

## Understanding Floodplains and Flooding: Risks, Maps, and Insurance

1. Introduction to the National Flood Insurance Program: A guide for coastal property owners, Sue Baker

- Ms. Baker followed her slide presentation but emphasized the following:
  - Why required? To protect investments and resources
  - Local ordinance states that any change to the property constitutes “development”
  - The lowest floor of house must be one foot above flood elevation, two feet above flood elevation in coastal settings, and three feet above flood elevation in Saco
- FIRM (Flood Insurance Rate Maps) were first drafted in 12/31/1974
- Elevation Certificates are required for new structures built post-FIRM’s
- No questions were asked following the presentation

2. Updates to Maine Coastal Flood Insurance Rate Maps: What a homeowner should know, Jenn Curtis

- All Maine coastal town maps are in digital format
- Maps are based on statistical probability of flooding
- Flooding is the greatest natural disaster (yearly) in the US; \$4 billion/yr
- Maps for Lincoln, Sagadahoc, and Washington County have been approved; others are under appeal
- Map datum changed to NAVD88, two-foot contours, accurate to within two feet, map panels match USGS Quads
- Question: Is the Flood Insurance Study on the same website as the Maps? Answer: Yes.

3. Understanding Flood Risk for Real Estate Agents and Coastal Property Owners, Jim Nadeau

- Perceived risk of flooding using the maps can be different from reality
- Variability of old maps was “very bad,” questioned their reliability, new maps are much more accurate
- Change in vertical datum will result in a change in the Base Flood Elevation (BFE) (less than 1 foot, but still creates issues)
- Old/new maps do not show the amount of impervious area within map area, more impervious area = no flood water (no storage capacity), therefore, more flooding
- Flood Zone Determinations are based on horizontal measurements from waterbody, vertical (topographic relief) difference is not accounted for
- Elevation Certificates help identify flood risk using lowest adjacent grade (to the structure) instead of BFE, can be used to eliminate mandatory flood insurance requirements
- Seller’s Disclosure is not accurate for identifying flood risk, it only asks if a flood insurance policy exists
- No questions were asked following the presentation