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Town of Scarborough, Maine

259 US ROUTE ONE, PO BOX 360
SCARBOROUGH, MAINE • 04070-0360

FEMA Preliminary Flood Insurance Rate Maps & Process

As of early November FEMA (Federal Emergency Management Agency) has provided Scarborough and other Cumberland County communities with copies of the new Preliminary Flood Insurance Rate Maps (FIRM).

FEMA has conducted a coastal study and has generated these new preliminary FIRMs with updated flood hazard risk information and flood zone boundaries. These preliminary FIRMs are available for viewing at the Planning and Codes Department at Scarborough Town Hall as well as on the Town's website using our on-line GIS mapping system: <http://www.scarborough.me.us/>

When using the GIS mapping system, it is possible to find individual properties and then use the "Floodplain Data" layer to show the proposed floodplain maps and zones that may apply.

The specific timeline for reviewing, appealing, revising and ultimately locally adopting these updated FIRMs is dictated by FEMA with the following key steps in the process (see the attached proposed timeline):

- FEMA conducted Community Coordination Meetings last week that were designed for community officials to help understand the mapping and adoption process, schedule and appeals requirements. At this meeting FEMA indicated that they would conduct two public meetings per county sometime in February before the 90-day appeal period. They have not set a date or place for these meetings.
- Following the meetings mentioned above there will be a 90-day appeal period during which property owners and municipalities can submit appeals of various aspects of the preliminary FIRMs. Any appeals need to be submitted in a manner that follows the requirements as prescribed by FEMA.
- After the appeal period and any resolution of the appeals, FEMA will issue a Letter of Final Determination (LFD). The LFD establishes the final FIRMs that the Town must adopt within six (6) months of issuance of the LFD.

Town of Scarborough's Review of Preliminary FIRMs

Over the past three (3) or more years since FEMA withdrew the earlier preliminary FIRMs, the Town and our consultant have been monitoring FEMA's work on further updating the maps. The Town's effort is to help ensure the maps are as accurate as possible in delineating and forecasting flood hazard risk to the properties and homeowners in Town.

Because we anticipated questions and concerns with the new boundaries of the Preliminary FIRMs, we commissioned our consultant in early summer to begin data gathering and preparing for a close review (and possible appeal) of the anticipated Preliminary FIRMs.

Now that the Preliminary FIRMs have been issued and reviewed, the Town's concerns about the new limits of the flood zones, and the methodology for establishing them have been verified. The questions and concerns center around:

- Whether or not the "wave and wind model" used to calculate the wave height (and therefore the extent of flooding) in a 100-year flood event is appropriate for Scarborough's location and characteristics and is consistent with neighboring towns.

And

- Whether or not the assumptions and methods used in forecasting the extent of flooding around the perimeter of Scarborough Marsh are the best to accurately depict the impacts of a 100-year flood event.

Given these questions and concerns remain, the Town's consultant continues his flood modeling work and preparation for an appeal of the Preliminary FIRMs. We are also trying to keep the public as informed as possible through our website, other public outreach and encouraging FEMA to conduct public meetings.

Also attached is the presentation that FEMA provided the municipalities at the Community Coordination Meeting on January 8th.

Since this process is on-going and dynamic, the Town will continue to provide updates on our website and through other forms of outreach to help keep the public notified.

Post-Preliminary Phase Timeline

Typical Post Preliminary Phase takes approximately 14-20 months to complete



**LFD scheduled in January due to the annual Town Meeting requirement*

