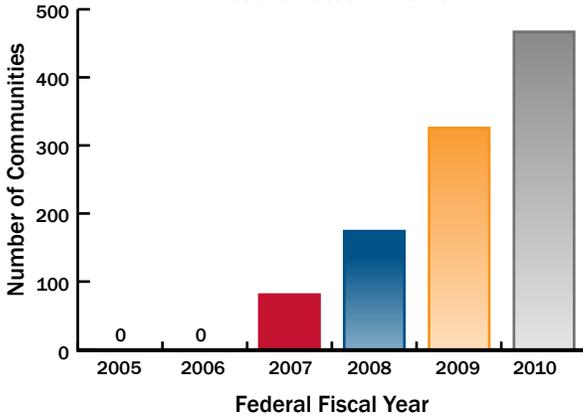


Maine Five-Year Plan Summary

COMMUNITY ASSISTANCE PROGRAM – STATE SUPPORT SERVICES ELEMENT

**Projected Flood Insurance Rate Map
Effective Dates in Maine***



*Currently includes both participating and non-participating communities from Multi-Year Flood Hazard Identification Plan sequencing, Version 1.5, June 2005.

**Percentages may have been rounded to the nearest whole number. The pie chart shows the CAP-SSSE activities the State agency responsible for floodplain management is undertaking in relation to other activities.

PURPOSE

This report is an outcome of the review of the Federal Fiscal Year (FY) 2005-2009 Floodplain Management Work Plans by the Department of Homeland Security's Federal Emergency Management Agency (FEMA). It is intended to show the relationship of Community Assistance Program – State Support Services Element (CAP-SSSE) activities, and resource allocation, the State is undertaking in response to the flood mapping production schedule of Flood Map Modernization, and to highlight the efforts that are underway to achieve the flood loss reduction goals of the National Flood Insurance Program (NFIP).

STATE VISION FOR FLOODPLAIN MANAGEMENT

Flooding in Maine is largely the result of coastal storms, heavy spring rains, runoff, and ice jams. The Maine Floodplain Management Program (MFMP) provides the tools and training in flood hazard mitigation. It provides technical information, i.e., floodplain maps and model ordinances, to communities participating or interested in joining the NFIP. The MFMP's customer base includes not only community officials but also: architects, appraisers, attorneys, insurance agents, lenders, professional engineers, professional land surveyors, property owners, realtors, State and Federal

agencies, and citizens. In addition, the MFMP is active in assisting communities in lowering their flood insurance premiums through the Community Rating System (CRS). The State Planning Office (SPO) will continue to provide technical assistance including workshops, manuals and guidebooks, and general technical assistance.

STATE FLOODPLAIN MANAGEMENT AUTHORITY

Title 38 of the Maine Revised Statutes Annotated (MRSA) at § 440 provides for municipalities to enact zoning and subdivision controls, consistent with comprehensive plans, to avoid problems associated with floodplain development.

Web Link: <http://janus.state.me.us/legis/statutes/38/title38ch3sec0.html>

SIGNIFICANT ACCOMPLISHMENTS, STRENGTHS, OR SUCCESS STORIES OF THE FLOODPLAIN MANAGEMENT PROGRAM

The SPO is charged by statute to administer three community technical assistance programs including, Waste Management and Recycling, Code Enforcement Officer Training and Certification, and Floodplain Management. While the Waste Management and Recycling and

According to the FY 2005-2009 Work Plan, Maine will perform the following activities in FY 2005**:



0% – Mapping Assistance
0% – Post-Disaster Assistance

GAP ANALYSIS

***How many Full Time Equivalents (FTEs) are employed for floodplain management in the State agency: **3**

How many additional FTEs are needed to perform floodplain management activities: **0**

What percent/number of floodprone communities participate in the NFIP: **90%/432**

What percent/number of NFIP communities participate in the Community Rating System: **2%/20**

***Referenced from the Association of State Floodplain Managers' *Floodplain Management 2003, State and Local Programs*



FEMA

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Code Officer Training and Certification Programs primarily serve municipalities, The MFMP defines its interaction with local units of government as working with ‘communities’. Municipalities, by Maine law, are incorporated and generally include towns, cities, and for some purposes, plantations. The MFMP considers these municipalities as units or political jurisdictions as it also does with communities including the counties and State. Participation in the NFIP requires the municipality to adopt a current floodplain management ordinance detailing standards and requirements that will help reduce flood loss. It should be noted that counties in Maine do not have any land use jurisdiction.

OVER THE NEXT FIVE YEARS, WHERE DOES MAINE FORESEE A SHORTAGE OF RESOURCES?

The current funding made available to the MFMP does not cover staffing costs. Because of several years of flat funding and the continuing staff merit and step increases, the MFMP lost a considerable support percentage to maintain the level of service that is needed to keep the program ‘afloat.’

The MFMP demands will peak in FY08, FY09, and FY10 due to the number of communities impacted by Flood Map Modernization activities and the resulting number of communities needing ordinance assistance and reviews. Further review and more information are needed before the Department of Homeland Security's FEMA can say which activities will be impacted by a lack of funding. Decisions will

be made in the out years as to which program activities will be cut without adequate funding. This is and will continue to be a work in progress.

SIGNIFICANT COOPERATIVE EFFORTS WITH FEDERAL, STATE, OR LOCAL PARTNERS IN SUPPORT OF FLOODPLAIN MANAGEMENT

Coordination occurs primarily on two fronts: one with other state agencies during permit reviews; and, when municipalities apply for Federal funds, i.e., U.S. Department of Housing and Urban Development's Community Development Block Grant Funding. An increasing number of reviews are completed due to funding through the U.S. Department of Agriculture's Rural Development Grants. This past year has also seen an improved relationship with the Army Corps of Engineers and 404 permit related issues.

The MFMP has a working agreement with the Department of Environmental Protection to review and comment on projects that come under their purview when the project is in the Special Flood Hazard Area, the area subject to inundation by the base (1-percent-annual-chance) flood. These reviews are completed by the Natural Resource Protection Act and the Site Location Law. The MFMP is also coordinating with the Department of Conservation/Land Use Regulation Commission and the Maine Department of Transportation in reviewing projects in the floodplain.

FEDERALLY DECLARED DISASTERS/EMERGENCIES BY CALENDAR YEAR

MAINE	2004	2005
Federally Declared Disasters	Severe Storms, Flooding, Snow Melt, and Ice Jams – February 5	N/A
Federally Declared Emergency Declarations	Snow – January 15, January 26	Snow – March 14 (2 declarations), April 1, 21

FLOOD INSURANCE AND LOSS SUMMARY FROM 1978 TO MARCH 31, 2005

	TOTAL CURRENT POLICIES	TOTAL PREMIUM (\$)**	NUMBER OF CLAIMS***	TOTAL PAID DOLLARS (\$)****
NATIONAL RANKINGS*	7,052	\$4,584,048	3,418	\$26,554,801
	42nd	42nd	37th	37th

* National ranking based on NFIP NextGen data; ranked from highest to lowest.

** The total amount of premiums for policies in-force.

*** The total number of claims reported.

**** The total amount paid on claims.

ADDITIONAL CONTACTS

FEMA REGIONAL CAP-SSSE COORDINATOR	STATE NFIP COORDINATOR	MAP MODERNIZATION MANAGEMENT SUPPORT COORDINATOR	STATE GIS COORDINATOR
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