

TOWNS SHOULD LOOK AGAIN AT FLOOD ZONE MAPS

Flood victims in a national emergency area are eligible, the first time, for federal assistance. In a second flood, only those with flood insurance can receive federal aid.

Flood zone maps were developed by the federal government beginning in 1968 with the National Flood Insurance Act. Before that time, the national response to flood disasters consisted primarily of dam construction, building levees, and relief to flood victims. People went along as usual, building in floodplains, filling in wetlands, and when the next flood came there was even more damage and additional victims who were unable to buy flood insurance. Obviously, it was a sorry way to use taxpayers' money. The 1968 legislation was to reduce flood losses through careful planning and to provide property owners with affordable flood insurance. It was estimated that by the year 2000 the law would save taxpayers and flood victims some \$1.7 billion a year.

So, how does it work? Initially, communities received a "Flood Hazard Boundary Map" by the Federal Emergency Management Agency (FEMA) showing 100-year and 500-year flood plain boundaries. The boundaries were delineated from topographic maps at a scale of 1:24,000 with a contour interval of ten feet. Communities are then urged to adopt some required flood plain management measures in order to qualify for the National Flood Insurance Program with subsidized premiums. (Measures include building permits for flood zone areas that assure new construction is well anchored, resistant to flood damage, the lowest floor - including the basement - elevated to or above base flood elevation, and designed to prevent water entry through service facilities and to minimize infiltration of floodwater into sewage systems. If there are subdivisions, roadways must be above flood level, properties adequately drained, and utilities designed to prevent water entry.)

When the town adopts new flood plain regulations, they immediately fall under the insurance program. Any owner of property in the flood zone can insure against flood loss through a state licensed insurance agent or broker. If the community fails to adopt minimum flood plain regulations, no federal assistance can be provided to victims or for loss of property.

Towns do not have to accept mapped flood zone boundaries; they can be challenged through residential and physical surveys. Wadhams challenged flood boundaries because residents felt the mapped area too large; property owners did not want to be subject to particular building codes if there was no flood risk. However, Elizabethtown challenged maps for the opposite reason. Areas of the town prone to flooding - especially Water Street and south of the golf course - were not on the flood map and the business and property owners couldn't qualify for federally subsidized insurance. Also, if there were new construction on

Elizabethtown's flood-prone areas, the owners risked potential losses, and the town and taxpayers faced an increased burden for emergency services.

Additional reasons to review flood zone boundaries include bank requirements for mortgages (those seeking a mortgage on their home who live in a mapped flood zone area will be required by the bank to have flood insurance) and flood zone regulations that assure water quality (septic systems, chemical storage, and other potential pollutants, should be at required elevations where they are not likely to become submerged, and fuel tanks should be anchored).

Flood zone maps can be viewed at your town offices or at the County Planning Office.