

PLEASE NOTE: Legislative Information **cannot** perform research, provide legal advice, or interpret Maine law. For legal assistance, please contact a qualified attorney.

**JOINT RESOLUTION MEMORIALIZING THE UNITED STATES
DEPARTMENT OF HOMELAND SECURITY, FEDERAL EMERGENCY
MANAGEMENT AGENCY TO CARRY OUT THE MODERNIZATION OF THE
STATE OF MAINE'S FLOOD HAZARD MAPS AS ORIGINALLY SCHEDULED**

your Memorialists, the Members of the One Hundred and Twenty-third Legislature of the State of Maine now assembled in the First Special Session, most respectfully present and petition R. David Paulison, Administrator of the Federal Emergency Management Agency, as follows:

WHEREAS, Maine is actively involved with the United States Department of Homeland Security, Federal Emergency Management Agency, known as FEMA, in administering the National Flood Insurance Program, known as the NFIP; and

WHEREAS, the NFIP is a program with mutual benefits between FEMA and Maine, in which the Federal Government underwrites flood insurance and provides communities with flood hazard identification in the form of flood insurance rate maps, in exchange for the communities regulating development in special flood hazard areas, areas with a 1% or higher annual chance of flooding; and

WHEREAS, approximately 93% of Maine's communities participate in the NFIP for the benefit of both sides; and

WHEREAS, Maine has 5,779 lakes and ponds, with approximately 5 million acres of wetlands, and approximately 5,300 miles of coastline and 91,000 miles of stream and river shoreline; and

WHEREAS, Maine has beautiful and rugged coastline and picturesque bodies of water, which experience significant growth pressures; and

WHEREAS, there are more than 2,772 square miles of floodplain in Maine, a greater land area than the State of Rhode Island, and there are approximately 33,000 civic, business and residential structures at risk of flooding in Maine; and

WHEREAS, more than 8,200 flood insurance policies are in effect in Maine, with more than \$1.5 billion in coverage; and

WHEREAS, there have been 4,079 claims paid by the NFIP in Maine since 1978, totaling more than \$31 million in paid claims, and the number and intensity of flooding events both riverine and coastal are increasing; and

WHEREAS, over 2,700 flood insurance rate map panels are in effect in Maine, with an average age of over 20 years, and many properties are erroneously included in special flood hazard areas due to age and inherent mapping inaccuracies, including inadequate scales and inaccurate flood level delineation, and for the same reasons there is a potential of other properties being erroneously excluded; and

HP1654, item 1, 123rd Maine State Legislature
JOINT RESOLUTION MEMORIALIZING THE UNITED STATES DEPARTMENT OF HOMELAND
SECURITY, FEDERAL EMERGENCY MANAGEMENT AGENCY TO CARRY OUT THE
MODERNIZATION OF THE STATE OF MAINE'S FLOOD HAZARD MAPS AS ORIGINALLY SCHEDULED

WHEREAS, due to the inherent inaccuracies in these flood maps, Maine leads the Nation in the per capita number of requests to FEMA for map corrections, and the expense of addressing these inaccuracies has fallen to the citizens and businesses of Maine; and

WHEREAS, Maine has eagerly chosen to participate in the NFIP's Flood Map Modernization program and prepared a business plan that was accepted by FEMA to identify and prioritize Maine's mapping needs priorities, and consistently update the business plan; and

WHEREAS, FEMA accepted a timeline to have all of Maine's flood insurance rate maps in the revision process by the year 2009 as a substantial number of the rate maps have not been revised and will be unable to adhere to that timeline unless changes are made, and this will result in plans that have no better accuracy this year than they did 30 years ago; and

WHEREAS, despite initial Federal Government commitments and mid-course modifications, fewer floodplain areas in Maine have flood maps with reasonable accuracy necessary to conduct community planning and floodplain management activities, and changes need to be made for the public good; now, therefore, be it

That We, your Memorialists, respectfully urge and request the United States Department of Homeland Security, Federal Emergency Management Agency to take the steps necessary to ensure that the flood insurance rate maps for the State of Maine are revised in accordance with the original 2009 schedule as outlined in the State's business plan that was accepted by the Federal Emergency Management Agency; and be it further

That suitable copies of this resolution, duly authenticated by the Secretary of State, be transmitted to R. David Paulison, Administrator of the Federal Emergency Management Agency, and to each Member of the Maine Congressional Delegation.