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## Memorandum

**Date:** August 3, 2010  
**To:** Town Council  
**From:** Amanda L. Stearns, Community Development Director  
**Cc:** Nathan A. Poore, Town Manager  
**Re:** FEMA Preliminary Maps – Coastal Area Review

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The Federal Emergency Management Agency completed its new preliminary FIRMs (Flood Insurance Rate Map) May 2009. As a result of these new maps, several coastal communities hired Bob Gerber of Sebago Technics to review the FEMA work. This was mainly due to the increase in coastal areas being included in the VE Zone (Velocity Elevation). Falmouth chose to join the study efforts. At the time, the Code Enforcement Officer was extremely cautious in recommending a peer review of the mapping. The unusual circumstance Falmouth found itself in was that the new methodology that was applied to other communities and created the increase in coastal areas being included in the VE Zones was not applied in Falmouth and our coastal areas actually remain the same as the current maps.

Bob Gerber will speak to the results of the analysis he performed. The results, if adopted by FEMA, would increase the areas within the VE and AE zones in some areas. The Council will have several options to consider. Since FEMA did not make changes to the current flood zones we are not part of the formal comment period. We may make requests or submit comments to FEMA at any time during this review process and the time when FEMA issues a Notice of Determination. This notice will make the preliminary maps official and is not predicted to occur until June 2011.

1. Accept the report and findings and proceed with no comments to FEMA. This will most likely result in the preliminary maps being issued at the final maps and leave the current configuration of flood zones in place. If this option is chosen, it would be helpful to notify all residents that fall within the area where zones could be increased so that they are aware that, although flood insurance may not be required, they are eligible to purchase insurance.
2. Notify FEMA that we would like to have the Sebago Technics study and conclusions reviewed and be considered for changes to the flood zone boundaries.