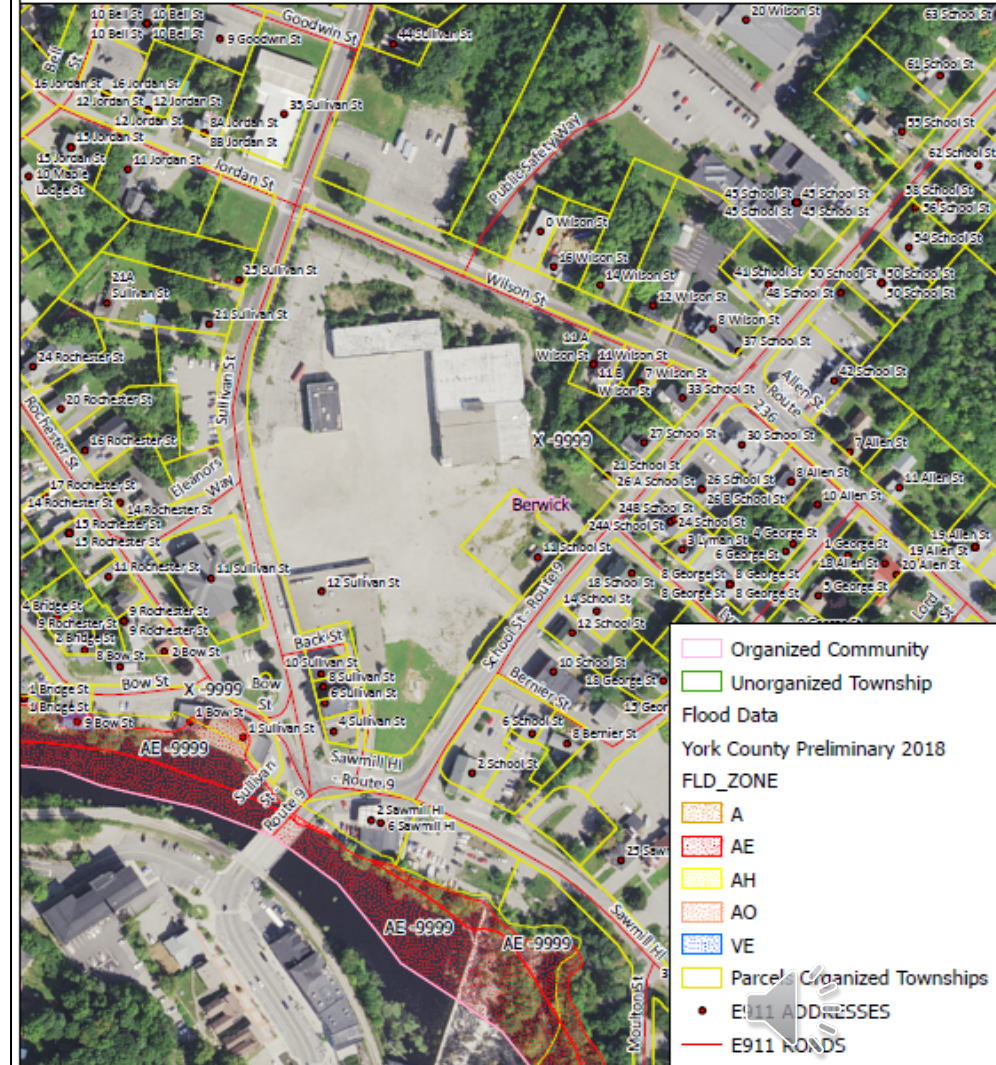
Prior flood zone
(Q3)

Preliminary new
flood zone

Flood zone

- Area reduced
- Closer aligned with river

12 Sullivan Street, Berwick, Maine



Maine Floodplain Management Program
Maine Department of Agriculture, Conservation and Forestry

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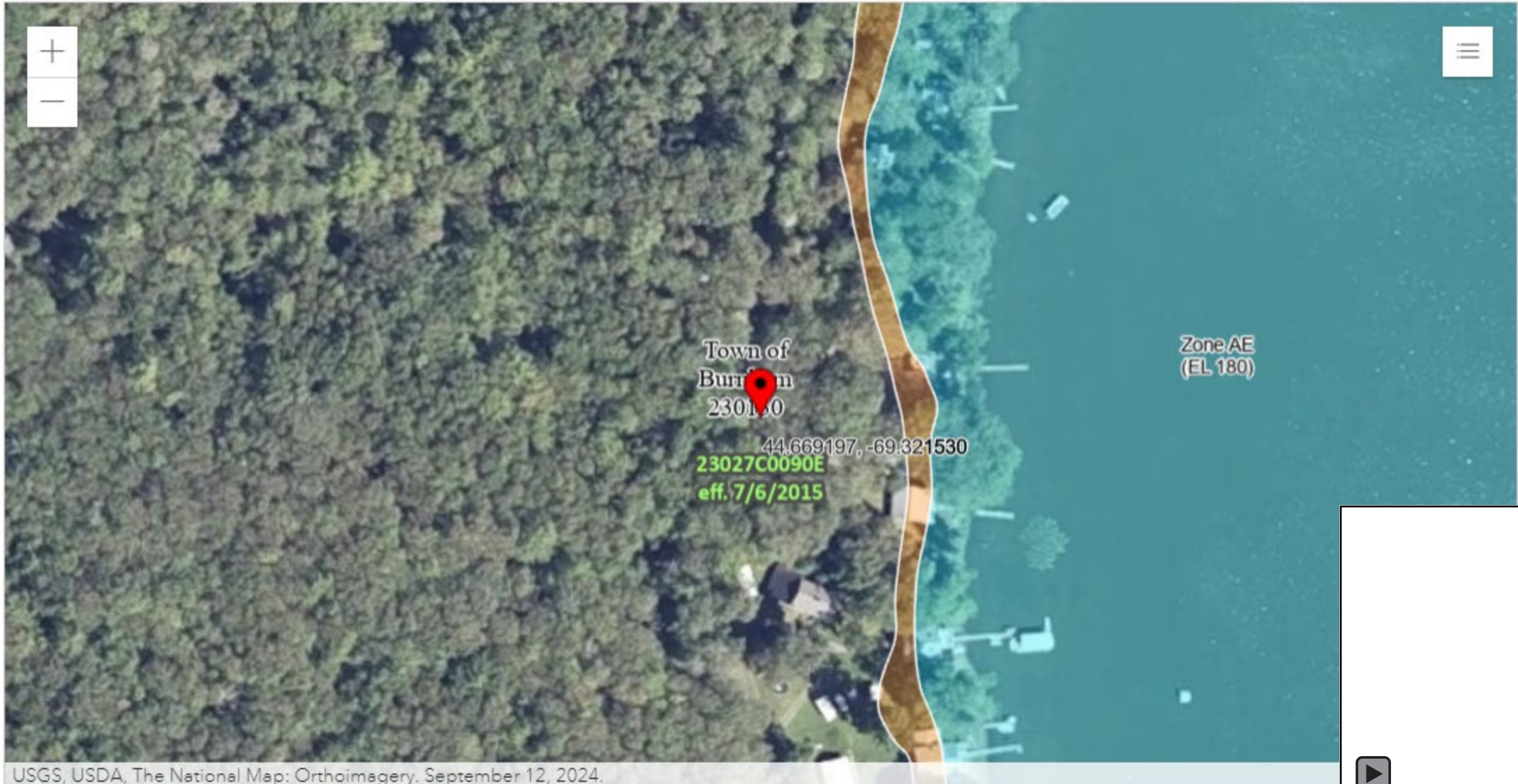
Scale: 1:2,500



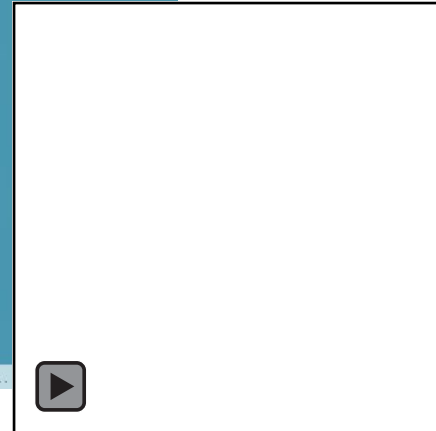
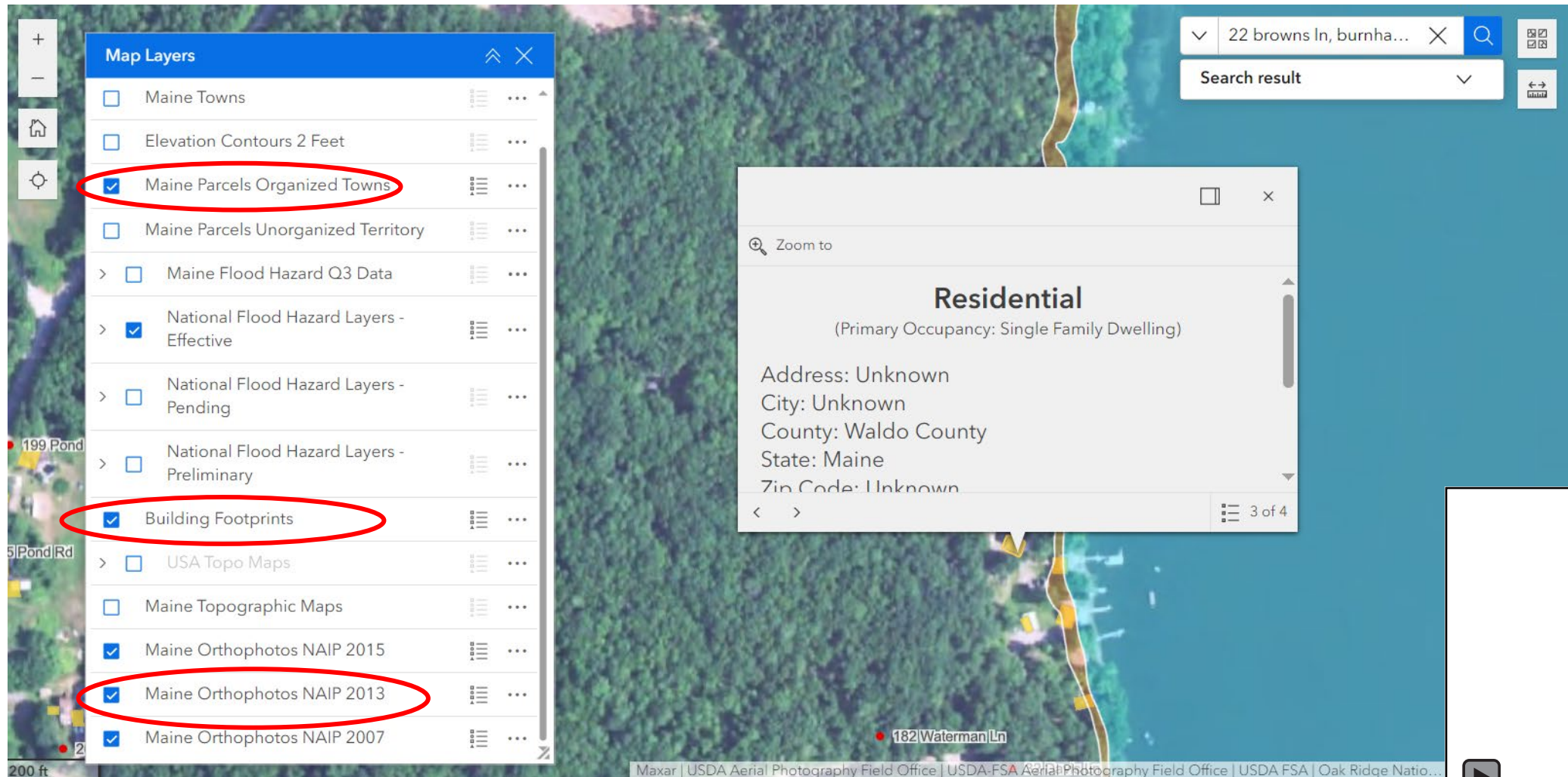
22 Browns Lane, Burnham - Where is it on the MSC?

Can't see structure at address point, even when zoomed in.

What is the brown shade? That is the 500 year flood zone, not regulatory.



22 Browns Lane, Burnham – Where is it on the Maine Flood Hazard Map?
Open Map Layers, turn on Parcels, Building Footprints, Orthophotos from other years.
Click on map building footprint for additional information, not enough information.
This location does not have parcel lines. We had to go to the town for tax maps.

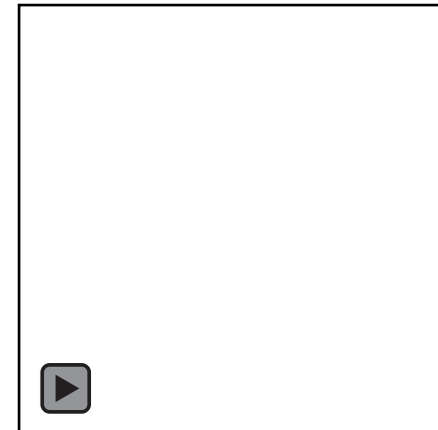


We are all on the same team!

Home or business ownership is one of the most important decisions people make in their lifetime.

We want our clients to be prepared by:

- knowing the flood risk so they can decide how much they are willing to accept
and
- how much insurance will cost before they sign on the dotted line.





Thank you

