

TOWN OF

*Old Orchard Beach*

THE FINEST, CLEANEST BEACH IN THE WORLD



**To:** Town Council

**From:** Planner – Jeffrey Hinderliter

**Date:** December 9, 2013

**Re:** FEMA Preliminary Flood Insurance Rate Maps & Process

As of early November FEMA (Federal Emergency Management Agency) provided Old Orchard Beach with copies of the new Preliminary Flood Insurance Rate Maps (FIRM).

FEMA conducted a coastal study and 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 Code Department at Old Orchard Beach Town Hall as well as on the Town's website using our on-line GIS mapping system: [http://www.oobmaine.com/Pages/OldOrchardBeachME\\_WebDocs/gis](http://www.oobmaine.com/Pages/OldOrchardBeachME_WebDocs/gis)

When using the GIS mapping system, it is possible to find individual properties and then use the "FEMA Draft 2013" layer to show the proposed floodplain maps and zones that may apply. You can compare the proposed maps to the existing by ticking on "FEMA Floodplains." This displays the layer that is the current floodplain zones.

The specific timeline for reviewing, appealing, revising, and ultimately locally adopting these updated FIRMs, is not yet established, but the following are the steps the Town believes FEMA will take:

- o It is the Town's current understanding that FEMA intends to hold a meeting intended for the general public at a later date following the meeting with municipal officials, and that the general public meeting will be a single meeting for all York County municipalities.
- o The Town is urging FEMA to instead conduct a meeting specifically for Old Orchard Beach residents, or at the least to have a joint meeting with Scarborough, because of the common experience with the Scarborough Marsh. In addition the Town is asking that FEMA not begin the 90-day appeal period until after the meeting for the general public is held. Notice on the Town website and in local newspapers and other media sources will be provided once the Town is sure of the date and time of a FEMA meeting.

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- o **The 90-day appeal period is the timeframe allowed for property owners to submit appeals of various aspects of the preliminary FIRMSs, such as the proposed Base Flood Elevations, the extent of the flood zone designations and the like. Any appeals need to be submitted in a manner that follows the requirements as prescribed by FEMA. Old Orchard Beach will submit an appeal of certain aspects of the proposed new flood elevations. Property owners should not rely on the Town's appeal but should determine independently if they wish to file an appeal specific to their property.**
- o **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.**

**Given the above, we anticipate the following steps and associated timelines: Municipal Officials Meeting could occur in January; a general Public Meeting could occur in February; a 90-day Appeal process could be roughly in the January thru April/May time period; a Letter of Final Determination in the spring or early summer of 2014; and FIRM adoption sometime during the first half of 2015. The exact schedule though will be dictated by FEMA as the process occurs.**

## Town of Old Orchard Beach's Review of Preliminary FIRMs: December, 2013

Over the past three (3) or more years since FEMA withdrew the earlier preliminary FIRMs the Town and our consultant, Ransom Engineering, 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 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 been initially reviewed by Ransom Engineering, the Town's concerns about the new limits of the flood zones, elevations, and the methodology for establishing them, have been verified (see attachment F- Ransom Engineering Proposal for OOB appeal to proposed FEMA maps).

Given the questions and concerns, the Town is doing the following:

- Coordinating with FEMA, the State Floodplain Coordinator and our Congressional Delegation in order to better understand the data and methods for generating the Preliminary FIRMs.
- Having our consultant conduct their own flood modeling with more localized data and assumptions, which may lead to a municipal appeal of certain aspects of the Preliminary FIRMs.
- Working with our consultant to prepare an appeal.
- Encouraging FEMA to conduct a Public Meeting to present the Preliminary FIRMs to the public and explain the methods and implications of new flood zone boundaries.
- Developing a website page on oobmaine.com devoted to the proposed FEMA mapping, flood insurance changes and other matters.
- Developing a strategy to notify property owner's about the proposed FEMA mapping changes and potential impacts.

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.

# **ATTACHED DOCUMENTS**

- A. FEMA PUBLICATIONS CONCERNING FLOOD INSURANCE CHANGES**
- B. MAP SHOWING AREAS OF OOB THAT WERE FORMERLY OUT OF THE REGULATED FLOODPLAIN BUT ARE NOW PROPOSED TO BE IN THE REGULATED FLOODPLAIN**
- C. FEMA LETTER INTRODUCING THE MOST RECENT (5 Nov. 2013) FLOODPLAIN MAPS**
- D. FEMA PUBLICATIONS DISCUSSING MAP APPEALS AND PROTESTS**
- E. RANSOM ENGINEERING PROPOSAL FOR OOB APPEAL TO PROPOSED FEMA MAPS**
- F. PROPOSED MENEDEZ – ISAKSON HOMOWNER FLOOD INSURANCE AFFORDANILITY ACT**