



FEMA

November 5, 2013

William Stiles
Chairperson, Town Council
Town of Cumberland
Town Hall
290 Tuttle Road
Cumberland, Maine 04021

Prelim-EAP
Community Name: Town of Cumberland,
Cumberland County, Maine
Community No.: 230162
Panels Affected: See FIRM Index

Re: Updated Preliminary Flood Insurance Rate Map (FIRM) and Updated Preliminary Flood Insurance Study (FIS) Report for Cumberland County, Maine

Dear Mr. Stiles:

We are pleased to present your community with copies of the Preliminary Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report for the Town of Cumberland, Cumberland County, Maine. These updates represent a new coastal study that was conducted in your county, using updated methodology and 2-foot topographic data obtained through Light Detection and Ranging (LiDAR). The purpose of this effort is to provide your community with updated flood hazard risk information that can be utilized for mitigation actions and planning in order for your community to become more resilient to flood hazards.

We have prepared the enclosed Preliminary version of the FIRM panels using a process that involves capturing flood hazard information in a digital format and plotting map panels using computer technology. In doing so, we have incorporated all non-revised flood hazard information from currently effective FIRMs, Flood Hazard Boundary Maps, and Flood Boundary and Floodway Maps as appropriate.

You will find enclosed two DVDs. One DVD contains the digital versions of the products updated by this Preliminary issuance. The other contains the coastal engineering related backup data. In addition to DVDs, a hard copy of your community's Preliminary FIRM panels and FIS report were forwarded to your community's Floodplain Administrator. We have also provided a hard copy set of FIRM panels to Sue Baker, your State National Flood Insurance Program (NFIP) Coordinator, whose contact information is provided at the end of this letter.

The flood hazard information presented on the FIRM includes Special Flood Hazard Areas (SFHAs), which are the areas that would be inundated by the flood having a 1 percent chance of being equaled or exceeded in any given year, known as the base flood; as well as the Base Flood Elevations (BFEs). There are also regulatory zones in coastal areas identified as "VE Zones." These areas have been identified using National Academy of Sciences (NAS) methodology to delineate areas subject to wave heights of 3 feet or greater. In addition, these updated panels will depict a "Limit of Moderate Wave Action" (LiMWA), which represents the region subject to the limit of wave heights between 1.5 to 3 feet. The

LiMWA is currently a non-regulatory demarcation on the map but is meant to convey the risk associated with a 1.5-foot wave, which has been found through post-event damage assessment surveys to have the potential to cause substantial damage to structures built in compliance with A Zone standards. Although the LiMWA currently holds no higher building regulation requirements in the State of Maine, FEMA's Coastal Construction Manual encourages building practices in these areas of increased risk follow V Zone standards.

Your community should note that there may be additional areas where the SFHA has changed due to new studies or the use of more precise topographic data. In areas where there were no additional studies or information, the currently effective digital SFHA was incorporated onto the new base map. This work was conducted by FEMA's mapping contractor, STARR. Please note that the BFEs will be listed in the North American Vertical Datum (1988), which may be different from the datum used in previous flood studies.

Flood hazard information for your community was converted to meet the FEMA Digital Flood Insurance Rate Map (DFIRM) database specifications and Geographic Information System (GIS) format requirements. More information on FEMA database specifications is available at http://www.fema.gov/plan/prevent/fhm/dfm_dfhm.shtm#5. By providing the flood hazard information in GIS format, we are making it easier for your community to incorporate the data into your local GIS.

We are sending the Preliminary copies at this time to give your community an opportunity to review them. Additionally, in an effort to assist you in circulating the information, FEMA has posted digital copies of the FIRM and FIS report materials to the following website:
www.fema.gov/preliminaryfloodhazarddata.

We are working with your State NFIP Coordinator to schedule a community coordination meeting (a "Consultation Coordination Officer [CCO]" Meeting). The purpose of this meeting will be to present the results of the study, discuss the information presented on the Preliminary FIRM and FIS report, discuss their impact on your community's participation in the NFIP, and give your community a chance to comment or ask questions. In the meantime, we strongly encourage you to thoroughly review the enclosed copy and circulate it as widely as possible among elected officials, staff, and other individuals or organizations in the community that would have an interest in the FIRM and FIS report so that they will also have the opportunity to review them thoroughly before the formal community coordination meeting. We will contact you once this meeting has been scheduled. The meeting will be at least 30 days after the issuance of this letter.

This review period also provides your community with an opportunity to identify changes and corrections to non-technical information. These may include corporate limits, road names, bridges, stream names, etc. on the FIRMs or in the FIS report. Please send comments to Alex Sirotek at the Regional Service Center, 99 High Street, 3rd Floor, Boston, Massachusetts 02110. We will consider all comments and changes received during this period and will incorporate them, as appropriate, before the FIRMs and FIS report become effective.

To assist your community in maintaining the FIRMs, we have enclosed a Summary of Map Actions (SOMA) to document previous Letters of Map Change (LOMCs) (i.e., Letters of Map Amendment [LOMAs], Letters of Map Revision [LOMRs]). We reviewed our records for any previous LOMCs (i.e., LOMAs and LOMRs) for your community. The SOMA reflects the LOMCs found in our records for your community. Please compare your records with this SOMA list to ensure that we have included all LOMCs that you have in your files.

Information on LOMCs is presented in the following four categories: (1) LOMCs for which results are shown on the FIRM. (2) LOMCs for which results could not be shown on the FIRM because of scale limitations. However, these LOMCs are still valid. LOMCs in Category 2 will be revalidated through a single letter that reaffirms the validity of previously issued LOMCs; the letter will be sent to your community shortly before the effective date of the FIRM and will become effective one day after the FIRM becomes effective. (3) LOMCs for which results are being superseded by new or revised flood hazard information. These LOMCs will not be revalidated, and the community floodplain manager should notify the property owners. Finally, (4) LOMCs listed in Category 4 are not revalidated. FEMA will, however, review existing and/or new data to make a determination for the affected properties after the FIRM becomes effective. The community floodplain manager should notify property owners that they must reapply for the LOMC determination after the FIRM becomes effective. FEMA will then respond to their application with a determination, which will be sent to both the applicant and the community.

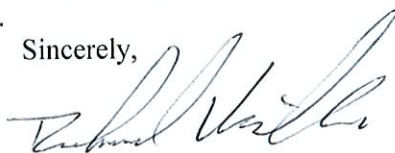
After the CCO meeting, a statutory 90-day appeal period is required when FEMA adds or modifies BFEs, base flood depths, SFHAs, flood zone designations, or regulatory floodways within a community, as shown on the Preliminary FIRM. We will send you a letter approximately 2 weeks before the start of the 90-day appeal period to detail the appeal process. The letter will forward information regarding notifications to be published in the FEDERAL REGISTER and local newspaper(s) and will provide the first and second publication dates. The appeal period will start on the second publication date. Additional information concerning the 90-day appeal period will be provided during the CCO meeting.

All comments and appeals received through the end of the 90-day appeal period will be considered and incorporated as appropriate. Following the resolution of all comments and appeals, FEMA will issue a Letter of Final Determination (LFD). When FEMA issues the LFD, the community must adopt the new FIRM panels and FIS within 6 months in order to remain in good standing with the NFIP.

The new FIRM and FIS report for your community will become effective 6 months after the LFD date. Before the effective date, you will be notified in writing of the official FIRM and FIS report effective date and asked to adopt floodplain ordinances or modify existing ordinances as necessary that correspond with the new FIRMs or FIS report. If you or other community officials have any questions regarding floodplain ordinances, you may raise them with our FEMA Regional Office or you may discuss those issues with your State NFIP Coordinator. Several months before the effective date, we will mail one set of printed copies of the finalized FIRM and FIS report and digital copies of the map and report products.

Your community's comments on the Preliminary FIRM panels and FIS report are an important part of our mapping process, and we will consider them carefully before we publish the FIRMs and FIS report in their final form. If you have any questions regarding the Preliminary copies of the FIRMs and FIS report, please contact Kerry Bogdan, the FEMA Senior Engineer, at (617) 956-7576 or by email at Kerry.Bogdan@fema.dhs.gov. If you have any questions regarding the necessary floodplain management measures for your community or the NFIP in general, we urge you to contact Joseph Young at (207) 287-8051 or by email at Joseph.Young@maine.gov.

Sincerely,



Richard Verville, Chief
Hazard Mitigation Assistance Branch
FEMA Region I

State NFIP Coordinator's Contact Information:
Sue Baker, CFM, State NFIP Coordinator
Maine Floodplain Management Program
Department of Agriculture, Conservation & Forestry
93 SHS, 17 Elkins Lane
Augusta, Maine 04333-0093

Phone Number: (207) 287-8063
Email: Sue.Baker@maine.gov

Enclosures:
DVDs of Preliminary FIRMs, FIS report, SOMA and coastal engineering data

cc: William Longley, Building Inspector/Code Enforcement Officer, Town of Cumberland (hard copy and DVDs)
Carla Nixon, Town Planner, Town of Cumberland (w/o enclosures)
Scott R. Wyman, Chairperson, Board of Adjustments and Appeals, Town of Cumberland (w/o enclosures)
Chris Neagle, Chairperson, Planning Board, Town of Cumberland (w/o enclosures)
Chris Bolduc, Public Services Director, Town of Cumberland (w/o enclosures)
William Shane, Town Manager, Town of Cumberland (w/o enclosures)
Alyssa Tibbetts, Assistant Town Manager, Town of Cumberland (w/o enclosures)
Kerry Bogdan, Senior Engineer, FEMA Region I (hard copy and DVDs)
Sue Baker, CFM, State NFIP Coordinator, Maine Floodplain Management Program, Department of Agriculture, Conservation & Forestry (hard copy and DVDs)
Joseph Young, Mapping Coordinator, Maine Department of Agriculture, Conservation and Forestry, Floodplain Management Program (w/o enclosures)
Alex Sirotek, Regional Service Center, STARR, Region I (w/o enclosures)
Brian Caufield, Project Manager, STARR Region I (w/o enclosures)