



PORTLAND MAINE

Strengthening a Remarkable City. Building a Community for Life • www.portlandmaine.gov

PLANNING AND URBAN DEVELOPMENT
Penny St. Louis Littell, Director

PORTLAND FIRE DEPARTMENT
Frederick J. Lamontagne, Chief

September 8, 2010

[insert name and address]

Re: FEMA Proposed DFirm Map for City of Portland, Maine

Dear [insert name] :

The Federal Emergency Management Agency (FEMA) recently published its revised floodplain maps for Southern Maine, including the City of Portland. Some properties within the City have been reclassified and fall within a more stringent floodplain zoning designation, while other properties have been removed from previously identified floodplain areas. The proposed FEMA DFirm maps are posted on the City's web site for your viewing. <http://www.portlandmaine.gov/planning/dfirmmaps.asp>. They can also be accessed in the City's Planning Department, 4th floor of City Hall.

On September 2, 2010 the ninety day period for property owners to appeal FEMA's proposed floodplain designations began to run. By federal rule, this appeal must be based on scientific and/or technical information.

The purpose of this letter is to inform you that your property may be impacted by FEMA's revised maps. For example, if your structure is now shown to be located in a Special Flood Hazard Area ("AE" or "VE" zone), and you have federally related financing for your property and have not already purchased a flood insurance policy, your lender is required by law to document the flood zone determination and require that you purchase flood insurance. If you do not purchase the insurance within 45 days after being informed that flood insurance is required, the lender is required to force-place the insurance and charge you for the cost.

In addition, if your property is located in a designated "V" zone, any new construction must be located landward of the reach of mean high tide and are subject to increased building elevation requirements. "A" zone designations also carry with them increased building height requirements. More information regarding the federal floodplain program and its applicability and requirements may be found at http://www.fema.gov/plan/prevent/fhm/fq_main.shtm.

Should you determine that your property has been inappropriately included within a floodplain designation, it is incumbent upon you to file an appeal with the City of Portland **no later than December 2, 2010**, if not before. The City will also be reviewing FEMA's designations, independently, to ensure such designations are based on appropriate data and accurately reflect the risk of flooding as set forth by FEMA. To assist you in filing your appeal, please go to the City's website where you will find an appeal form to be completed and filed with:

Mr. Michael Murray
Island & Neighborhood Liaison
389 Congress Street
Portland, Maine 04101

Be assured that the City will work diligently to ensure the FEMA floodplain designations are accurate. However, it is critical for individual properties owners to file any appeal with the City in a timely fashion. Thus, it is important to identify and review your property's floodplain designation.

Sincerely,

Penny St. Louis Littell
Director of Planning and Urban Development

Frederick J. Lamontagne
Portland Fire Chief