

National Flood Insurance Program Overview

Maine Floodplain Management Program

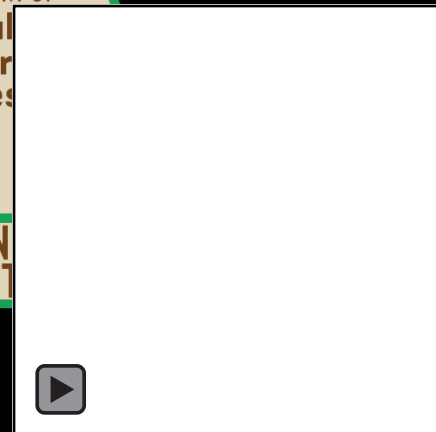
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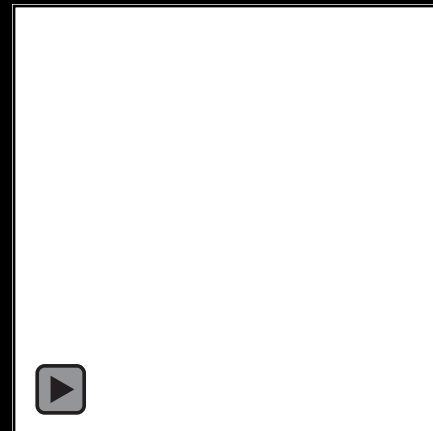
Agenda

- **Overview of the National Flood Insurance Program**

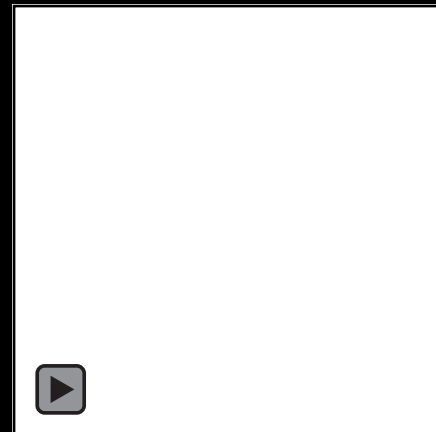
- **3 Parts:**

Mapping – Local regulations – Flood Insurance

- **Hazard Mitigation Grant Funding – MEMA**

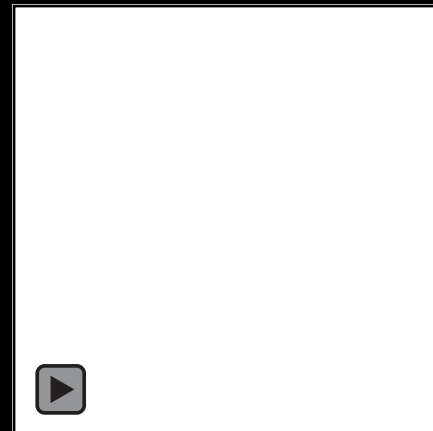


NFIP Goal: Break the Cycle



NFIP Overview

- **Flood Insurance Rate Maps**
 - FEMA maps the 1% annual chance flood
 - Foundation for local permitting
- **Regulations**
 - Via local ordinance adoption
 - Minimum standards for floodplain development
- **Flood Insurance**
 - Federally backed
 - Can be purchased in participating communities
 - It can be found in private market ... likely expensive!



National Flood Insurance Program

Title 44 Code of Federal Regulations

Federal regulations set requirements and standards.

44 CFR 60 – Criteria for Land Management and Use

44 CFR 60 Subpart A – Requirements for Flood Plain Management Regulations

44 CFR 60.3 – Floodplain Criteria for floodprone areas

The screenshot displays the Code of Federal Regulations website interface. At the top, the National Archives logo and the text "Code of Federal Regulations" are visible, along with the tagline "A point in time eCFR system" and the National Archives and Records Administration seal. A blue navigation bar highlights "Title 44". Below this, a breadcrumb trail shows the path: "Title 44 / Chapter I / Subchapter B / Part 60". A sidebar on the left contains utility icons for "Details", "Print", "Search", "Subscribe", "Timeline", "Go to Date", "Published Edition", and "Developer Tools". The main content area, titled "ECFR CONTENT", shows a hierarchical tree structure:

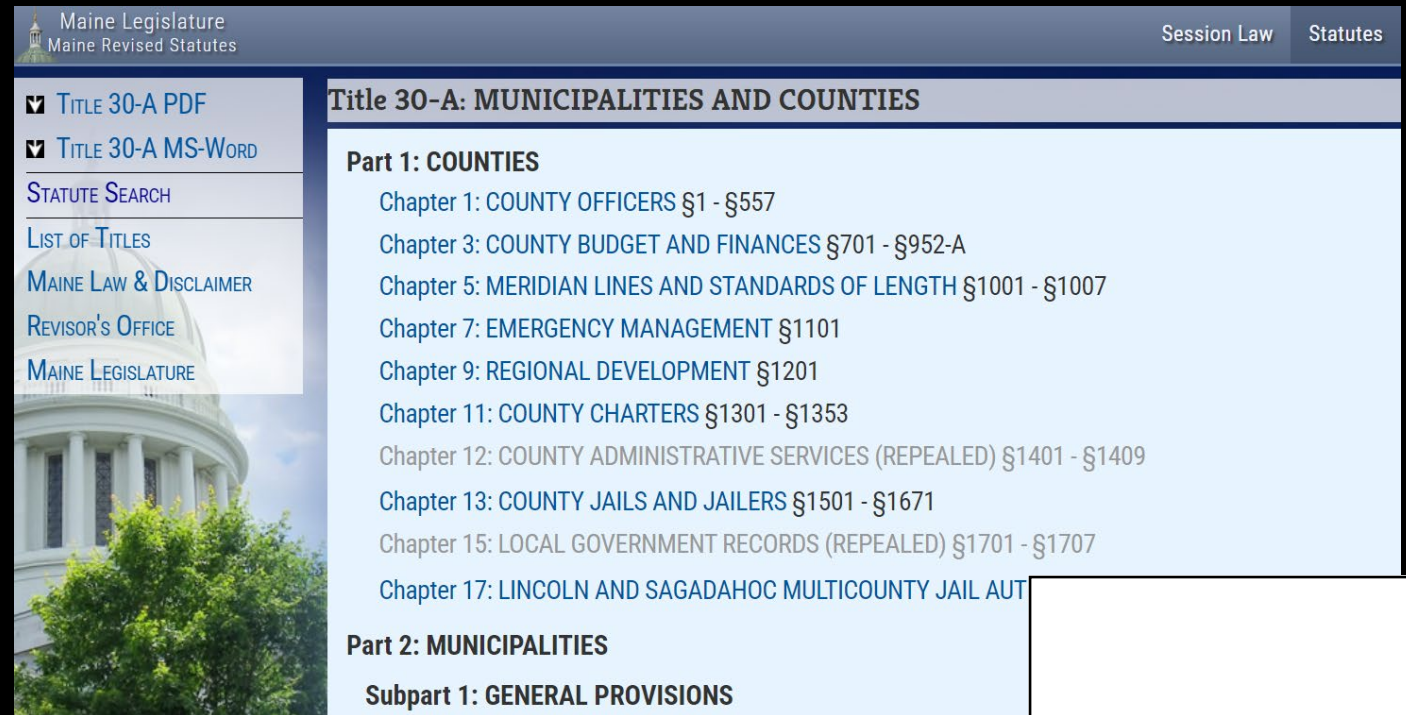
- ▼ **Title 44** Emergency Management and Assistance (Part / Section 0 – 399)
 - ▼ **Chapter I** Federal Emergency Management Agency, Department of Homeland Security (0 – 399)
 - ▼ **Subchapter B** Insurance and Hazard Mitigation (S 50 – 149)
 - ▼ **Part 60** Criteria for Land Management and Use (60.1 – 60.26)
 - ▼ **Subpart A** Requirements for Flood Plain Management Regulations (60.1 – 60.8)
 - § 60.1 Purpose of subpart.
 - § 60.2 Minimum compliance with flood plain management criteria.
 - § 60.3 Flood plain management criteria for flood-prone areas.
 - § 60.4 Flood plain management criteria for mudslide (i.e., mudflow)-prone areas.
 - § 60.5 Flood plain management criteria for flood-prone areas.
 - § 60.6 Variances and exceptions.
 - § 60.7 Revisions of criteria for flood plain management.
 - § 60.8 Definitions.
 - ▼ **Subpart B** Requirements for State Flood Plain Management Regulations
 - § 60.11 Purpose of this subpart.
 - § 60.12 Flood plain management criteria for State flood plain management areas.
 - § 60.13 Noncompliance.
 - ▼ **Subpart C** Additional Considerations in Managing Mudslide (i.e., Mudflow)-Prone and Flood-Prone Areas

Maine Statutes

- **Title 30-A MRSA**
 - **Sections: 3001-3007, 4352, 4401-4407**
- **Title 38 MRSA**
 - **Section 440**

**Maine statute follows
Federal rules.**

**More restrictive 1
foot freeboard.**



The screenshot displays the Maine Legislature's website for Title 30-A. The page is titled "Title 30-A: MUNICIPALITIES AND COUNTIES" and is organized into two main parts: "Part 1: COUNTIES" and "Part 2: MUNICIPALITIES". Under "Part 1: COUNTIES", there is a list of chapters with their respective section ranges: Chapter 1: COUNTY OFFICERS §1 - §557; Chapter 3: COUNTY BUDGET AND FINANCES §701 - §952-A; Chapter 5: MERIDIAN LINES AND STANDARDS OF LENGTH §1001 - §1007; Chapter 7: EMERGENCY MANAGEMENT §1101; Chapter 9: REGIONAL DEVELOPMENT §1201; Chapter 11: COUNTY CHARTERS §1301 - §1353; Chapter 12: COUNTY ADMINISTRATIVE SERVICES (REPEALED) §1401 - §1409; Chapter 13: COUNTY JAILS AND JAILERS §1501 - §1671; Chapter 15: LOCAL GOVERNMENT RECORDS (REPEALED) §1701 - §1707; and Chapter 17: LINCOLN AND SAGADAHOC MULTICOUNTY JAIL AUT. Under "Part 2: MUNICIPALITIES", there is a subpart titled "Subpart 1: GENERAL PROVISIONS". The website header includes "Maine Legislature" and "Maine Revised Statutes", with navigation links for "Session Law" and "Statutes". A sidebar on the left contains links for "TITLE 30-A PDF", "TITLE 30-A MS-WORD", "STATUTE SEARCH", "LIST OF TITLES", "MAINE LAW & DISCLAIMER", "REVISOR'S OFFICE", and "MAINE LEGISLATURE".



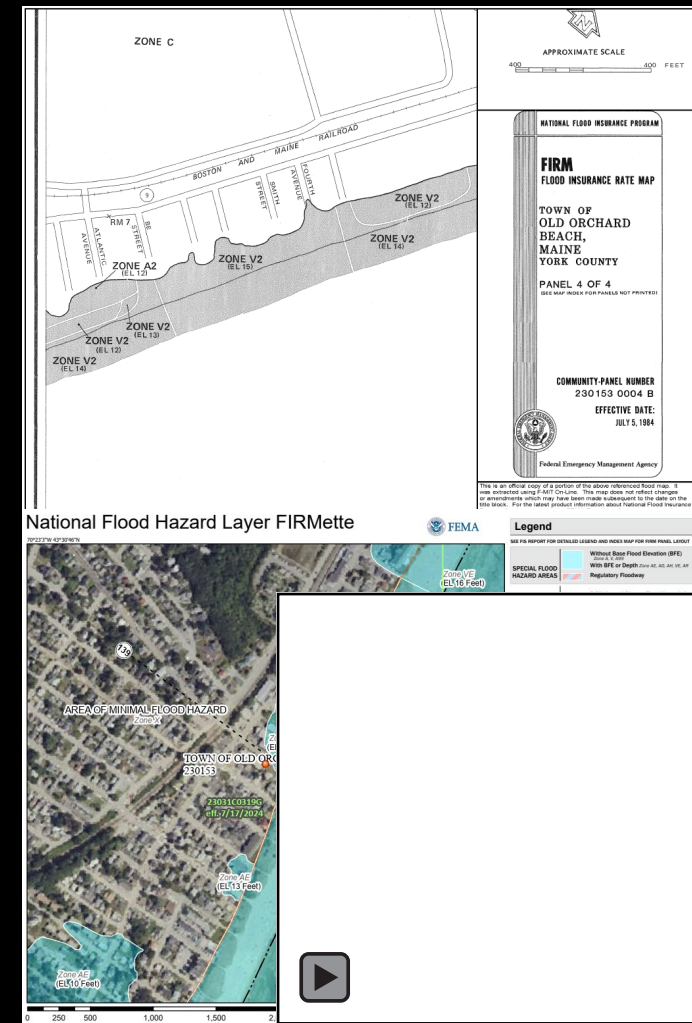
Flood Mapping

- FEMA has developed and mapped flood hazards for most communities.
- Flood maps are the basis for regulating development in flood prone areas.
- Insurance agents **no longer** use the maps only to rate policies.
- Lenders/federal agencies use the maps to determine where flood insurance is mandatory as a condition for a loan or financial assistance.



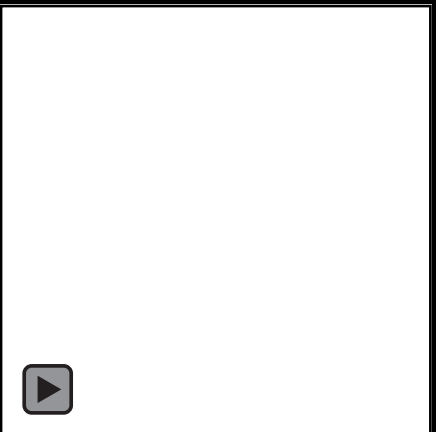
What changed on the FIRM when it was converted to DFIRM?

- New coastal and inland flood hazard analysis
- Model backed Zone A
- Re-delineation of flood hazard boundary lines to 2 foot topography
- Zone designation changes:
A1-30 = AE V1-30 = VE
- Datum change: NGVD to NAVD
- New paneling scheme/panel numbers
- Aerial photo base map



Flood Zones

A
AE
AO
AH
VE



Two Online Mapping Resources

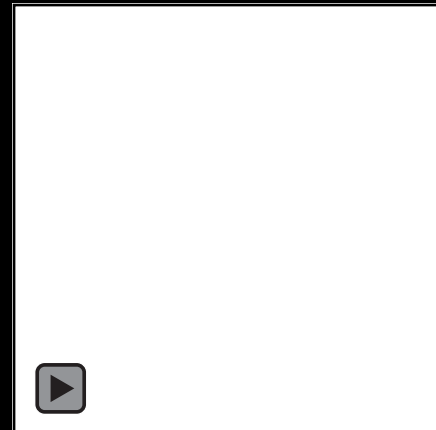
- **Maine Floodplain Management Program's**

 - Flood Hazard Map**

 - <http://www.maine.gov/dacf/flood/mapping.shtml>

- **FEMA's Map Service Center**

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



Maine Flood Hazard Mapper

<http://www.maine.gov/dacf/flood/mapping.shtml>

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[Floodplain Home](#)

[Floodplain Mapping Resources](#)

[Publications](#)

[Flood Insurance](#)

[Floodplain Ordinances & Permit Forms](#)

[Flood Information for](#)

[Featured links](#)

Maine Floodplain Management Program

Mapping Resources

Floodplain Maps Online

- View the [Maine Flood Hazard Map](#) application. This interactive web map contains the following flood hazard layers:
 - National Flood Hazard Layer (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.

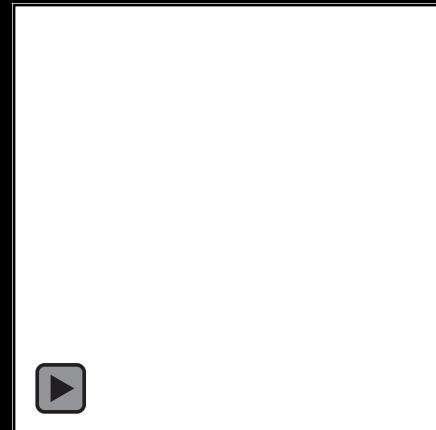
FEATURED LINKS

- [Best Available Data for A Zone Areas](#)
- [Ordinances](#)
- [Maine Floodplain Handbook](#)
- [Inter-Agency](#)



Maine Flood Hazard Mapper

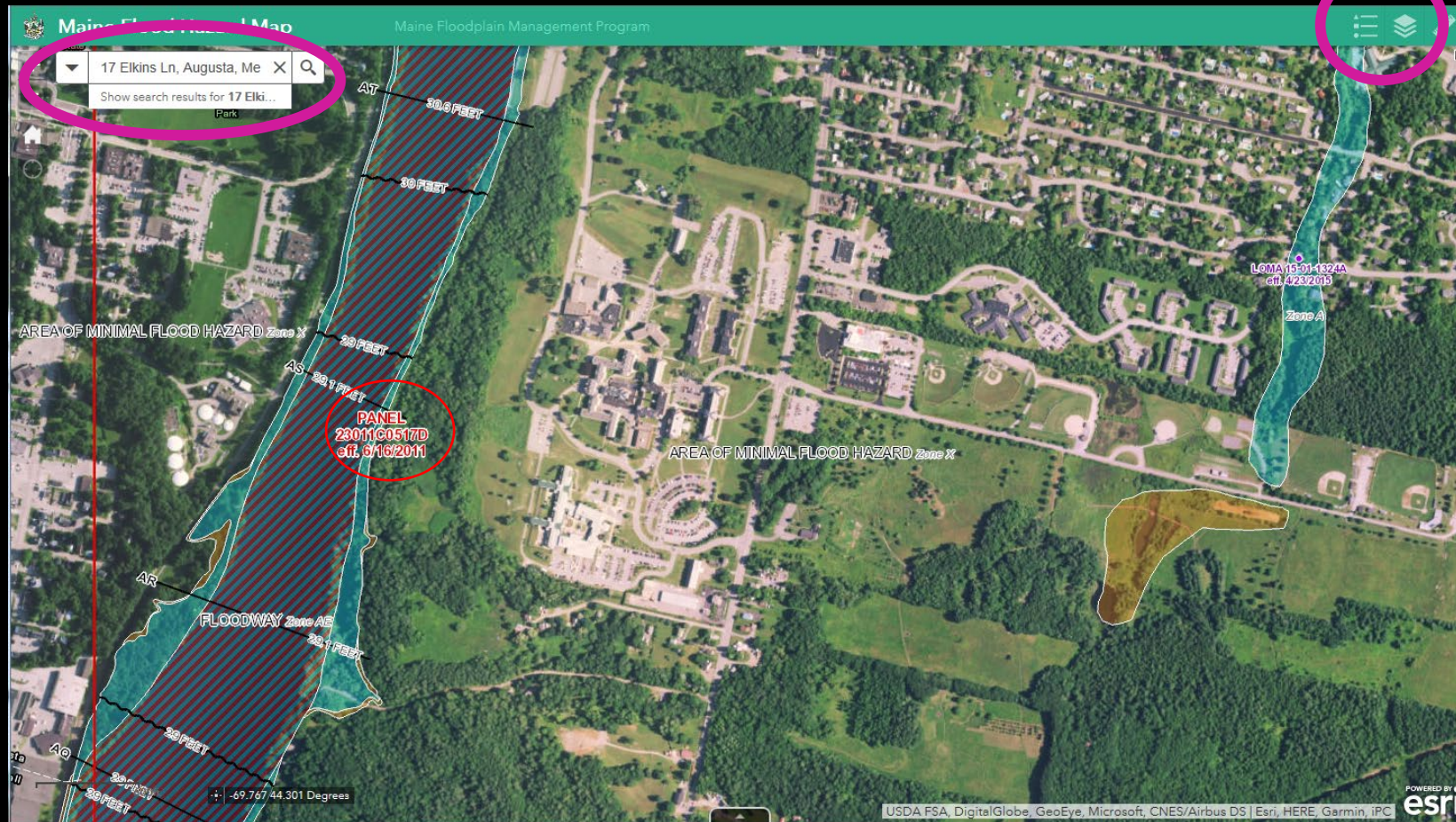
- The Maine Flood Hazard Map is a representation of the flood zones. It **does not replace the official effective FIRM**. For all regulatory uses, the currently effective official FIRM **must** be used.
- **ALWAYS CONFIRM DATA MATCHES THE OFFICIAL FLOOD INSURANCE RATE MAP**



Maine Flood Hazard Mapper

Type in the address

See what is available

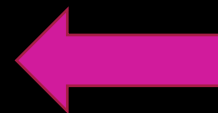


The legend panel is titled "Legend" and contains the following sections:

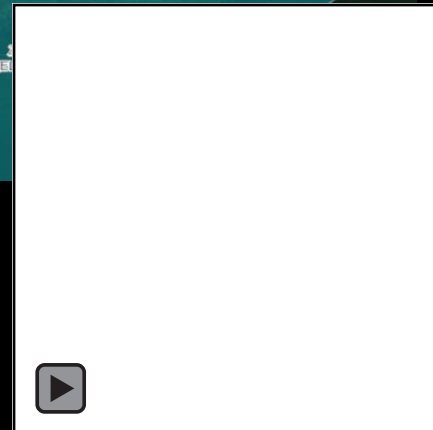
- Maine Flood Zones Preliminary**
 - A
 - AE
 - AH; AO
 - VE
 - X500
- National Flood Hazard Layers (NFHL)**
 - LOMAs
 - LOMA 15-01-1324A eff. 4/23/2013
 - FIRM Panels
 - Cross-Sections
 - Base Flood Elevations
 - Coastal Barrier Resources System Area
- Flood Hazard**
 - Limit
 - SFHA
 - Other
- Flood Hazard**
 - 1% A
 - Regu
 - Spec
 - Area
 - 0.2%
 - Futu
 - Haza
 - Area

Additional Layers

Tax Parcels



2' Topography



FEMA Map Service Center

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

The FEMA Map Service Center allows the FREE download of:

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

See instructions for “Navigating the FEMA Map Service Center”

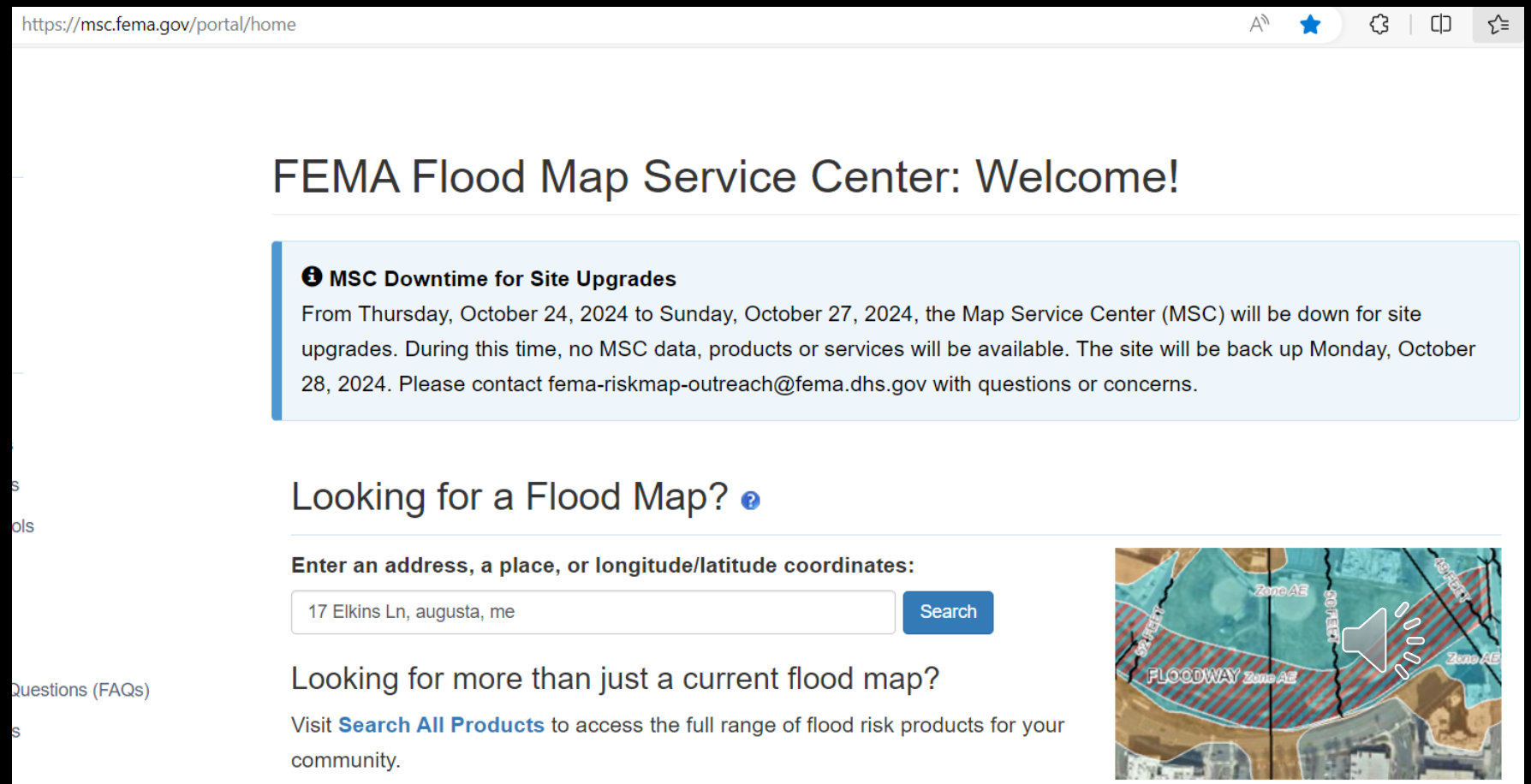


Web address: msc.fema.gov/portal/home

Enter street
address, not
case
sensitive

Enter
coordinates
in decimal
degrees

Click Search



The screenshot shows the FEMA Flood Map Service Center (MSC) website. The browser address bar displays "https://msc.fema.gov/portal/home". The page title is "FEMA Flood Map Service Center: Welcome!". A prominent blue banner contains a notice: "MSC Downtime for Site Upgrades" from Thursday, October 24, 2024, to Sunday, October 27, 2024. Below the banner, the heading "Looking for a Flood Map?" is followed by a search input field containing "17 Elkins Ln, augusta, me" and a blue "Search" button. A link for "Questions (FAQs)" is visible on the left. At the bottom, there is a link to "Search All Products" and a small map thumbnail showing flood zones like "Zone AE" and "FLOODWAY Zone AE".

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


FEMA Flood Map Service Center: Welcome!

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.

Looking for a Flood Map?

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

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.

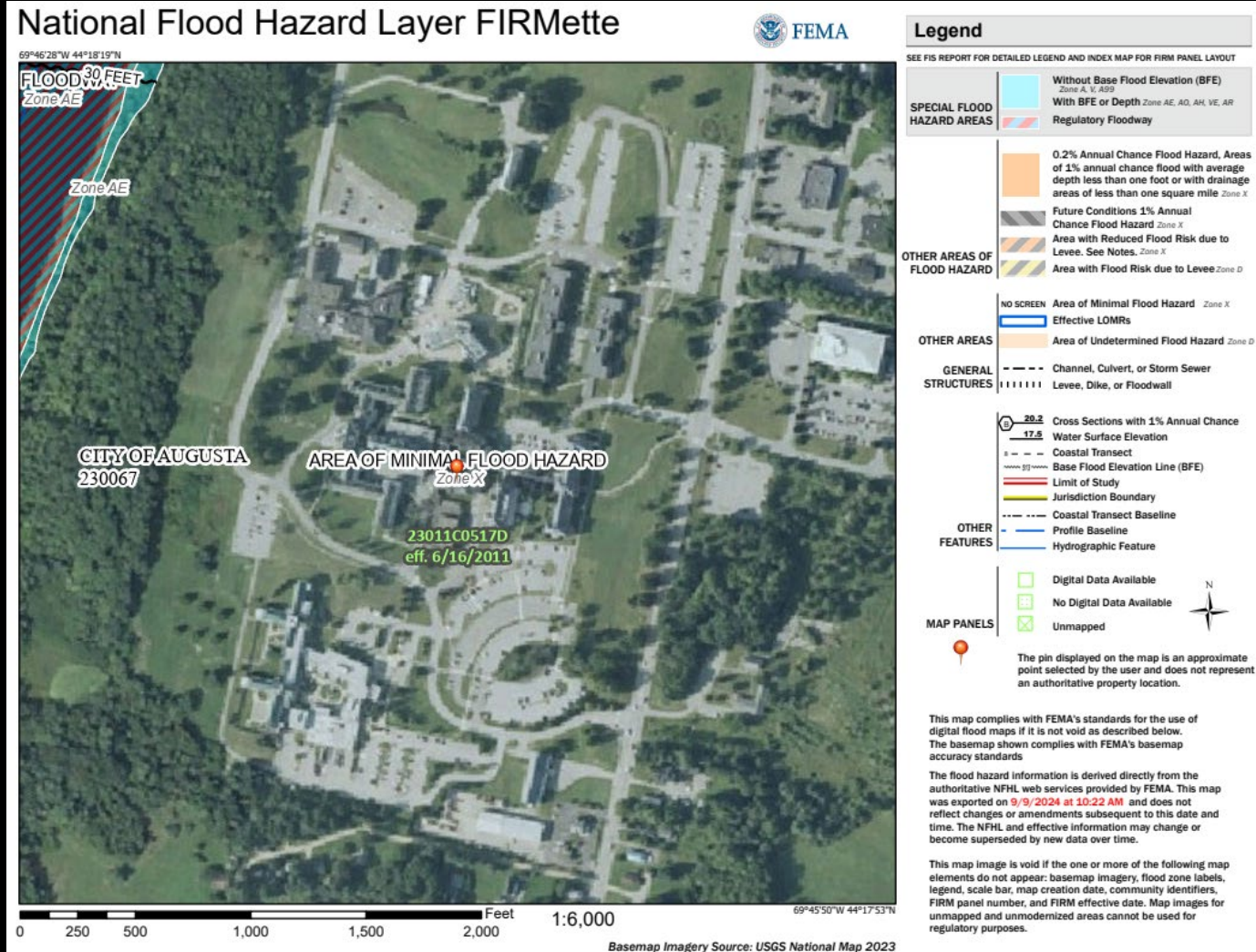


Effective FIRM

Official FIRM that must be used for a flood zone determination

FIRMette opens in a new window

Use browser tools to save or print



Ups and Downs



- There are some changes to the flood zones and base flood elevations.
- Because of the improved elevation data, there will be properties newly mapped in and newly mapped out, even in areas where the base flood elevation remains the same.
- The overall upside is that the new maps will much more accurately reflect which properties should be in and out of the SFHA.

Local Regulations

- **NFIP underwrites flood insurance in communities that adopt and enforce compliant flood regulations.**
- **Regulations ensure buildings and other development will be protected from the 1% annual chance flood levels shown on the Flood Insurance Rate Map (FIRM).**
- **Over time, exposure to hazards should be reduced as Pre-FIRM is replaced with Post-FIRM and substantially improved structures.**



Ordinance

- The ordinance is based on 44 CFR language.
- We have a model ordinance and can customize it for a community.
- Ordinance type is determined by the flood zones in the community.

FLOODPLAIN MANAGEMENT ORDINANCE
FOR THE
TOWN/CITY OF _____, MAINE

ENACTED: _____
Date


EFFECTIVE: _____
Date

CERTIFIED BY: _____
Signature

CERTIFIED BY: _____
Print Name

_____ Title

Affix Seal



Permitting

- Permits are required for development in the floodplain.
- “Development” is any man made change to improved or unimproved real estate.
- Floodplain definition of development is more restrictive than other programs.
- Local responsibility
- We have model permits

Flood Hazard Development Permit Application
&
Permit Forms

For Communities with Coastal Velocity Zones
[60.3(e)]

CONTENTS

1. Cover Letter
2. Decision Tree
3. Flood Hazard Development Permit Application
4. Flood Hazard Development Permit Part I
5. Flood Hazard Development Permit Part II
6. Flood Hazard Development Permit For Minor Development
7. Flood Hazard Development Permit For Conditional Use
8. Flood Hazard Development Permit For Floodproofing Non-Residential Structures
9. V-Zone Certificate
10. Hydraulic Openings Certificate
11. Certificate of Compliance
12. FEMA Elevation Certificate
13. FEMA Floodproofing Certificate

This document was prepared by the
Maine Floodplain Management Program
Dept. of Agriculture, Conservation & Forestry
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Augusta, Maine 04333-0093
Phone (207) 287-2801

FLOOD HAZARD DEVELOPMENT APPLICATION
_____, Maine
(All applicants must complete entire application)
[60.3(e)]

Application is hereby made for a Flood Hazard Development Permit as required under Article II of the Floodplain Management Ordinance of _____, Maine, for development as defined in said ordinance. This permit application does not preclude the need for other municipal permit applications.

Owner: _____ Address: _____
Phone No.: _____
Applicant: _____ Address: _____
Phone No.: _____
Contractor: _____ Address: _____
Phone No.: _____

LEGAL DESCRIPTION

Is this part of a subdivision? Yes No If yes, give the name of the subdivision and lot number:
Subdivision: _____ Lot #: _____
Tax Map: _____ Lot #: _____
Address: _____
Street/Road Name _____
Zip Code: _____
Town/Zip Code _____
General explanation of proposed development: _____

Estimated Value of Proposed Development (all materials and labor): \$ _____
Proposed Lowest Floor elevation [for new or substantially improved structure]: _____


OTHER PERMITS

Are other permits required from State or Federal jurisdictions? Yes No
If yes, are these other permits attached? Yes No Not Applicable

Federal and State Permits may include but are not limited to: ME/DEP/Natural Resource Protection Act, Site Location of Development Act, Metallic Mineral Exploration, Advanced Exploration and Mining, USACE/Section 9 &10 of the Rivers and Harbors Act/ Section 404 of the Clean Water Act, Federal Energy Regulation Commission.

SEWER AND WATER

Sewage Disposal: Public Private Existing Proposed Not Applicable Type _____
Water Supply: Public Private

C:\Users\janet.parker\AppData\Local\Temp\Temp1_c model permits.zip\3-5 spermit.doc 

4/6/2023

Flood Insurance

- **Most every building in a participating community is eligible for flood insurance – even buildings outside the mapped floodplain.**
- **Building and contents coverage**
- **Contents coverage available for renters**
- **Condo association and condo unit coverage**
- **Exception:** New or substantially improved buildings completely over water



Legacy Rating

- **Pre-FIRM:**
 - **Built before the first FIRM was available**
 - **Built before floodplain building standards were required**
 - **Subsidized rates**
- **Post-FIRM:**
 - **Built after the first FIRM was available**
 - **Built after floodplain building standards were required**
 - **Actuarially rated based on zone and elevation**



Flood Insurance Risk Rating 2.0

Why Risk Rating 2.0



RESPONSIBILITY: FEMA has the statutory mandate to set actuarially sound rates and clearly communicate risk.



EQUITY: Individuals will no longer pay more than their share in flood insurance premiums based on the value of their homes. Roughly 2/3 of policyholders with older pre-FIRM homes will see a premium decrease.



SUSTAINABILITY: Risk Rating 2.0 sets the NFIP on a path to become more financially resilient.



Risk Rating 2.0 premiums will more accurately reflect a property's unique flood risk by considering a broader range of variables.

Legacy Rating

FEMA-sourced data

Rating Variables

- Flood Insurance Rate Map Zone
- Base Flood Elevation
- Foundation Type
- Structural Elevation (Special Flood Hazard Area Only)

1%-Annual Chance of Flooding (Frequency)

Fees and Surcharges



Risk Rating 2.0

FEMA-sourced data

Additional data sources: Federal government-sourced data, commercially available third-party

Cost to Rebuild

Rating Variables

- Distance to Coast/Ocean/River
- Stream Order
- Flood type — Fluvial/Pluvial
- Ground Elevation
- First Floor Height
- Construction Type/Foundation Type

Broader Range of Flood Frequencies 

Fees and Surcharges

Hazard Mitigation Grant Funding Maine Emergency Management Agency

The screenshot displays the homepage of the Maine Emergency Management Agency. At the top, the agency's name and logo are visible, along with navigation links for Contact Us, Newsroom, Calendar, and Sitemap. A search bar is also present. The main navigation menu includes Home, About, Weather, EMA Community, Hazards, Preparedness, Response & Recovery, Grants, and Homeland Security. A red banner below the navigation menu reads "Severe Winter Weather. [Read our press release for details.](#)".

The "Grants" dropdown menu is open, listing the following programs:

- Homeland Security Grant Program
- Nonprofit Security Grant Program (NSGP)
- State & Local Cybersecurity Grant Program (SLCGP)
- Operation Stonegarden Grant Program
- Emergency Management Performance Grant (EMPG)
- FEMA Hazard Mitigation Assistance (HMA)**
- Individual Assistance Grant Program (IA)
- Public Assistance Grant Program

The "FEMA Hazard Mitigation Assistance (HMA)" option is highlighted in blue. A red box is overlaid on the page, containing the text "Wa FEMA Hazard Mitigation Assistance Grant Awards".

Other visible elements include a "Disaster Information" button, a "Hurricane Evacuation Dashboard" button, and a "Maine Weather" section with links for "Current Forecast by Zone", "Alerts and General Weather Forecast", "Weather Information Resources", and "Wildfire Danger Report".

Hazard Mitigation Grants

Hazard Mitigation Projects

OVERVIEW

The state of Maine is vulnerable to a host of natural hazards. State and local government are responsible to safeguard the general public by planning for the occurrence of these and other hazards.

Hazard Mitigation:

Any sustained action taken to reduce or eliminate the long-term risk to human life and property from natural hazards.

To reduce future risk, the Federal Emergency Management Agency (FEMA) administers three Hazard Mitigation Assistance (HMA) grant programs:

Pre-Disaster Mitigation Assistance Program (PDM)

This is an annual grant opportunity that is not disaster related. PDM is nationally competitive.

Flood Mitigation Assistance (FMA)

This is an annual grant opportunity for properties insured under the NFIP. FMA is nationally competitive.

Hazard Mitigation Grant Program (HMGP)

These are post disaster grants that become available after a Presidential disaster declaration. The application process is administered by the State. HMGP is competitive statewide.

Eligibility

FEMA awards funds to State, U.S. Territory, and Federally-recognized tribal Applicants, who in-turn provide sub awards to local government Sub-applicants. A local jurisdiction must be included in a current local hazard mitigation plan to be eligible for HMA.

Typical Project Types in Maine

- Generators for critical facilities
- Culverts / drainage upgrades
- Bank Stabilization
- Acquisition / demolition
- Elevation

Application Process

- **Notification** - The State notifies of grant availability, requirements and deadlines
- **Application development** – The State provides workshops to help develop competitive applications
- **State Review** - The State Review Council reviews and scores eligible applications
- **State Submittal** – The State submits eligible, top scored applications to FEMA
- **FEMA Review** - FEMA reviews applications for cost benefit, environmental/historic compliance and feasibility to determine funding

Benefit Cost Analysis (BCA)

All projects must be cost beneficial in order to be funded. For information, please see MEMA's BCA guidance page.

Cost Sharing

All projects require a local non-federal cost share that cannot be matched with other Federal dollars. This amount is usually a 25% cost share.

Key Concepts:

- ✓ Projects must be cost beneficial to be awarded
- ✓ Communities must be in a Mitigation Plan
- ✓ A local cost share is required (usually 25%).



Hazard Mitigation Assistance

The Department of Homeland Security (DHS) Federal Emergency Management Agency (FEMA) Hazard Mitigation Assistance (HMA) programs present a critical opportunity to reduce the risk to individuals and property from natural hazards while simultaneously reducing reliance on Federal disaster funds.

A Common Goal

While the statutory origins of the programs differ, all share the common goal of reducing the risk of loss of life and property due to natural hazards.

Funding Disaster Recovery Efforts

The Unified Hazard Mitigation Assistance Grant Programs

The Hazard Mitigation Grant Program (HMGP)

is authorized by Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (the Stafford Act), Title 42, United States Code (U.S.C.) 5170c. The key purpose of HMGP is to ensure that the opportunity to take critical mitigation measures to reduce the risk of loss of life and property from future disasters is not lost during the reconstruction process following a disaster. HMGP is available, when authorized under a Presidential major disaster declaration, in the areas of the State requested by the Governor. The amount of HMGP funding available to the Applicant is based upon the total Federal assistance to be provided by FEMA for disaster recovery under the Presidential major disaster declaration.

The Pre-Disaster Mitigation (PDM)

program is authorized by Section 203 of the Stafford Act, 42 U.S.C. 5133. The PDM program is designed to assist States, Territories, Indian Tribal governments, and local communities in implementing a sustained pre-disaster

The Flood Mitigation Assistance (FMA)

program is authorized by Section 1366 of the National Flood Insurance Act of 1968, as amended (NFIA), 42 U.S.C. 4104c, with the goal of reducing or eliminating claims under the National Flood Insurance Program (NFIP).

The Repetitive Flood Claims (RFC)

program is authorized by Section 1323 of the NFIA, 42 U.S.C. 4030, with the goal of reducing flood damages to individual properties for which one or more claim payments for losses have been made under flood insurance coverage and that will result in the greatest savings to the National Flood Insurance Fund (NFIF) in the shortest period of time.

The Severe Repetitive Loss (SRL)

program is authorized by Section 1361A of the NFIA, 42 U.S.C. 4102a, with the goal of reducing flood damages to residential properties that have experienced severe



How can we help you?

- **Workshops**
- **Technical Assistance/project guidance**
- **Ordinance or mapping updates/questions**
- **Community Rating System**
- **Insurance Questions**
- **Public outreach material**
- **Before/during/after an event**
- **Special events**



Contact Us

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