## NOTES TO USERS

This map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly from local drainage sources of small size. The community map repository should be consulted for possible updated or additional flood hazard information.

To obtain more detailed information in areas where **Base Flood Elevations** (BFEs) and/or **floodways** have been determined, users are encouraged to consult the Flood Profiles and Floodway Data and/or Summary of Stillwater Elevations tables contained within the Flood Insurance Study (FIS) Report that accompanies this FIRM. Users should be aware that BFEs shown on the FIRM represent rounded whole-foot elevations. These BFEs are intended for flood insurance rating purposes only and should not be used as the sole source of flood elevation information. Accordingly, flood elevation data presented in the FIS Report should be utilized in conjunction with the FIRM for purposes of construction and/or floodplain management.

Coastal Base Flood Elevations shown on this map apply only landward of 0.0 North American Vertical Datum of 1988 (NAVD 88). Users of this FIRM should be aware that coastal flood elevations are also provided in the Summary of Stillwater Elevations table in the Flood Insurance Study Report for this jurisdiction. Elevations shown in the Summary of Stillwater Elevations table should be used for construction and/or floodplain management purposes when they are higher than the elevations shown on this FIRM.

Boundaries of the floodways were computed at cross sections and interpolated between cross sections. The floodways were based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway widths and other pertinent floodway data are provided in the Flood Insurance Study Report

The AE Zone category has been divided by a Limit of Moderate Wave Action (LiMWA). The LiMWA represents the approximate landward limit of the 1.5-foot breaking wave. The effects of wave hazards between the VE Zone and the LiMWA (or between the shoreline and the LiMWA for areas where VE Zones are not identified) will be similar to, but less severe than those in the VE Zone.

Certain areas not in Special Flood Hazard Areas may be protected by flood control **structures**. Refer to Section 2.4 "Flood Protection Measures" of the Flood Insurance Study Report for information on flood control structures for this jurisdiction.

The **projection** used in the preparation of this map was Universal Transverse Mercator (UTM) zone 19. The horizontal datum was NAD 83, GRS 1980 spheroid. Differences in datum, spheroid, projection or UTM zones used in the production of FIRMs for adjacent jurisdictions may result in slight positional differences in map features across jurisdiction boundaries. These differences do not affect the accuracy of this FIRM.

Flood elevations on this map are referenced to the North American Vertical Datum of 1988. These flood elevations must be compared to structure and ground elevations referenced to the same vertical datum. For information regarding conversion between the National Geodetic Vertical Datum of 1929 and the North American Vertical Datum of 1988, visit the National Geodetic Survey website at http://www.ngs.noaa.gov or contact the National Geodetic Survey at the following

**NGS Information Services** NOAA. N/NGS12 National Geodetic Survey SSMC-3, #9202 1315 East-West Highway Silver Spring, Maryland 20910-3282 (301) 713-3242

To obtain current elevation, description, and/or location information for bench marks shown on this map, please contact the Information Services Branch of the National Geodetic Survey at (301) 713- 3242, or visit its website at http://www.ngs.noaa.gov.

**Base map** information shown on this FIRM was derived from digital orthophotography. Basemap files were provided in digital form by State of Maine, Maine Office of GIS (MeGIS). Ortho imagery was produced at a scale of 1:600 and is dated August 2012. The projection used in the preparation of this map is Maine State Plane West (FIPSZONE 1802). The horizontal datum is NAD

The **profile baselines** depicted on this map represent the hydraulic modeling baselines that match the flood profiles in the FIS report. As a result of improved topographic data, the profile baseline, in some cases, may deviate significantly from the channel centerline or appear outside the SFHA.

Based on updated topographic information, this map reflects more detailed and up-to-date stream channel configurations and floodplain delineations than those shown on the previous FIRM for this jurisdiction. As a result, the Flood Profiles and Floodway Data tables for multiple streams in the Flood Insurance Study Report (which contains authoritative hydraulic data) may reflect stream channel distances that differ from what is shown on the map. Also, the road to floodplain relationships for unrevised streams may differ from what is shown on previous maps.

Corporate limits shown on this map are based on the best data available at the time of publication. Because changes due to annexations or de-annexations may have occurred after this map was published, map users should contact appropriate community officials to verify current corporate limit locations.

Please refer to the separately printed **Map Index** for an overview map of the county showing the layout of map panels; community map repository addresses; and a Listing of Communities table containing National Flood Insurance Program dates for each community as well as a listing of the panels on which each community

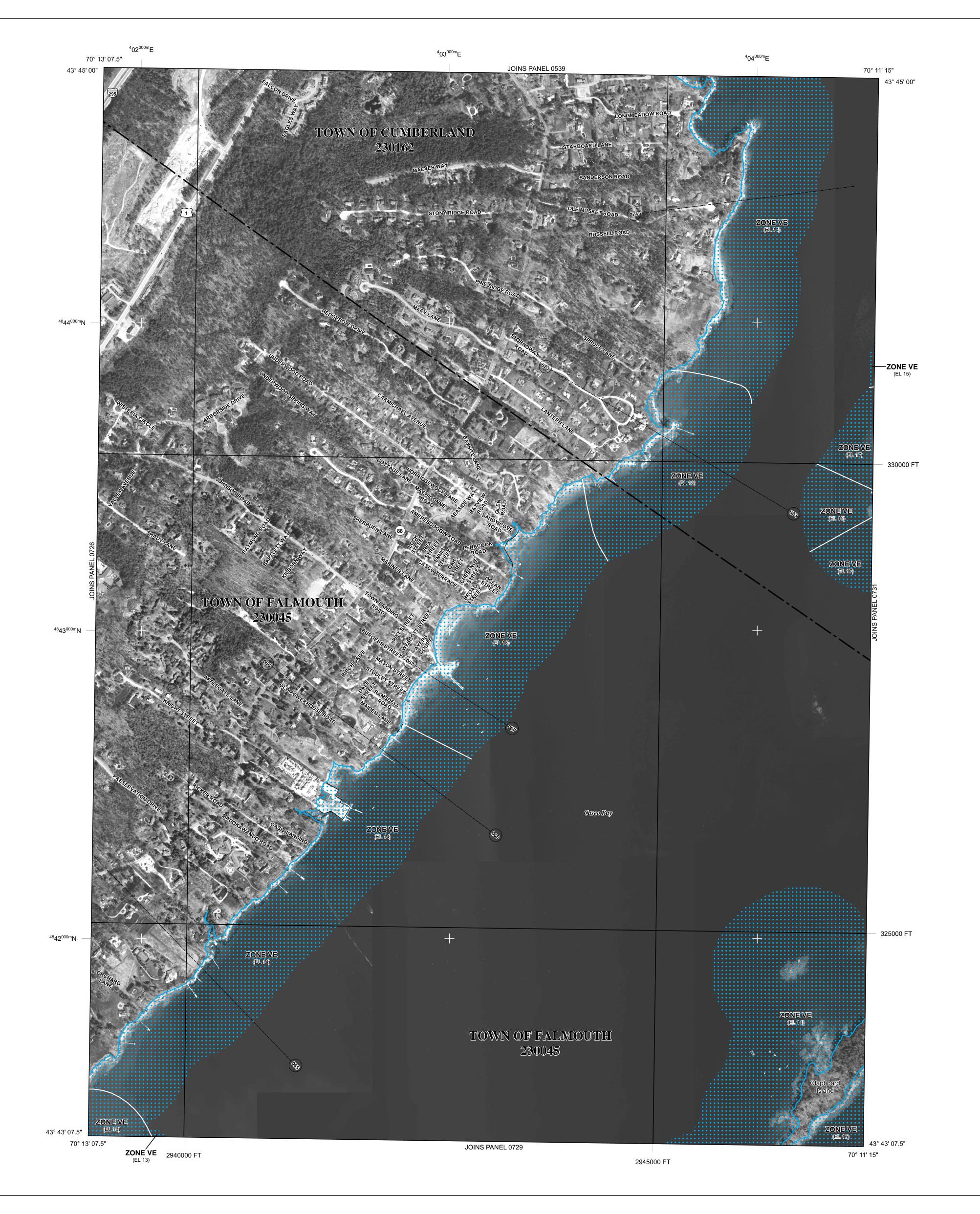
For information on available products associated with this FIRM visit the Map Service Center (MSC) website at <a href="http://msc.fema.gov">http://msc.fema.gov</a>. Available products may include previously issued Letters of Map Change, a Flood Insurance Study Report, and/or digital versions of this map. Many of these products can be ordered or obtained directly from the MSC website.

If you have questions about this map, how to order products, or the National Flood Insurance Program in general, please call the FEMA Map Information eXchange (FMIX) at 1-877-FEMA-MAP (1-877-336-2627) or visit the FEMA website at http://www.fema.gov/business/nfip.

State of Maine Floodway Note: Under the Maine Revised Statutes Annotated (M.R.S.A.) Title 38 § 439-A, 7C where the floodway is not designated on the Flood Insurance Rate Map, the floodway is considered to be the channel of a river or other water course and the adjacent land areas to a distance of one-half the width of the floodplain, as measured from the normal high water mark to the upland limit of the floodplain, unless a technical evaluation certified by a registered professional engineer is provided demonstrating the actual floodway based upon approved FEMA modeling methods.

Only coastal structures that are certified to provide protection from the 1-percent-annual chance flood are shown on this panel. However, all structures taken into consideration for the purpose of

coastal flood hazard analysis and mapping are present in the DFIRM database in S\_Gen\_Struct.



## LEGEND

SPECIAL FLOOD HAZARD AREAS (SFHAs) SUBJECT TO

INUNDATION BY THE 1% ANNUAL CHANCE FLOOD The 1% annual chance flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year. The Special Flood Hazard Area is the area subject to flooding by the 1% annual chance flood. Areas of Special Flood Hazard include Zones A, AE, AH, AO, AR, A99, V, and VE. The Base Flood Elevation is the water-surface elevation of the 1% annual chance flood

No Base Flood Elevations determined.

Base Flood Elevations determined.

Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations

depths determined. For areas of alluvial fan flooding, velocities also determined. Special Flood Hazard Areas formerly protected from the 1% annual chance flood by a flood control system that was subsequently decertified. Zone

AR indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood. Area to be protected from 1% annual chance flood by a Federal flood protection system under construction; no Base Flood Elevations determined.

Flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average

Coastal flood zone with velocity hazard (wave action); no Base Flood Elevations

Coastal flood zone with velocity hazard (wave action); Base Flood Elevations

FLOODWAY AREAS IN ZONE AE

The floodway is the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 1% annual chance flood can be carried without substantial increases in flood heights.

OTHER FLOOD AREAS

Areas of 0.2% annual chance flood; areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.

OTHER AREAS

Areas determined to be outside the 0.2% annual chance floodplain. Areas in which flood hazards are undetermined, but possible.

COASTAL BARRIER RESOURCES SYSTEM (CBRS) AREAS

OTHERWISE PROTECTED AREAS (OPAs)

CBRS areas and OPAs are normally located within or adjacent to Special Flood Hazard Areas. 1% Annual Chance Floodplain Boundary 0.2% Annual Chance Floodplain Boundary Floodway boundary

\_\_\_\_\_ Zone D boundary ••••• CBRS and OPA boundary Boundary dividing Special Flood Hazard Area Zones and boundary

dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths, or flood velocities. Limit of Moderate Wave Action

Limit of Moderate Wave Action coincident with Zone Break ... Base Flood Elevation line and value; elevation in feet\* ~~~ 513~~~

Base Flood Elevation value where uniform within zone; elevation in

\*Referenced to the North American Vertical Datum of 1988

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Geographic coordinates referenced to the North American Datum of

45° 02' 08", 93° 02' 12" 5000-foot ticks: Maine State Plane West Zone 3100000 FT (FIPS Zone 1802), Transverse Mercator projection 1000-meter Universal Transverse Mercator grid values, zone 19

DX5510 🗙 Bench mark (see explanation in Notes to Users section of this FIRM MAP REPOSITORIES

Refer to Map Repositories list on Map Index EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL

For community map revision history prior to countywide mapping, refer to the Community Map History table located in the Flood Insurance Study report for this jurisdiction.

To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

## **PANEL 0727F**

## FIRM FLOOD INSURANCE RATE MAP

**CUMBERLAND COUNTY,** MAINE (ALL JURISDICTIONS)

**PANEL 727 OF 862** (SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CUMBERLAND, TOWN OF 230162 0727 FALMOUTH, TOWN OF 230045

> PRELIMINARY **NOVEMBER 5, 2013**

Notice to User: The **Map Number** shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.



MAP NUMBER 23005C0727F EFFECTIVE DATE

Federal Emergency Management Agency