



Maine Floodplain Management Program

Department of Agriculture, Conservation and Forestry

Acronyms

NFIP – National Flood Insurance Program

FIRM – Flood Insurance Rate Map

DFIRM – Digital Flood Insurance Rate Map

FIRMette – a small area of the FIRM, official effective data

SFHA – Special Flood Hazard Area

NFHL – National Flood Hazard Layer – the GIS file name for digital flood data

Q3 – digitized FIRMs, not complete

BFE – Base Flood Elevation

FIS – Flood Insurance Study

LOMC – Letter of Map Change, includes the following:

LOMA – Letter of Map Amendment, applicable to a parcel or structure on natural ground

LOMR – Letter of Map Revision, changes to flood zone, BFE, or flood hazard boundary line

LOMA-F – Letter of Map Amendment based on Fill, where fill was placed to raise the elevation

CLOMR – Conditional Letter of Map Revision based on engineering plans to remove property from the SFHA

CLOMR-F - Conditional Letter of Map Revision based on Fill

SOMA – Summary of Map Actions, a report that identifies whether existing LOMCs will remain in effect or be superseded

LAG – Lowest Adjacent Grade

Flood Zones

1% Annual Chance Flood – 100 year event

A – Approximate study, no BFE

AE – Detailed study with BFE

AO, AH – Areas of shallow flooding, sheet flow, or ponding

VE – Velocity zone associated with ocean waves, with BFE

X – outside mapped flood hazard area

X shaded - .2% Annual Chance Flood, 500-year event

Floodway – Channel of a river where flood risk is highest

CBRS – Coastal Barrier Resource System, USFW designated habitat areas, no flood insurance available

OPA – Otherwise Protected Area, similar to CBRS

LiMWA – Limit of Moderate Wave Action, Coastal A zone

Mapping Phases

Preliminary Map –intended for community review, public viewing

Pending Map – Once FEMA set the final map date, maps move from “Preliminary” to “Pending, due to become effective within 6 months

Final Map –effective FIRM

Digital Flood Insurance Rate Maps (DFIRMs) in Maine

County Wide	Effective Date	Community	Effective Date
Androscoggin	July 8, 2013	Allagash	April 2, 2003
Cumberland	June 20, 2024	Eagle Lake	August 2, 2006
Hancock	July 20, 2016	Fort Kent	July 6, 2016
Kennebec	June 16, 2011	Mapleton	December 18, 2007
Knox	July 6, 2016	Van Buren	January 16, 2008
Lincoln	July 16, 2015		
Oxford	July 7, 2009		
Sagadahoc	July 16, 2015		
Waldo	July 6, 2015		
Washington	July 18, 2017		
York	July 17, 2024		

Watershed

Lower Penobscot Watershed Effective July 19, 2023

Bangor, Bradley, Brewer, Carmel, Clifton, Corinth, Dixmont, Eddington, Etna, Exeter, Glenburn, Hampden, Hermon, Holden, Kenduskeag, Levant, Milford, Newburgh, Old Town, Orono, Orrington, Plymouth, Stetson, and Veazie.

STATE OF MAINE

IN THE YEAR OF 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:

Sec. 1. 33 MRSA §173, sub-§5, as amended by PL 2017, c. 181, §2, is further amended to read:

5. Known defects. Any known defects; ~~and~~

Sec. 2. 33 MRSA §173, sub-§6, ¶B, as enacted by PL 2017, c. 181, §3, is amended to read:

B. Any means other than a public way, in which case the seller shall disclose information about who is responsible for maintenance of the means of access, including any responsible road association, if known by the seller; and

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;

B. Whether, during the time that the prospective seller has owned the property:

(1) Any flood events affected the property or a structure on the property;

(2) Any flood-related damage to a structure occurred on the property;

(3) Any flood insurance claims were filed for a structure on the property and, if so, the date of each claim; and

(4) Any past disaster-related aid was provided related to the property or a structure on the property from federal, state or local sources for the purposes of flood recovery and, if so, the date of each payment; and

C. For the purposes of this subsection, "flood" means:

(1) A general and temporary condition of partial or complete inundation of normally dry areas from:

(a) The overflow of inland or tidal waters; or

(b) The unusual and rapid accumulation or runoff of surface waters from any source; or

(2) The collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels or suddenly caused by an unusually high water level in a natural body of water, accompanied by a severe storm or by an unanticipated force of nature, such as a flash flood or an abnormal tidal surge, or by some similarly unusual and unforeseeable event that results in flooding as described in subparagraph (1), division (a).

Sec. 4. 33 MRSA §193, sub-§3, ¶B, as enacted by PL 2019, c. 142, §2, is amended to read:

B. Any means other than a public way, in which case the seller shall disclose information about who is responsible for maintenance of the means of access, including any responsible road association, if known by the seller; and

Sec. 5. 33 MRSA §193, sub-§4 is enacted to read:

4. 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;

B. Whether, during the time that the prospective seller has owned the property:

(1) Any flood events affected the property or a structure on the property;

(2) Any flood-related damage to a structure occurred on the property;

(3) Any flood insurance claims were filed for a structure on the property and, if so, the date of each claim; and

(4) Any past disaster-related aid was provided related to the property or a structure on the property from federal, state or local sources for the purposes of flood recovery and, if so, the date of each payment; and

C. For the purposes of this subsection, "flood" means:

(1) A general and temporary condition of partial or complete inundation of normally dry areas from:

(a) The overflow of inland or tidal waters; or

(b) The unusual and rapid accumulation or runoff of surface waters from any source; or

(2) The collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels or suddenly caused by an unusually high water level in a natural body of water, accompanied by a severe storm or by an unanticipated force of nature, such as a flash flood or an abnormal tidal surge, or by some similarly unusual and unforeseeable event that results in flooding as described in subparagraph (1), division (a).

Sec. 6. 33 MRSA §194 is enacted to read:

§194. Delivery and time of disclosure; cancellation of contract

1. Definition. As used in this section, "flood risk disclosure statement" means a statement containing, at minimum, the information required by section 193, subsection 4.

2. Delivery and time of disclosure. The seller of nonresidential real property under this subchapter shall deliver or cause to be delivered a flood risk disclosure statement to the purchaser no later than the time the purchaser makes an offer to purchase, exchange or option the property or exercises an option to purchase the property pursuant to a lease with an option to purchase.

3. Terminate contract. If the seller does not deliver or cause to be delivered a flood risk disclosure statement to the purchaser before the purchaser makes an offer or exercises an option in accordance with subsection 2, the purchaser may terminate any resulting real estate contract or withdraw the offer within 72 hours after receipt of the flood risk disclosure statement.

4. Withdrawal without penalty. If the purchaser terminates a real estate contract or withdraws an offer pursuant to this section, the termination or withdrawal is without penalty to the purchaser and the seller shall promptly return to the purchaser any deposits made by the purchaser.

5. Rights waived. Any rights of the purchaser to terminate a real estate contract provided by this section are waived conclusively if not exercised prior to settlement or occupancy, whichever is earlier, by the purchaser in the case of a sale or exchange, or prior to settlement in the case of a purchase pursuant to a lease with an option to purchase. Any rights of the purchaser to terminate a real estate contract for reasons other than those set forth in this section are not affected by this section.

6. Invalidated. A transfer subject to this subchapter is not invalidated solely because of the failure of any person to comply with this subchapter.



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How to use the FEMA NFHL Viewer

May 5, 2023

FEMA provides the [National Flood Hazard Layer \(NFHL\)](#) viewer as an interactive flood map tool for the whole country. The dynamic map shows the currently effective National Flood Hazard Layer. The NFHL viewer will enable users to create maps as a FIRMette or full-size FIRM panel.

1. Go to the FEMA National Flood Hazard Viewer website, <https://www.fema.gov/national-flood-hazard-layer-nfhl>.
2. Scroll down past the introduction and click on the NFHL Viewer link.

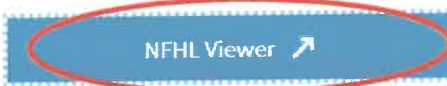
Map Service Center

Access localized National Flood Hazard Layer data by searching FEMA's Map Service Center.



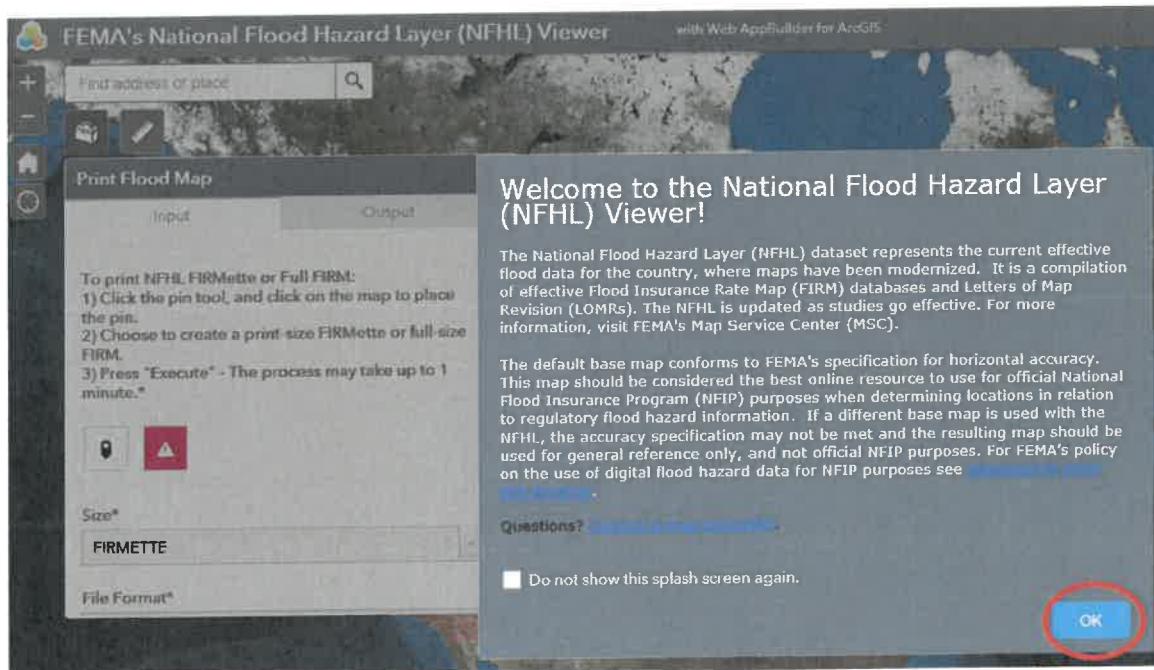
NFHL ArcGIS Viewer

Or you you may view, download, and print current local digital effective flood hazard data in an ArcGIS map.

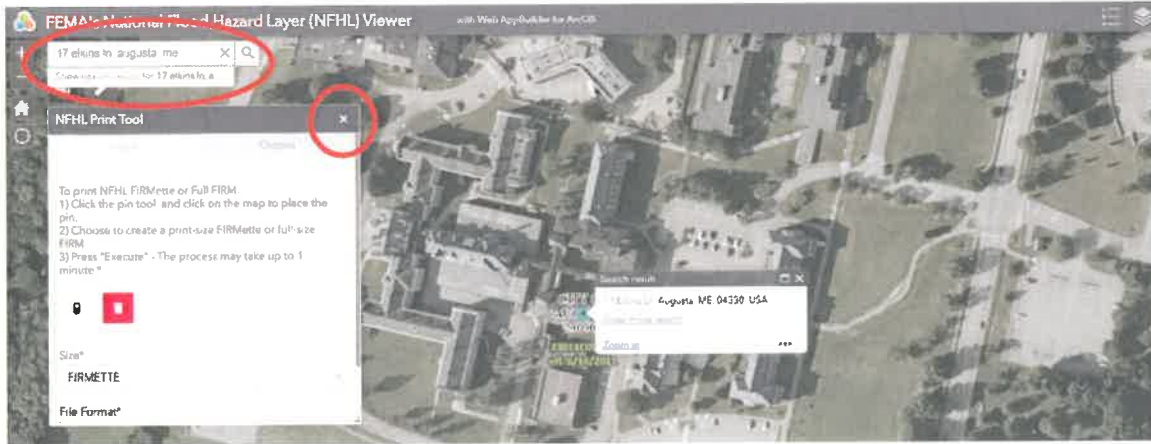


A new web page will open showing the FEMA National Flood Hazard Layer Viewer.

- Click OK to enter the application.

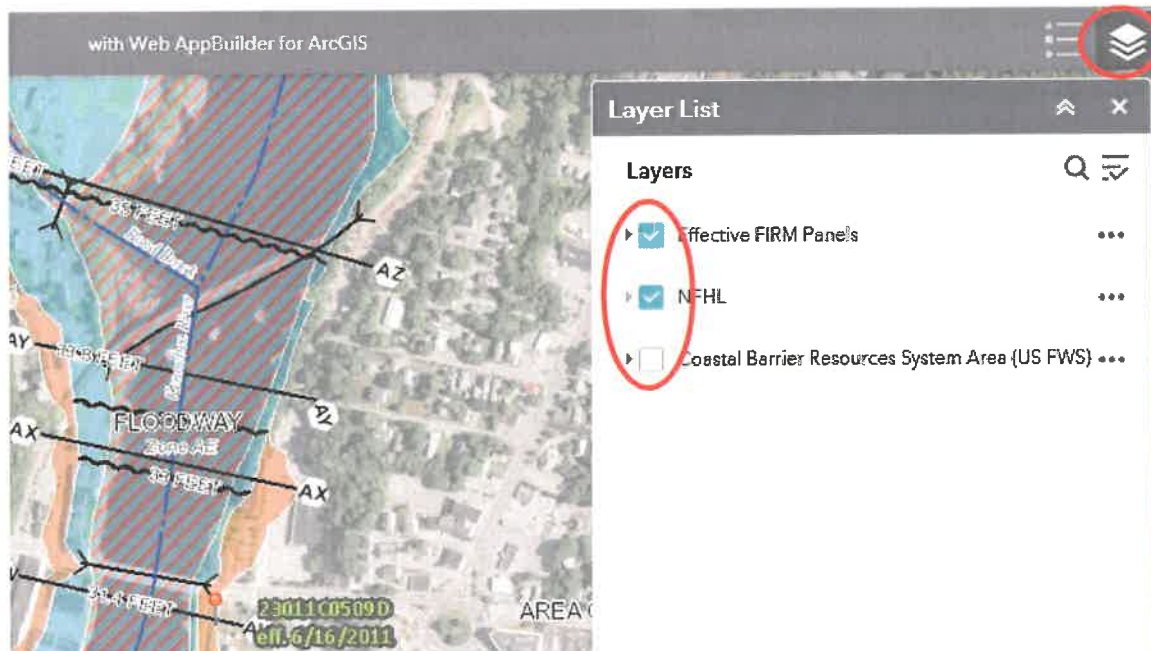


3. Enter an address in the search box in the upper left corner of the page, click the search button. The map will zoom to that location. You can scroll and pan to find your site.
 - Close the Print Flood Map option by clicking on the “x”, it can be opened when needed.

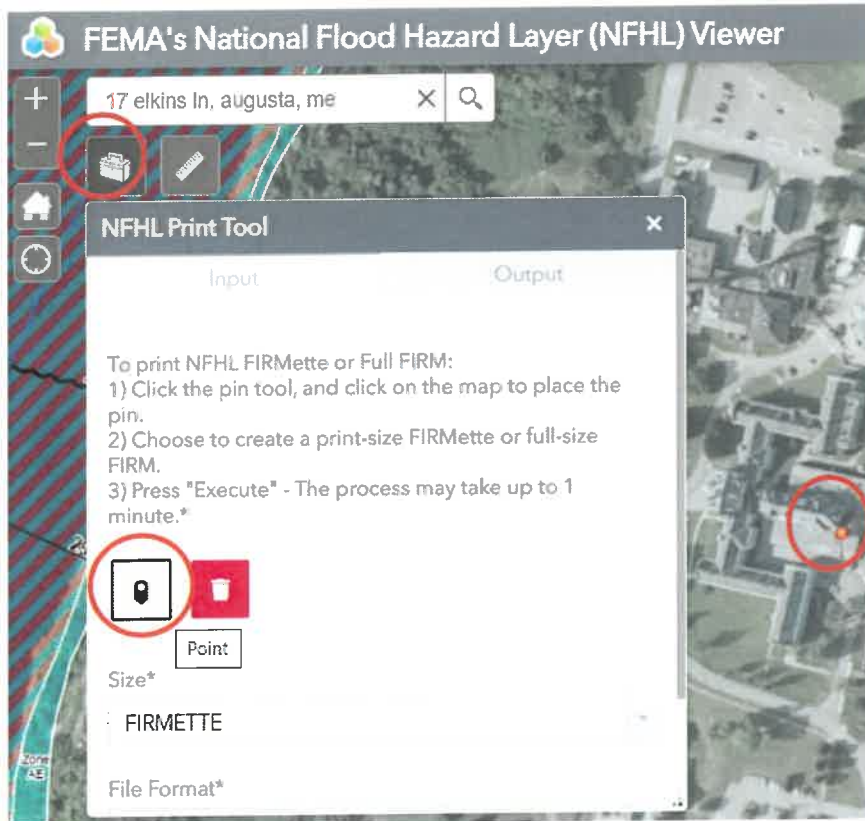


Map layers can be turned on or off for viewing.

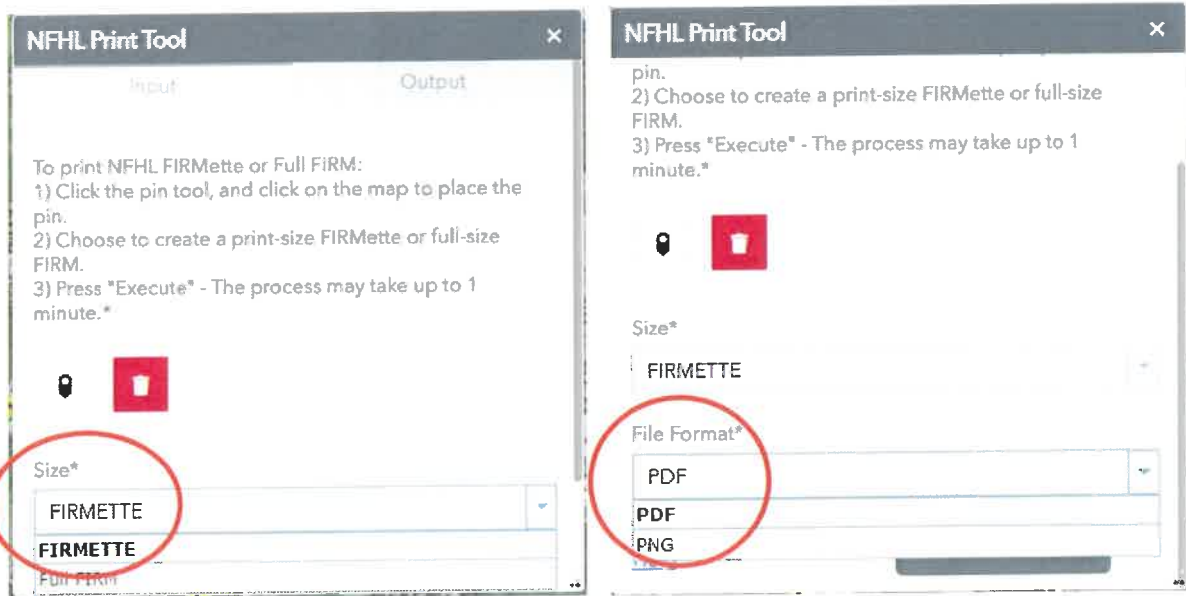
- Click on the Layer List icon in the upper right corner of the page. This will show available data layers.
- Data groups can be expanded by clicking on the arrow to the left of the title.
- Turn layers on or off by checking the box to the left of the layer name.



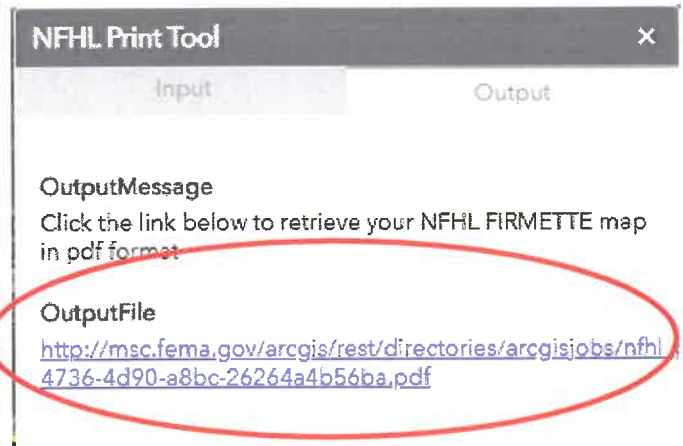
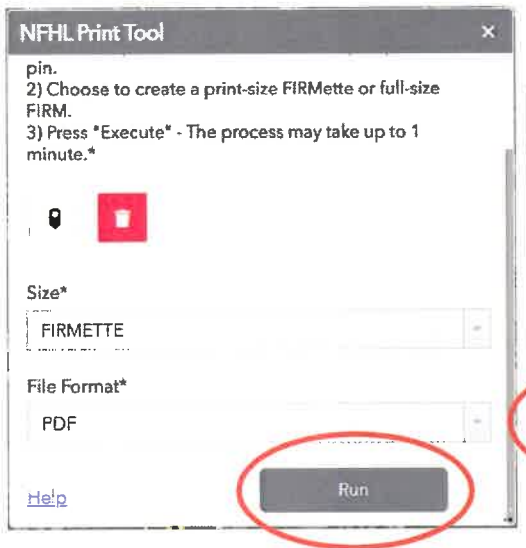
4. A map can be printed by opening the NFHL Print Tool.
 - Click on the Pin/Point icon then click on the map in the desired location.



- Select the page Size option as FIRMETTE or the Full FIRM panel.
- Scroll down to select the file format as PDF or PNG.

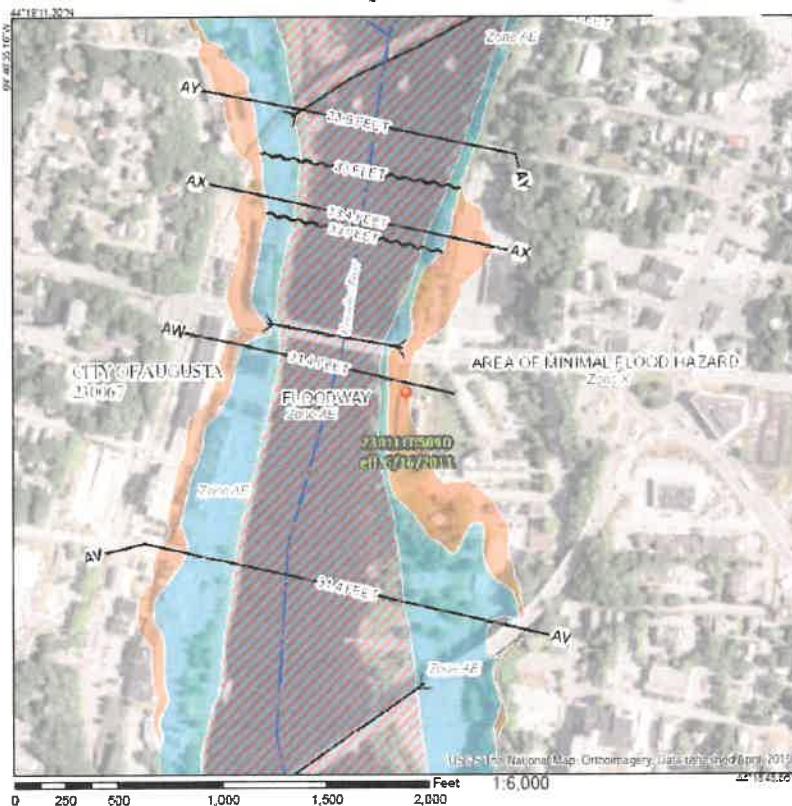


5. Scroll down and click the Run button
 - Click on the Output File link for the final map.



- A new window will open with the map that can be viewed, printed, or saved.

National Flood Hazard Layer FIRMette



Legend

SEE FIRM REPORT FOR DETAILED LEGEND AND FIRM MAP FOR FIRM PANEL LAYER #

SPECIAL FLOOD HAZARD AREAS

- Without Base Flood Elevation (BFE) Zone A, X, AY
- With BFE or Depth Zone AE, AO, AX, AY, AP
- Regulatory Floodway
- 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 Y
- Future Conditions 1% Annual Chance Flood Hazard Zone J

OTHER AREAS OF FLOOD HAZARD

- Area with Reduced Flood Risk due to Levees, Sea Walls, Zone F
- Area with Flood Risk due to Levees Zone D

OTHER AREAS

- Area of Minimal Flood Hazard Zone X
- Effective LOMRs
- Area of Undetermined Flood Hazard Zone G

GENERAL STRUCTURES

- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

OTHER FEATURES

- Cross Sections with 1% Annual Chance
- Water Surface Elevation
- Coastal Transect
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Features

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 used 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 1/29/2023 at 2:30:07 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 unnumbered areas cannot be used for regulatory purposes.



Maine Floodplain Management Program

Department of Agriculture, Conservation and Forestry

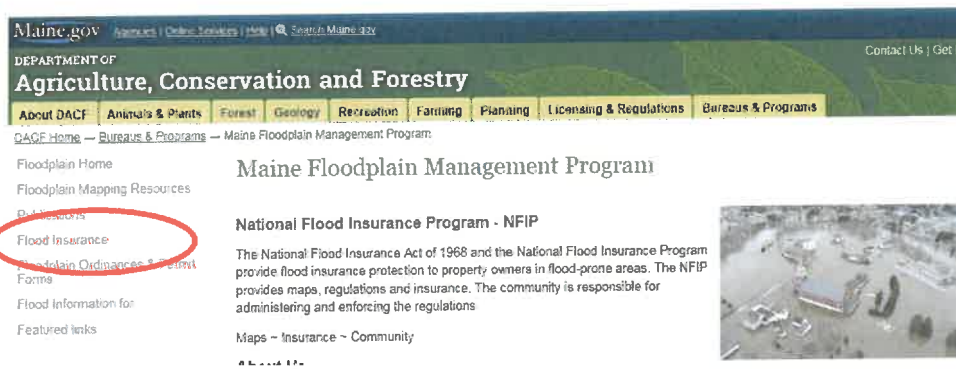
How to use the Maine Flood Mapper

May 5, 2023

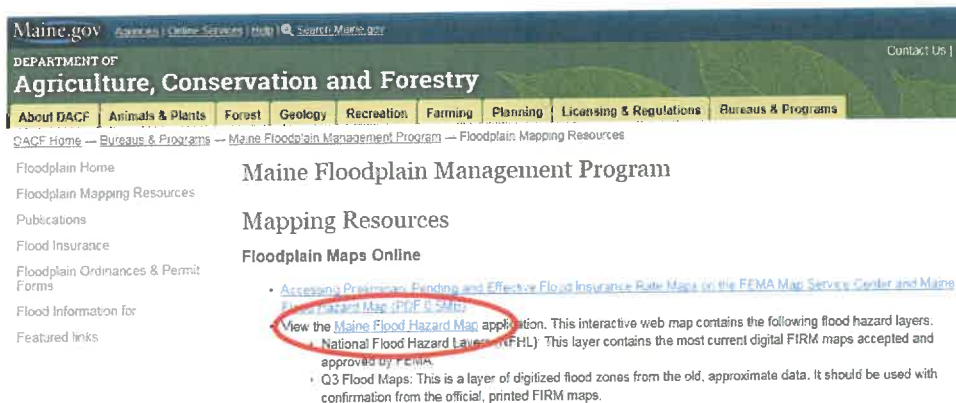
The Maine Flood Hazard Map is a representation of the flood zones. It does not replace the official Flood Insurance Rate Map (FIRM). For all regulatory uses the currently effective FIRM **must** be used. To get a copy of the official currently effective FIRM go to the FEMA Map Service Center, [FEMA Flood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

ALWAYS CONFIRM WITH THE OFFICIAL FLOOD INSURANCE RATE MAP

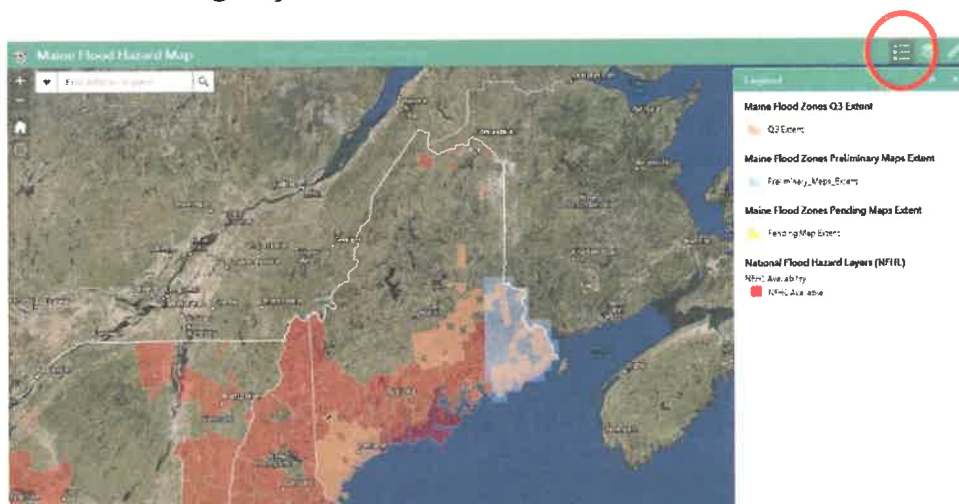
1. Go to the Maine Floodplain Management Program home web page.
<http://www.maine.gov/dacf/flood/index.shtml>
2. Click on the Floodplain Mapping Resources link on the left side of the page.



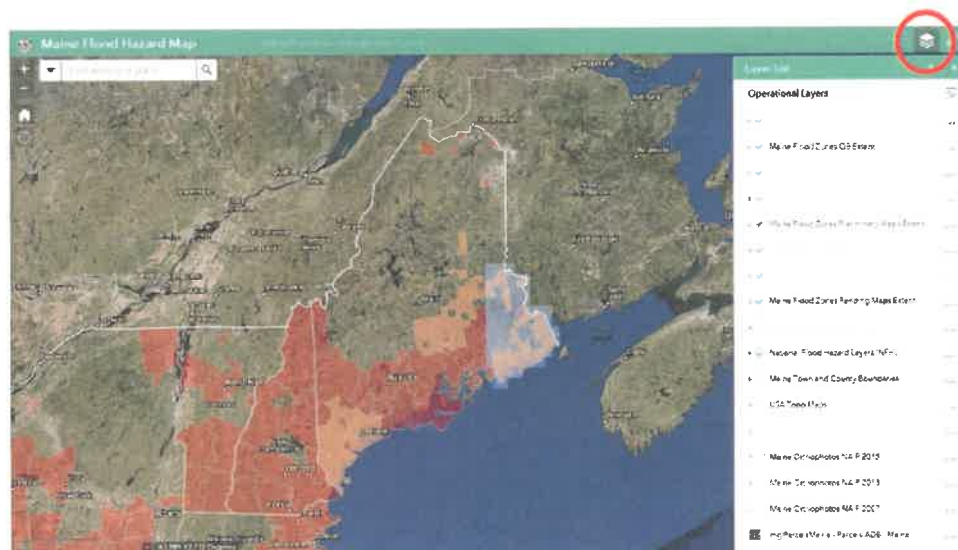
3. Click on the Maine Flood Hazard Map link. The map application will open.



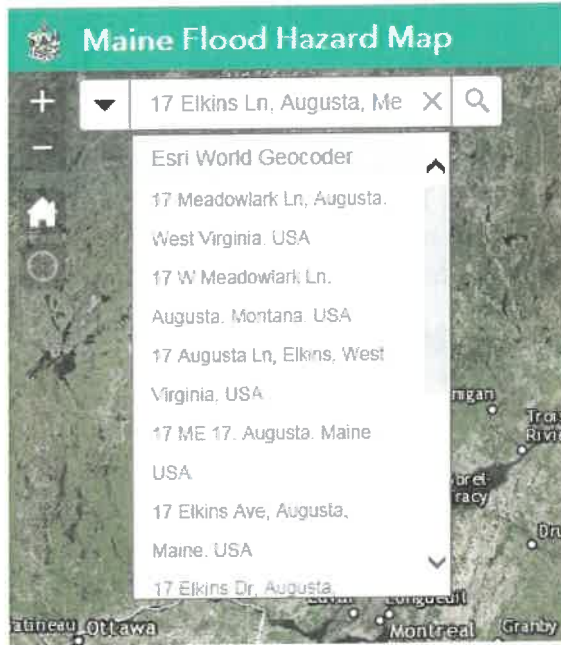
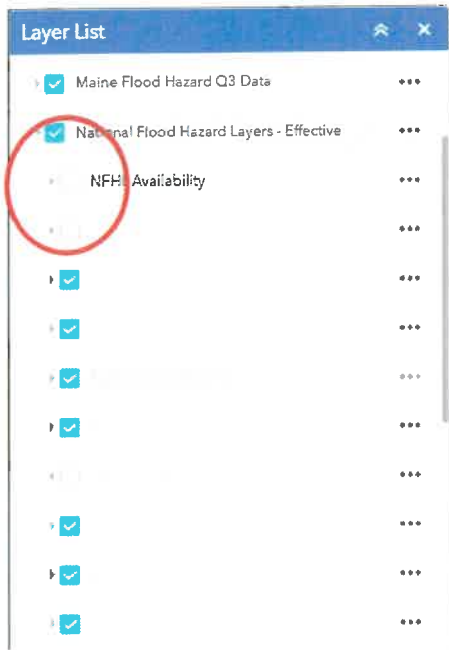
4. Click on the Legend icon in the upper right of the banner. See the map symbols for the available data:
 - Q3 data is approximate, with incomplete coverage for the state.
 - The National Flood Hazard Layer (NFHL) is currently effective.
 - Preliminary maps are subject to change. Preliminary maps move to Pending when the final map date has been set.
 - Pending maps are due to become final within 6 months.



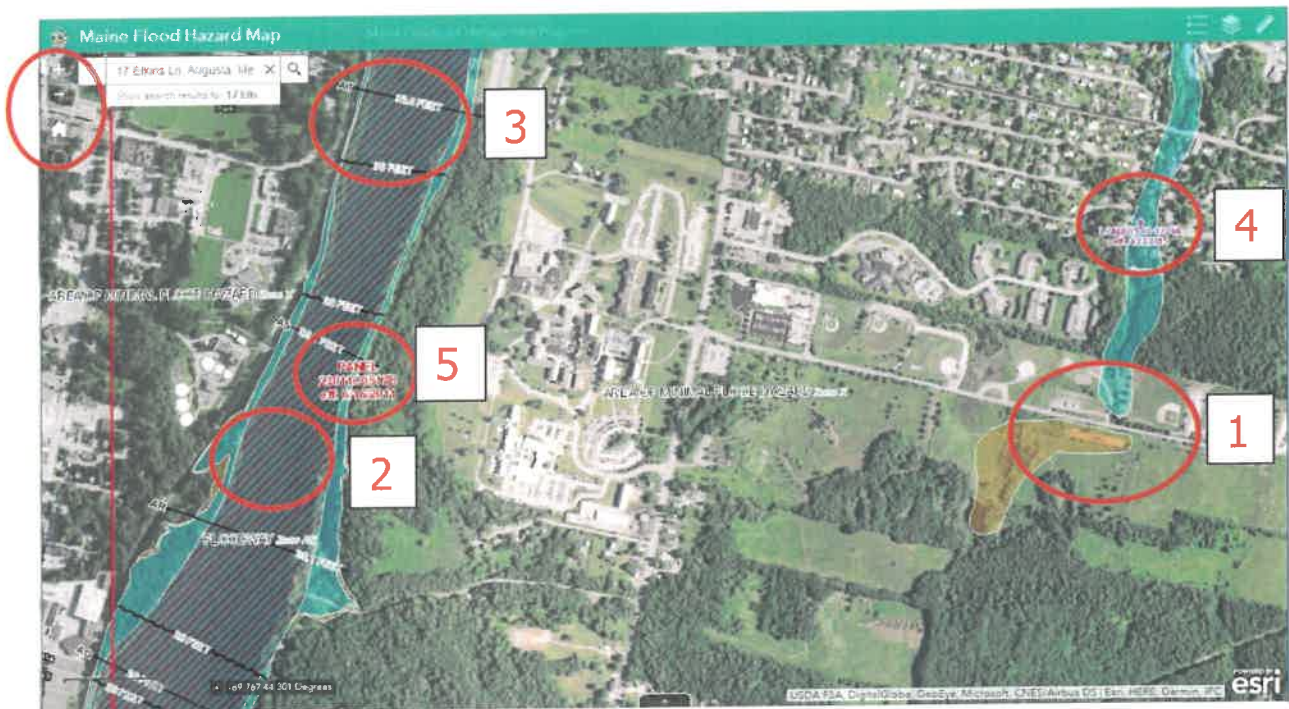
5. Click on the Layer icon to see the available layers that can be turned on or off by checking the box.



- Click on the arrow to the left of a layer name to expand the list of additional data, click on the box to turn the layer on or off.

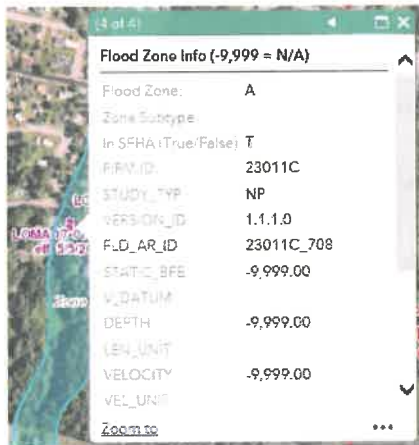


6. Enter an address and click on the magnifying glass or hit the return key, the map will zoom to that location.
7. Use the mouse wheel to zoom in and out or use the zoom buttons in the upper left corner of the map. Use the mouse to click and drag to pan around the map.



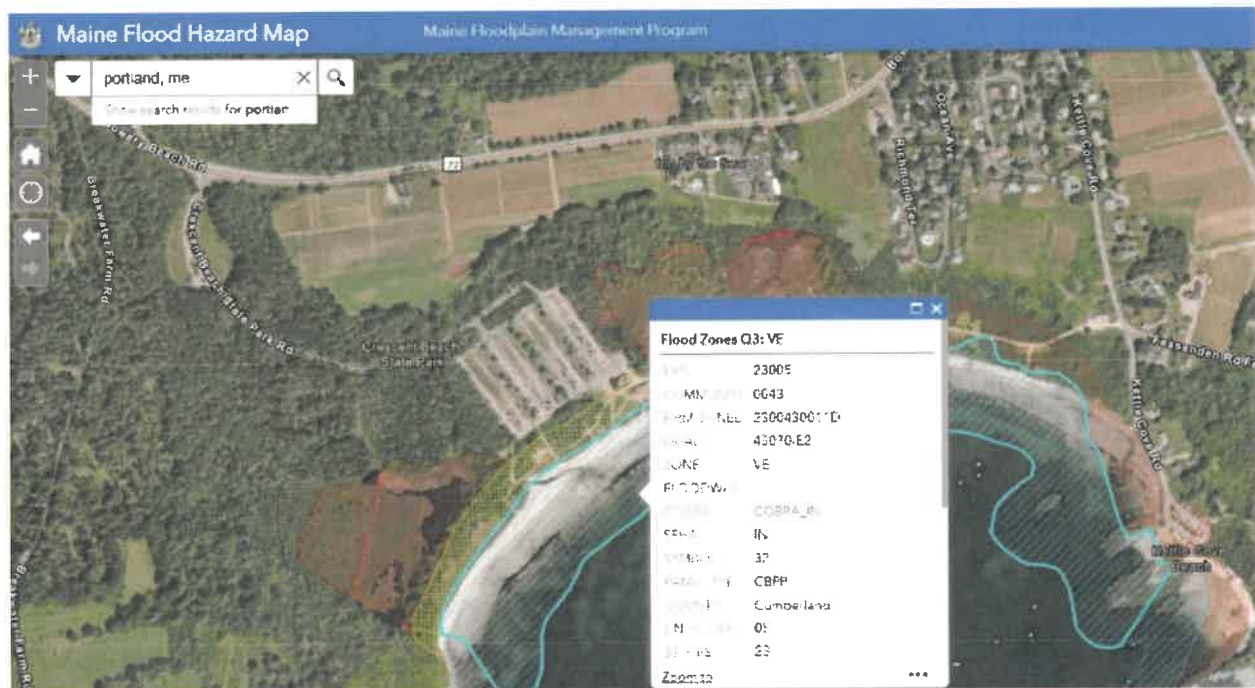
This area has new maps so all the currently effective NFHL data is displayed:

1. Flood zones are shaded blue for 1% annual chance flood or orange for .2% annual chance flood.
2. Floodways are diagonal striped.
3. Transects and cross-sections must be turned on from the layer list.
4. LOMA locations and case numbers must be turned on from the layer list to be identified. The LOMA can be downloaded from the Map Service Center.
5. Map panel numbers and date are displayed.
6. The flood map attribute data can be viewed by clicking on the map.



6

- Q3 data is limited to some areas, some areas have no flood data.



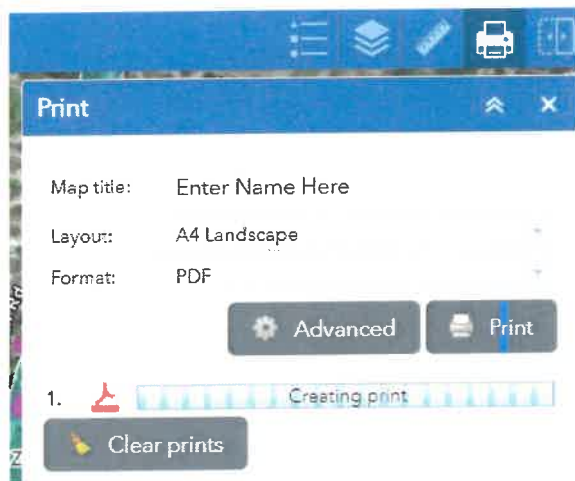
- Multiple layers may be visible, use the layer list to turn them on or off.



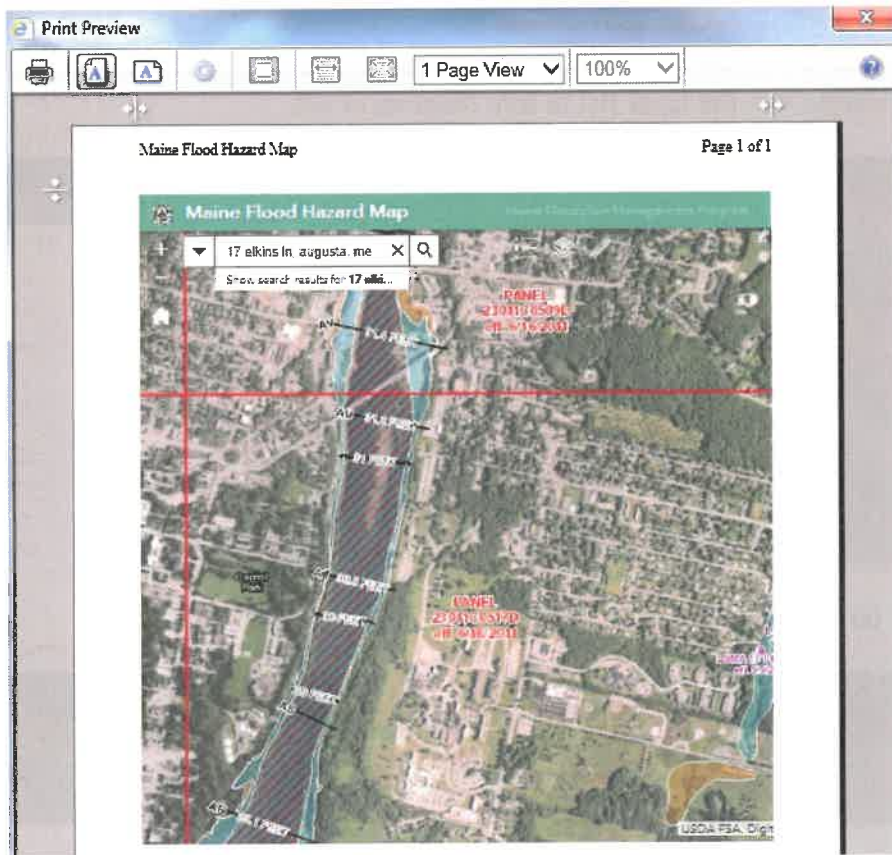
8. To print a map, click on the printer icon in the banner.



- The print options open.
- Enter the map name.
- The layout page size and the format can be changed.
- Then hit Print.



- The map is automatically generated. Save or print.



Caveats

- ALWAYS CONFIRM WITH THE OFFICIAL FLOOD INSURANCE RATE MAP!
This viewer does not take the place of the official FIRM. Always get the current FIRM.
- Q3 data is approximate and incomplete.
- At the edge of a county, overlapping county labels may cause confusion.
- Call us if there are any problems with the map. Occasionally background map changes and busy internet traffic will prohibit the proper use of the mapper.



Maine Floodplain Management Program

Department of Agriculture, Conservation and Forestry

Navigating the FEMA Map Service Center

May 5, 2023

The FEMA Map Service Center provides:

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

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.

Enter an address, place, or coordinates: 17 Ekens Ln Augusta ME [Search]

Search Results—Products for **AUGUSTA, CITY OF** [Show ALL Products]

The flood map for the selected area is number **Z3011C0517D**, effective on **06/16/2011**

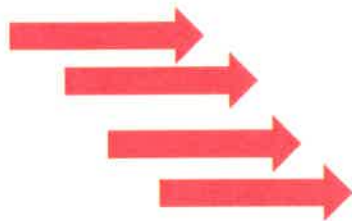
DYNAMIC MAP [MAP IMAGE] Changes to this FIRM: Revisions (0), Amendments (2), Revalidations (0)

Map Legend:

- Special Flood Hazard Areas:
 - 0.2% Annual Chance Flood Hazard Areas
 - 1% Annual Chance Flood Hazard Areas
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 1.5 to 3.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 3.0 to 6.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 6.0 to 10.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 10.0 to 15.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 15.0 to 20.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 20.0 to 25.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 25.0 to 30.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 30.0 to 35.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 35.0 to 40.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 40.0 to 45.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 45.0 to 50.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 50.0 to 55.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 55.0 to 60.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 60.0 to 65.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 65.0 to 70.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 70.0 to 75.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 75.0 to 80.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 80.0 to 85.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 85.0 to 90.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 90.0 to 95.0 Feet
 - 1% Annual Chance Flood Hazard Areas with Average Depth of 95.0 to 100.0 Feet
- Other Areas:
 - Area of Minimal Flood Hazard
 - Area of Uninsurable Flood Hazard
- Map Features:
 - Original Boundaries
 - Water
 - Coastal Transition Boundaries
 - Coastal Transition Boundaries
 - Hydrographic Features

3. The page will open a map
 - Use the mouse wheel to scroll in or out, or click and drag to pan

- Click on a different map panel to select a different panel
4. Click on the Dynamic Map icon to view the FIRMette.
 - A different view will be displayed based on the type of map published.
 - To make a map, follow instructions How to Make a FIRMETTE.
 5. Click on “Show all products” to see Effective Products – FIRM, FIS, LOMC, and NFHL Data
 - Click on the title to open a list of items to view or download



Search Results for GOULDSBORO,TWN / HANCOCK CO

Click [subscribe](#) to receive email notifications when products are updated.

Effective Products (54) ?

- ▶ FIRM Panels (6) ? DL ALL
- ▼ FIS Reports (1) ? DL ALL

Product ID	Effective Date	Size	Download
230283V000	06/04/1987	1MB	DL

- ▶ LOMC (45)
- ▶ NFHL Data-State (1)
- ▶ Data-County (4)

Preliminary Products (419) ?

- ▶ Pending Product (0) ?
- ▶ Historic Products (0) ?
- ▶ Flood Risk Products (0) ?

6. Preliminary Products include FIRM, FIS, and the GIS database
 - Note that the new format is by county, the FIS will be for the whole county
 - FIRMs will be by county, note the map panel or use the index



Search Results for GOULDSBORO,TWN / HANCOCK CO

Click [subscribe](#) to receive email notifications when products are updated.

Effective Products (54) ?

Preliminary Products (419) ?

- ▶ Preliminary FIRM Panels (416) ? DL ALL
- ▶ Preliminary FIS Reports (2) ? DL ALL
- ▼ Preliminary FIRM Database (1)

Product ID	Issue Date	Size	Download
23009C_PRELIMDB	04/24/2014	11MB	DL

- ▶ Pending Product (0) ?
- ▶ Historic Products (0) ?
- ▶ Flood Risk Products (0) ?