

The Flood Hazard disclosure requirement applies to **ALL property types!**

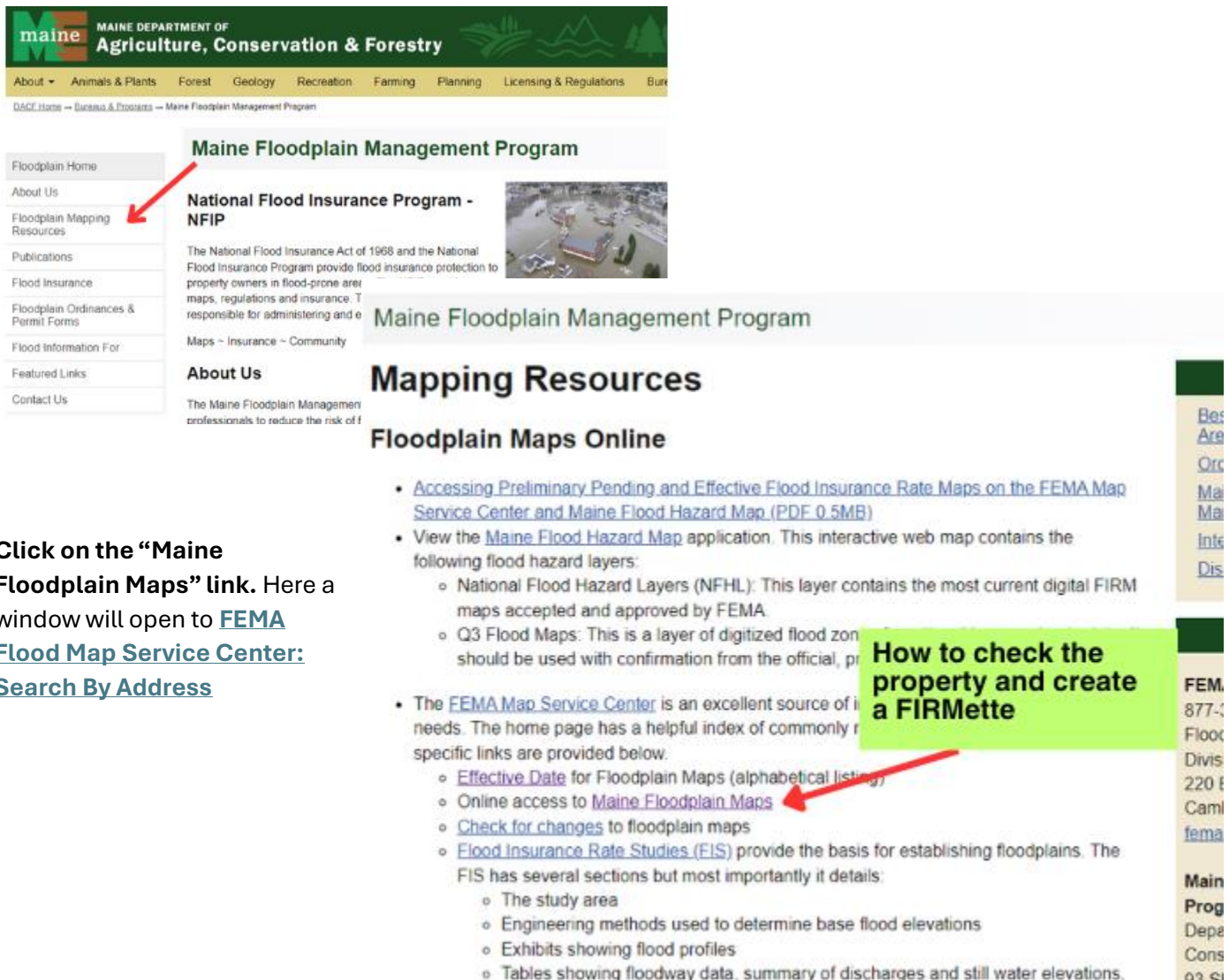
On the Flood Hazard section of the Property Disclosure and the 2024 Addendum, answer ALL of the questions fully.

For the following question— *Is the property currently located wholly or partially 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?* ****You will need a FIRMette to answer this question****

Follow these steps to generate a FIRMette:

1. Visit [Maine Floodplain Management Program website](https://www.maine.gov/dacf/flood/index.shtml): (<https://www.maine.gov/dacf/flood/index.shtml>)

Click on “Floodplain Mapping Resources” on the left column -----



The screenshot shows the website interface with a left-hand navigation menu. A red arrow points to the "Floodplain Mapping Resources" link in the menu. The main content area features a "National Flood Insurance Program - NFIP" section and a "Maine Floodplain Management Program Mapping Resources" section. A green callout box with a red arrow points to the "Maine Floodplain Maps" link in the resources list.

How to check the property and create a FIRMette

2. Click on the “Maine Floodplain Maps” link. Here a window will open to [FEMA Flood Map Service Center](#): [Search By Address](#)

FEMA Flood Map Service Center: Search By Address

3. Generate the FIRMette

-Type in the address

-Generate “Dynamic Map”(FIRMette)

-**ALWAYS** check Circled area
 “Changes to this FIRM” to ensure
 there has not been a LOMA,
 (letter of map amendment or any
 important changes to the
 property flood map

Step 1 Enter an address, place, or coordinates: 19 Community Drive, Augusta, ME

Step 2 DYNAMIC MAP

Changes to this FIRM
 Revisions (0)
 Amendments (7)
 Revalidations (0)

The flood map for the selected area is number **23011C0508D**, effective on **6/16/2011**

FEMA Flood Map Service Center:

You may get this window when
 generating the FIRMette for PDF or
 print, it will populate in a second 😊

The requested flood map is being generated. It may take a minute or more during peak
 hours to generate a dynamic FIRMette. Please Wait...

3. You have your FIRMette!

Needed for Disclosure
 Form: **Relevant
 Panel Number and
 Date of Map
 (in green on
 FIRMette)**

National Flood Hazard Layer FIRMette

Panel Number and Map Date

Legend

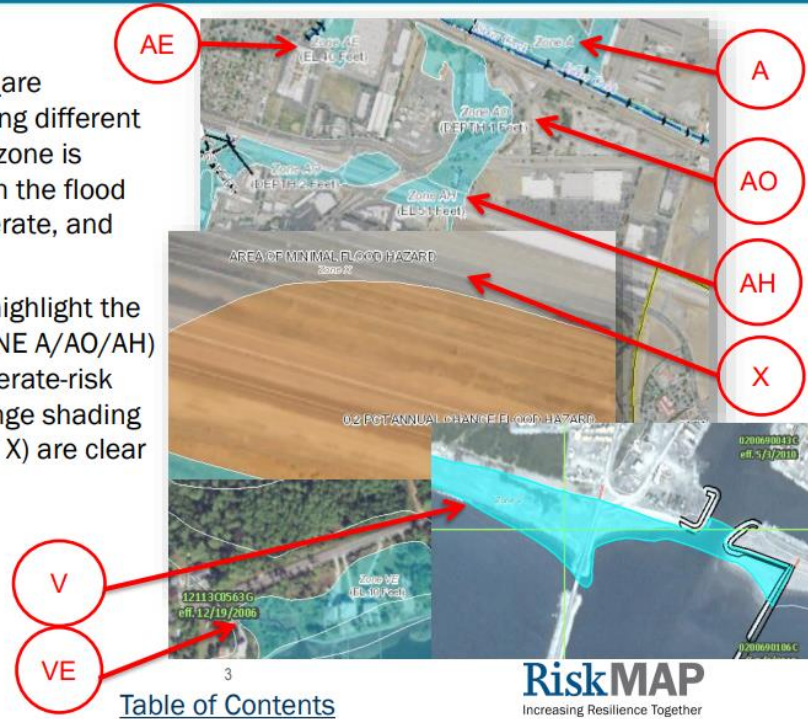
- SPECIAL FLOOD HAZARD AREAS
 - Without Base Flood Elevation (BFE) with AFE or Depth (see 15.22(a), 15.24, 15.24)
 - Regulatory Floodway
 - 1% Annual Chance Flood Hazard, Areas of 1% Annual Chance Flood with average depth less than one foot or with drainage areas of less than one square mile
 - 100-Year Flood Hazard
 - 1% Annual Chance Flood Hazard
 - Area with Reduced Flood Risk due to Levee, Sea Wall, etc.
 - Area with Flood Risk due to Levee, Sea Wall, etc.
- OTHER AREAS OF FLOOD HAZARD
 - In Excess Area of 100-Year Flood Hazard
 - Effective (BFE)
 - Area of Unimproved Flood Hazard
- GENERAL STRUCTURES
 - Channel, Culvert, or Stream bank (Levee, Dam, or Floodwall)
- OTHER FEATURES
 - Area Sections with 1% Annual Chance Water Surface Elevation
 - Coastal Features
 - Base Flood Elevation Line (BFE)
 - Land of Study
 - Subdivision Boundaries
 - Coastal Feature Boundary
 - Profile Boundary
 - Hydrographic Features
- MAP-NEEDED
 - Highly Data Available
 - No Digital Data Available
 - Compressed

Things to know: A “FIRM” (Flood Insurance Rate Map) is the official map of a community as it relates to NFIP (National Flood Insurance Program) and all things FLOOD. [Learn more about terminology here.](#)

What are Flood Zone Designations?

Flood Zone Designations are geographic areas as having different levels of flood risk. Each zone is represented differently on the flood map to convey low, moderate, and high-risk flood zones.

The images on the right highlight the high-risk flood zones (ZONE A/AO/AH) in a blue shade; the moderate-risk areas (ZONE X) have orange shading and low risk areas (ZONE X) are clear or unshaded.



Flood Hazard Map: Check YES or NO?!

Is the property currently located wholly or partially 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?

If yes, what is the federally designated flood zone for the property indicated on that flood insurance rate map?

IF the property is **NOT** in a Special Flood Hazard Mapped area, (typically zones beginning with a B, C, or X) you will answer “NO” to the question. * Always check communities in this zone as Flood Insurance might be carried voluntarily, but not mandatory) (fema.gov)

What are Flood Zone Designations (cont'd)?

- ▶ **Special Flood Hazard Areas (SFHAs)** are high-risk areas shown on the flood map as shaded zones beginning with the letters A or V
 - The SFHA is defined as the land area covered by the floodwaters of a [base flood](#)
 - In communities that participate in the NFIP, all home and business owners with structures in high-risk areas who hold mortgages from federally regulated or insured lenders are required to buy flood insurance and adhere to [floodplain management regulations](#)
- ▶ **Non-Special Flood Hazard Areas** are moderate- to low-risk areas shown on the flood map as zones beginning with the letters B, C, or X (including shaded & unshaded)
 - The risk of flooding is lower, but risk still exists In communities that participate in the NFIP, flood insurance is available, but not mandatory, for all property owners and renters in these zones typically at a lower rate
- ▶ Some flood maps also include areas where there are possible, but undetermined, flood hazards or unstudied areas
 - These areas are shown on flood maps as “Zone D”



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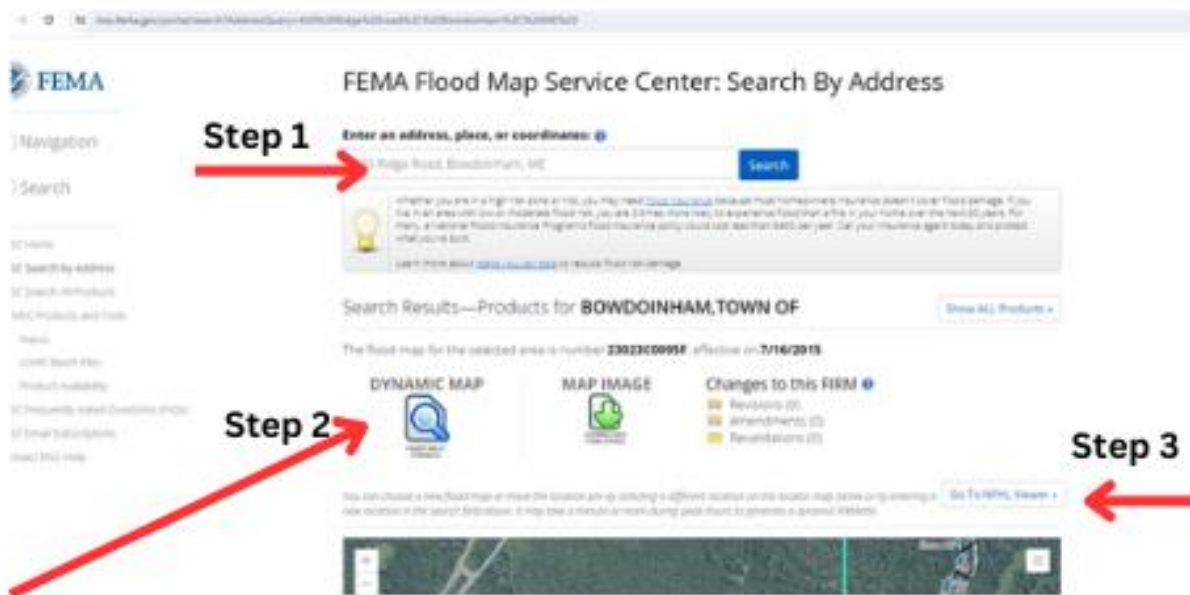
IF the property **IS** in an area of Special Flood Hazard Mapped area (typically zones *beginning with A or V*) you will answer “YES” to the question and indicate the flood zone for the property. (Some areas may be undetermined or unstudied known as Zone D)

What if I need more detailed information?

For more specific property or area maps or flood hazards nearby, you can follow additional steps to produce a more detailed FIRMette, utilizing a pin drop location feature and tax overlays (if applicable).

1. From the [FEMA Flood Map Service Center: Search By Address](#) website, type in address bar in **step 1** and skip to **step 3**. Ensure you are verifying if there has been any “Changes to this FIRM” appearing to the right of the “Dynamic Map” option. (this would be if the property has a LOMA or letter of map amendment--changes to the flood mapping based on property changes/elevation survey etc.) Once you have verified this, you can click on the “NFHL Viewer” button, here you will enter the address in the NFHL search bar and ensure your layers are selected in the top right corner of the map (in screenshot below, first and second selections in white layer list)

Please note: if the area is not digitally mapped, “NFHL Viewer” option will not appear but the “Dynamic Map-print FIRMette” option will display the paper/PDF map.



Follow link to Go to NFHL Viewer to this site:



To finish generating detailed FIRMette:

Follow screen shot instructions to the right to generate your FIRMette

Once you generate the report you can follow the “output file” link to produce a detailed area FIRMette and you can explore the areas around the property should there be special hazard areas nearby.

1. address search
2. use pin feature to more closely map property- click on map where you want to place pin, you will see it appear.
3. Once pinned, click “Run”

Downloadable file

Additional Questions?

Or guidance on interpreting or generating FIRMettes beyond disclosure requirement, please contact staff at Maine Floodplain Management Program of the Maine Department of Agriculture, Conservation and Forestry:

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