



Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:
19P

January 6, 2016

Stacie Beyers
Senior Planner, Land Use Planning
Commission
Department of Agriculture, Conservation and
Forestry
106 Hogan Road, Suite 8
Bangor, Maine 04401

Community: Andrews Island and Muscle
Ridge Township,
Knox County, Maine
Community No.: 230967 and 230979
Map Panels Affected: See FIRM Index

Dear Ms. Beyers:

This is to formally notify you of the final flood hazard determination for the Land Use Planning Commission communities of Andrews Island and Muscle Ridge Township, Knox County, Maine, in compliance with Title 44, Chapter I, Part 67, Section 67.11, Code of Federal Regulations (CFR). This section requires that notice of final flood hazards shall be sent to the Chief Executive Officer of the community, all individual appellants, and the State Coordinating Agency, and shall be published in the *Federal Register*.

On February 23, 2001, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) issued a Flood Insurance Rate Map (FIRM) that identified the Special Flood Hazard Areas (SFHAs), the areas subject to inundation by the base (1-percent-annual-chance) flood, in your community. Recently, FEMA completed a re-evaluation of flood hazards in your community. On January 31, 2014, FEMA provided you with Preliminary copies of the FIRM and Flood Insurance Study (FIS) report that identify existing flood hazards in your community, including Base Flood Elevations (BFEs). The proposed flood hazard determinations (FHDs) for your community were published in *The Camden Herald*, *The Courier-Gazette*, and *The Republican Journal* on July 31, 2014, and August 7, 2014 and in the *Federal Register*, at Part 67, Volume 79, Pages 38929-38932, on July 9, 2014.

The statutory 90-day appeal period, which was initiated on the second newspaper publication date cited above, has ended. FEMA did not receive any appeals of the proposed FHDs during that time. Accordingly, the FHDs for your community are considered final. The final notice for FHDs will be published in the *Federal Register* as soon as possible. The FIRM for your community will become effective on July 6, 2016. Before the effective date, FEMA will send you final printed copies of the FIRM and FIS report.

Because the FIS report establishing the FHDs for your community has been completed, certain additional requirements must be met under Section 1361 of the National Flood Insurance Act of 1968, as amended, within 6 months from the date of this letter. Prior to July 6, 2016, your community is required, as a condition of continued eligibility in the National Flood Insurance Program (NFIP), to adopt or show evidence of adoption of floodplain management regulations that meet the standards of Paragraph 60.3(e) of the enclosed NFIP regulations (44 CFR 59, etc.) by the effective date of the FIRM. These standards are

the minimum requirements and do not supersede any State or local requirements of a more stringent nature.

It must be emphasized that all the standards specified in Paragraph 60.3(e) of the NFIP regulations must be enacted in a legally enforceable document. This includes adoption of the current effective FIRM and FIS report to which the regulations apply and other modifications made by this map revision. Some of the standards should already have been enacted by your community in order to establish initial eligibility in the NFIP. Your community can meet any additional requirements by taking one of the following actions:

1. Amending existing regulations to incorporate any additional requirements of Paragraph 60.3(e);
2. Adopting all the standards of Paragraph 60.3(e) into one new, comprehensive set of regulations; or
3. Showing evidence that regulations have previously been adopted that meet or exceed the minimum requirements of Paragraph 60.3(e).

Communities that fail to enact the necessary floodplain management regulations will be suspended from participation in the NFIP and subject to the prohibitions contained in Section 202(a) of the Flood Disaster Protection Act of 1973 (Public Law 93-234) as amended.

In addition to your community using the FIRM and FIS report to manage development in the floodplain, FEMA will use the FIRM and FIS report to establish appropriate flood insurance rates. On the effective date of the revised FIRM, actuarial rates for flood insurance will be charged for all new structures and substantial improvements to existing structures located in the identified SFHAs. These rates may be higher if structures are not built in compliance with the floodplain management standards of the NFIP. The actuarial flood insurance rates increase as the lowest elevations (including basement) of new structures decrease in relation to the BFEs established for your community. This is an important consideration for new construction because building at a higher elevation can greatly reduce the cost of flood insurance.

To assist your community in maintaining the FIRM, we reviewed our records to determine if any previous Letters of Map Change (i.e., Letters of Map Amendment, Letters of Map Revision) will be superseded when the revised FIRM becomes effective. According to our records, no Letters of Map Change were issued previously.

The FIRM and FIS report for your community have been prepared in our countywide format, which means that flood hazard information for all jurisdictions within Knox County has been combined into one FIRM and FIS report. When the FIRM and FIS report are printed and distributed, your community will receive only those panels that present flood hazard information for your community. We will provide complete sets of the FIRM panels to county officials, where they will be available for review by your community.

The FIRM panels have been computer-generated. Once the FIRM and FIS report are printed and distributed, the digital files containing the flood hazard data for the entire county can be provided to your community for use in a computer mapping system. These files can be used in conjunction with other thematic data for floodplain management purposes, insurance purchase and rating requirements, and many other planning applications. Copies of the digital files or paper copies of the FIRM panels may be obtained by calling our FEMA Map Information eXchange (FMIX), toll free, at 1-877-FEMA-MAP (1-877-336-2627). In addition, your community may be eligible for additional credits under our Community Rating System if you implement your activities using digital mapping files.

If your community is encountering difficulties in enacting the necessary floodplain management measures required to continue participation in the NFIP, we urge you to call the Director, Federal Insurance and

Mitigation Division of FEMA in Region I, in Boston, Massachusetts, at (617) 956-7506 for assistance. If you have any questions concerning mapping issues in general, please call FMIX at the telephone number shown above. Additional information and resources your community may find helpful regarding the NFIP and floodplain management, such as *The National Flood Insurance Program Code of Federal Regulations*, *Answers to Questions About the NFIP*, *Frequently Asked Questions Regarding the Effect that Revised Flood Hazards have on Existing Structures*, *Use of Flood Insurance Study (FIS) Data as Available Data*, and *National Flood Insurance Program Elevation Certificate and Instructions*, can be found on our website at <http://www.floodmaps.fema.gov/lfid>. Paper copies of these documents may also be obtained by calling FMIX.

Sincerely,



Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration

cc: Community Map Repository
Karen Bolstridge, Regional Representative, Land Use Planning Commission, Maine Department of Agriculture, Conservation and Forestry
Jean Flannery, Permitting and Compliance Manager, Land Use Planning Commission, Maine Department of Agriculture, Conservation and Forestry
Jennifer Curtis, Mapping Coordinator, Department of Agriculture, Conservation and Forestry
Dwane Hubert, Director, Preparedness, Recovery and Mitigation Division, Maine Emergency Management Agency
Ray Sisk, Director, Emergency Management Agency, Knox County
Kerry Bogdan, Senior Engineer, FEMA Region I
Sue Baker, CFM, State NFIP Coordinator, Maine Floodplain Management Program, Department of Agriculture, Conservation and Forestry
Alex Sirotek, Regional Service Center, STARR Region I
Brett Holthaus, Project Manager, STARR Region I



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15NP(ID)

January 6, 2016

Stacie Beyers
Senior Planner, Land Use Planning
Commission
Department of Agriculture, Conservation and
Forestry
106 Hogan Road, Suite 8
Bangor, Maine 04401

Community: Ragged Island, Seal Island,
Tenpound Island, Two Bush
Island, Wheaton Island, and
Wooden Ball Island
Community Nos.: 230940, 230948, 230633,
230477, 230456 and, 230950
Map Panels Affected: See FIRM Index

Dear Ms. Beyers:

This is to formally notify you of the final flood hazard determination for the Land Use Planning Commission communities of Ragged Island, Seal Island, Tenpound Island, Two Bush Island, Wheaton Island, and Wooden Ball Island, Knox County, Maine, in compliance with Title 44, Chapter 1, Part 67, Code of Federal Regulations (CFR). This section requires that notice of final flood hazards shall be sent to the Chief Executive Officer of the community, all individual appellants, and the state coordinating agency, and shall be published in the *Federal Register*. In addition, this letter provides information about how your community may enroll in the National Flood Insurance Program (NFIP) to make flood insurance available to community residents and abate the effects of nonparticipation in the NFIP.

On January 31, 2014 and June 6, 2014, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) provided you with Preliminary copies of the Flood Insurance Study (FIS) report and Flood Insurance Rate Map (FIRM) that identified the Special Flood Hazard Areas (SFHAs) in your community, including elevations of the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). The proposed flood hazard determinations (FHDs) for your community were published in *The Camden Herald*, *The Courier-Gazette*, and *The Republican Journal* on July 31, 2014, and August 7, 2014 and in the *Federal Register*, at Part 67, Volume 79, Pages 38929-38932, on July 9, 2014.

The statutory 90-day appeal period, which was initiated on the second newspaper publication date cited above, has ended. FEMA did not receive any appeals of the proposed FHDs during that time. Accordingly, the FHDs for your community are considered final. The final notice for FHDs will be published in the *Federal Register* as soon as possible. The FIRM for your community will become effective on July 6, 2016. Before the effective date, FEMA will send you final printed copies of the FIS and FIRM.

The FIRM provides the basis for actuarial premium rates for flood insurance policies. These rates reflect the degree of exposure of property to flood risks. Actuarial flood insurance rates are charged for all new construction started in identified SFHAs after the effective date of the FIRM for communities participating in the NFIP.

The actuarial flood insurance rates increase as the lowest-floor elevation (including basement) of new structures decreases in relation to the Base Flood Elevations (BFEs). Conversely, building at a higher elevation can greatly reduce the cost of flood insurance. Hence, any structure not elevated above the established BFE is exposed to greater flood hazard than if it were properly elevated. In the event that flood insurance became available in your community at some future date, the applicable premium rate for flood insurance is required for most types of mortgages for homes located in the floodplain, the high flood insurance premiums would likely represent a hardship for those purchasing flood insurance.

On the effective date of the FIRM, a one-year compliance period begins during which time your community must adopt a floodplain management ordinance that meets the minimum Federal requirements of Section 60.3 (e) of the "National Flood Insurance Program and Related Regulations".

Communities that fail to adopt the required ordinance by the end of the one-year period are considered to be noncompliant and cannot participate in the National Flood Insurance Program (NFIP) until your community adopts the required ordinance. Nonparticipating communities become subject to the sanctions outlined in Section 202(a) of the Flood Disaster Protection Act of 1973. Flood insurance, Federal grants and loans, Federal disaster assistance, and Federal mortgage insurance are not available for the acquisition or construction of structures within the identified SFHAs in nonparticipating communities.

Because there are a number of ways to adopt the required floodplain management measures to join the NFIP, we suggest that you contact the Director, Mitigation Division, FEMA, in Boston Massachusetts, either by telephone at (617) 956-7506 for assistance. Additional information and resources your community may find helpful regarding the NFIP and floodplain management, such as *The National Flood Insurance Program Code of Federal Regulations*, *Answers to Questions About the NFIP*, *Use of Flood Insurance Study (FIS) Data as Available Data*, *Frequently Asked Questions Regarding the Effect that Revised Flood Hazards have on Existing Structures*, and *National Flood Insurance Program Elevation Certificate and Instructions*, can be found on our website at <http://www.floodmaps.fema.gov/lfd>. Paper copies of these documents may also be obtained by calling our FEMA Map Information eXchange (FMIX), toll free, at 1-877-FEMA-MAP (1-877-336-2627).

Sincerely,



Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration

Enclosure:
NFIP Regulations

cc: Community Map Repository
Karen Bolstridge, Regional Representative, Land Use Planning Commission, Maine Department
of Agriculture, Conservation and Forestry
Jean Flannery, Permitting and Compliance Manager, Land Use Planning Commission, Maine
Department of Agriculture, Conservation and Forestry
Jennifer Curtis, Mapping Coordinator, Department of Agriculture, Conservation and Forestry
Dwane Hubert, Director, Preparedness, Recovery and Mitigation Division, Maine Emergency
Management Agency
Ray Sisk, Director, Emergency Management Agency, Knox County
Kerry Bogdan, Senior Engineer, FEMA Region I
Sue Baker, CFM, State NFIP Coordinator, Maine Floodplain Management Program,
Department of Agriculture, Conservation and Forestry
Alex Sirotek, Regional Service Center, STARR Region I
Brett Holthaus, Project Manager, STARR Region I



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206-CW

January 6, 2016

Stacie Beyers
Senior Planner, Land Use Planning
Commission
Department of Agriculture, Conservation and
Forestry
106 Hogan Road, Suite 8
Bangor, Maine 04401

Community: Malcolm Ledge and The
Hogshead, Knox County,
Maine
Community No.: 230952 and 230943
Map Panels Affected: See FIRM Index

Dear Ms. Beyers:

This is to formally notify you of the final flood hazard determination for your community, effective as of July 6, 2016, in accordance with Part 67, Chapter I, Title 44 of the Code of Federal Regulations. As a result of the countywide study for Knox County, Maine (All Jurisdictions), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has determined that no Special Flood Hazard Areas (SFHAs) exist at this time within the corporate limits of your community. This does not preclude future determinations of SFHAs that could be necessitated by changed conditions affecting the community or the availability of new scientific or technical data about flood hazards.

The effect of this determination is that compliance with the National Flood Insurance Program (NFIP) regulations within areas not designated as SFHAs is not required as a condition of participation in the NFIP. While FEMA has determined that your community does not contain SFHAs (areas inundated by a flood having a 1% chance of being equaled or exceeded in any given year, i.e., the base flood), it should be recognized that floods larger than the 1% annual chance flood do occur. Therefore, your community should exercise care in evaluating new development that could aggravate or create flood problems in your community or in adjacent communities.

By continuing its participation in the NFIP under the Regular Phase, your community makes available to its citizens, on a voluntary basis, additional amounts of insurance coverage at generally lower rates than are available under the Emergency Phase of the NFIP. While no new floodplain management measures are required, your community is encouraged to implement regulatory measures to protect development from known, local hazards.

If you should require any additional information, please do not hesitate to contact the Director, Federal Insurance and Mitigation Division of FEMA in Boston, Massachusetts, at (617) 956-7576, for assistance.

If you have any questions concerning mapping issues in general, please call our Map Information eXchange (FMIX), toll free, at 1-877-FEMA MAP (1-877-336-2627). Additional information and resources your community may find helpful regarding the NFIP and floodplain management, such as *The National Flood Insurance Program Code of Federal Regulations*, *Answers to Questions About the National Flood Insurance Program*, *Frequently Asked Questions Regarding the Effects that Revised Flood Hazards have on Existing Structure*, *Use of Flood Insurance Study (FIS) Data as Available Data*,

and *National Flood Insurance Program Elevation Certificate and Instructions*, can be found on our website at <http://www.floodmaps.fema.gov/lfd>. Paper copies of these documents may also be obtained by calling our FMIX.

Sincerely,



Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration

cc: Community Map Repository
Karen Bolstridge, Regional Representative, Land Use Planning Commission, Maine Department of Agriculture, Conservation and Forestry
Jean Flannery, Permitting and Compliance Manager, Land Use Planning Commission, Maine Department of Agriculture, Conservation and Forestry
Jennifer Curtis, Mapping Coordinator, Department of Agriculture, Conservation and Forestry
Dwane Hubert, Director, Preparedness, Recovery and Mitigation Division, Maine Emergency Management Agency
Ray Sisk, Director, Emergency Management Agency, Knox County
Kerry Bogdan, Senior Engineer, FEMA Region I
Sue Baker, CFM, State NFIP Coordinator, Maine Floodplain Management Program, Department of Agriculture, Conservation and Forestry
Alex Sirotek, Regional Service Center, STARR Region I
Brett Holthaus, Project Manager, STARR Region I



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January 6, 2016

Stacie Beyers
Senior Planner, Land Use Planning
Commission
Department of Agriculture, Conservation and
Forestry
106 Hogan Road, Suite 8
Bangor, Maine 04401

Community: Bar Island, Birch Island, Brig Ledge, Camp Cove Ledge, Camp Island, Clam Ledges, Crescent Island, Crow Island, Dix Island, East Goose Rock, Egg Rock, Fisherman Island, Flag Island, Goose Island, Gooseberry Knob, Graffam Island, Great Pond Island, Green Ledge, Herring Ledge, Hewett Island, High Island, High Ledge, Hog Island, Large Green Island, Lasell Island, Little Green Island, Little Hurricane Island, Little Pond Island, Little Two Bush Island, Marblehead Island, Mark Island, Metinic Green Island, Metinic Island, Mink Island, Mouse Island, Nettle Island, Oak Island, Otter Island, Pleasant Island, Pudding Island, Robinson Rock, Saddle Island, Shag Ledge, Spectacle Island, The Nubble, Township of Criehaven, Wheeler Big Rock, and Yellow Ledge, Knox County, Maine

Community Nos.: 230974, 230966, 230947, 230945, 230962, 230970, 230955, 230978, 230965, 230990, 230991, 230953, 230972, 230987, 230959, 230975, 230961, 230944, 230937, 230971, 230964, 230946, 230934, 230936, 230983, 230935, 230973, 230960, 230980, 230954, 230988, 230932, 230931, 230976, 230986, 230969, 230957, 230956, 230977, 230941, 230989, 230982, 230942, 230963, 230933, 231034, 230939, and 230981

Map Panels See FIRM Index

Dear Ms. Beyers:

This is to formally notify you of the final flood hazard determination for the Land Use Planning Commission communities of Bar Island, Birch Island, Brig Ledge, Camp Cove Ledge, Camp Island, Clam Ledges, Crescent Island, Crow Island, Dix Island, East Goose Rock, Egg Rock, Fisherman Island, Flag Island, Goose Island, Gooseberry Knob, Graffam Island, Great Pond Island, Green Ledge, Herring Ledge, Hewett Island, High Island, High Ledge, Hog Island, Large Green Island, Lasell Island, Little Green Island, Little Hurricane Island, Little Pond Island, Little Two Bush Island, Malcolm Ledge, Marblehead Island, Mark Island, Metinic Green Island, Metinic Island, Mink Island, Mouse Island, Nettle Island, Oak Island, Otter Island, Pleasant Island, Pudding Island, Robinson Rock, Saddle Island, Shag Ledge, Spectacle Island, The Nubble, Township of Criehaven, Wheeler Big Rock, and Yellow Ledge), Knox County, Maine, in compliance with Title 44, Chapter I, Part 67, Section 67.11, Code of Federal Regulations (CFR). This section requires that notice of final flood hazards shall be sent to the Chief Executive Officer of the community, all individual appellants, and the state coordinating agency, and shall be published in the *Federal Register*.

On January 31, 2014 and June 6, 2014, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) provided you with Preliminary copies of the FIS and Flood Insurance Rate Map (FIRM) that identify the existing flood hazards in your community including elevations of the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). The proposed flood hazard determinations (FHDs) for your community were published in *The Camden Herald*, *The Courier-Gazette*, and *The Republican Journal* on July 31, 2014, and August 7, 2014 and in the *Federal Register*, at Part 67, Volume 79, Pages 38929-38932, on July 9, 2014.

The statutory 90-day appeal period, which was initiated on the second newspaper publication date cited above, has ended. FEMA did not receive any appeals of the proposed FHDs during that time. Accordingly, the FHDs for your community are considered final. The final notice for FHDs will be published in the *Federal Register* as soon as possible. The FIS report and FIRM for your community will become effective on July 6, 2016. Before the effective date, FEMA will send you final printed copies of the FIS and FIRM.

The FIRM and FIS report for your community have been prepared in our countywide format, which means that flood hazard information for all jurisdictions within Knox County has been combined into one FIRM and FIS report. When the FIRM and FIS report are printed and distributed, your community will receive only those panels that present flood hazard information for your community. We will provide complete sets of the FIRM panels to county officials, where they will be available for review by your community.

The FIRM panels have been computer-generated. Once the FIRM and FIS report are printed and distributed, the digital files containing the flood hazard data for the entire county can be provided to your community for use in a computer mapping system. These files can be used in conjunction with other thematic data for floodplain management purposes, insurance purchase and rating requirements, and many other planning applications. Copies of the digital files or paper copies of the FIRM panels may be obtained by calling our FEMA Map Information eXchange (FMIX), toll free, at 1-877-FEMA-MAP (1-877-336-2627). In addition, your community may be eligible for additional credits under our Community Rating System if you implement your activities using digital mapping files.

Because the FIS report establishing the FHDs for your community has been completed, certain additional requirements must be met under Section 1361 of the National Flood Insurance Act of 1968, as amended, within 6 months from the date of this letter. Prior to July 6, 2016, your community is required, as a condition of continued eligibility in the National Flood Insurance Program (NFIP), to adopt or show

evidence of adoption of floodplain management regulations that meet the standards of Paragraph 60.3(e) of the enclosed NFIP regulations (44 CFR 59, etc.) by the effective date of the FIRM. These standards are the minimum requirements and do not supersede any State or local requirements of a more stringent nature.

It must be emphasized that all the standards specified in Paragraph 60.3(e) of the NFIP regulations must be enacted in a legally enforceable document. This includes adoption of the effective FIS report and FIRM to which the regulations apply. Some of the standards should already have been enacted by your community in order to establish initial eligibility in the NFIP. Your community can meet any additional requirements by taking one of the following actions:

1. Amending existing regulations to incorporate any additional requirements of Paragraph 60.3(e);
2. Adopting all the standards of Paragraph 60.3(e) into one new, comprehensive set of regulations; or
3. Showing evidence that regulations have previously been adopted that meet or exceed the minimum requirements of Paragraph 60.3(e).

Communities that fail to enact the necessary floodplain management regulations will be suspended from participation in the NFIP and subject to the prohibitions contained in Section 202(a) of the 1973 Act as amended.

In addition to your community using the FIRM and FIS report to manage development in the floodplain, FEMA will use the FIRM and FIS report to establish appropriate flood insurance rates. On the effective date of the FIRM, actuarial rates for flood insurance will be charged for all new structures and substantial improvements to existing structures located in the identified Special Flood Hazard Areas, the areas subject to inundation by the base flood. These rates may be higher if structures are not built in compliance with the floodplain management standards of the NFIP. The actuarial flood insurance rates increase as the lowest elevations (including basement) of new structures decrease in relation to the FHDs established for your community. This is an important consideration for new construction because building at a higher elevation can greatly reduce the cost of flood insurance. Also, on the effective date of the FIRM for your community, additional "second-layer" coverage will become available. First-layer coverage on existing structures built prior to the effective date of the FIRM will continue to be available at subsidized rates (unless substantial improvements are made); it will also be available at actuarial rates and can be purchased at whichever rate is lower.

If your community is encountering difficulties in enacting the necessary floodplain management measures, we urge you to call the Director, Federal Insurance and Mitigation Division of FEMA in Boston, Massachusetts, at (617) 956-7576 for assistance. Additional information and resources your community may find helpful regarding the NFIP and floodplain management, such as *The National Flood Insurance Program Code of Federal Regulations*, *Answers to Questions About the National Flood Insurance Program*, *Use of Flood Insurance Study (FIS) Data as Available Data*, *Frequently Asked Questions Regarding the Effects that Revised Flood Hazards have on Existing Structures*, and *National Flood Insurance Program Elevation Certificate and Instructions*, can be found on our website at

<http://www.floodmaps.fema.gov/lfid>. Paper copies of these documents may also be obtained by calling our FMIX.

Sincerely,

A handwritten signature in black ink, appearing to read 'Luis Rodriguez', with a large, stylized flourish at the end.

**Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration**

cc: **Community Map Repository**
Karen Bolstridge, Regional Representative, Land Use Planning Commission, Maine Department of Agriculture, Conservation and Forestry
Jean Flannery, Permitting and Compliance Manager, Land Use Planning Commission, Maine Department of Agriculture, Conservation and Forestry
Jennifer Curtis, Mapping Coordinator, Department of Agriculture, Conservation and Forestry
Dwane Hubert, Director, Preparedness, Recovery and Mitigation Division, Maine Emergency Management Agency
Ray Sisk, Director, Emergency Management Agency, Knox County
Kerry Bogdan, Senior Engineer, FEMA Region I
Sue Baker, CFM, State NFIP Coordinator, Maine Floodplain Management Program, Department of Agriculture, Conservation and Forestry
Alex Sirotek, Regional Service Center, STARR Region I
Brett Holthaus, Project Manager, STARR Region I



Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:
15P

January 6, 2016

Clayton Philbrook
Chairperson, Board of Assessors
Matinicus Isle Plantation
Community Office
17 South Road
Post Office Box 198
Matinicus, Maine 04853-0198

Community: Matinicus Isle Plantation,
Knox County, Maine
Community No.: 230603
Map Panels Affected: See FIRM Index

Dear Mr. Philbrook:

This is to formally notify you of the final flood hazard determination for the Matinicus Isle Plantation, Knox County, Maine, in compliance with Title 44, Chapter I, Part 67, Section 67.11, Code of Federal Regulations (CFR). This section requires that notice of final flood hazards shall be sent to the Chief Executive Officer of the community, all individual appellants, and the state coordinating agency, and shall be published in the *Federal Register*.

On January 31, 2014, and June 6, 2014, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) provided you with Preliminary copies of the FIS and Flood Insurance Rate Map (FIRM) that identify the existing flood hazards in your community including elevations of the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). The proposed flood hazard determinations (FHDs) for your community were published in *The Camden Herald*, *The Courier-Gazette*, and *The Republican Journal* on July 31, 2014, and August 7, 2014 and in the *Federal Register*, at Part 67, Volume 79, Pages 38929-38932, on July 9, 2014.

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The FIRM and FIS report for your community have been prepared in our countywide format, which means that flood hazard information for all jurisdictions within Knox County has been combined into one FIRM and FIS report. When the FIRM and FIS report are printed and distributed, your community will receive only those panels that present flood hazard information for your community. We will provide complete sets of the FIRM panels to county officials, where they will be available for review by your community.

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Community Rating System if you implement your activities using digital mapping files.

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1. Amending existing regulations to incorporate any additional requirements of Paragraph 60.3(e);
2. Adopting all the standards of Paragraph 60.3(e) into one new, comprehensive set of regulations;
or
3. Showing evidence that regulations have previously been adopted that meet or exceed the minimum requirements of Paragraph 60.3(e).

Communities that fail to enact the necessary floodplain management regulations will be suspended from participation in the NFIP and subject to the prohibitions contained in Section 202(a) of the 1973 Act as amended.

In addition to your community using the FIRM and FIS report to manage development in the floodplain, FEMA will use the FIRM and FIS report to establish appropriate flood insurance rates. On the effective date of the FIRM, actuarial rates for flood insurance will be charged for all new structures and substantial improvements to existing structures located in the identified Special Flood Hazard Areas, the areas subject to inundation by the base flood. These rates may be higher if structures are not built in compliance with the floodplain management standards of the NFIP. The actuarial flood insurance rates increase as the lowest elevations (including basement) of new structures decrease in relation to the FHDs established for your community. This is an important consideration for new construction because building at a higher elevation can greatly reduce the cost of flood insurance. Also, on the effective date of the FIRM for your community, additional "second-layer" coverage will become available. First-layer coverage on existing structures built prior to the effective date of the FIRM will continue to be available at subsidized rates (unless substantial improvements are made); it will also be available at actuarial rates and can be purchased at whichever rate is lower.

If your community is encountering difficulties in enacting the necessary floodplain management measures, we urge you to call the Director, Federal Insurance and Mitigation Division of FEMA, Region I, in Boston, Massachusetts, at (617) 956-7506 for assistance. Additional information and resources your community may find helpful regarding the NFIP and floodplain management, such as *The National Flood Insurance Program Code of Federal Regulations*, *Answers to Questions About the National Flood Insurance Program*, *Use of Flood Insurance Study (FIS) Data as Available Data*, *Frequently Asked Questions Regarding the Effects that Revised Flood Hazards have on Existing Structures*, and *National Flood*

Insurance Program Elevation Certificate and Instructions, can be found on our website at <http://www.floodmaps.fema.gov/lfd>. Paper copies of these documents may also be obtained by calling our FMIX.

Sincerely,

A handwritten signature in black ink, appearing to read 'Luis Rodriguez', with a large, stylized flourish at the end.

Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration

cc: Community Map Repository
Eva Murray, Director, Emergency Management Agency, Matinicus Isle Plantation
Robin Tarkleson, Town Clerk, Matinicus Isle Plantation
George Tarkleson, Administrative Assistant, Matinicus Isle Plantation
Samantha Horn Olsen, Planning Manager, Land Use Planning Commission
Ray Sisk, Emergency Management Agency Director, Knox County
Kerry Bogdan, Senior Engineer, FEMA Region I
Sue Baker, CFM, State NFIP Coordinator, Maine Floodplain Management Program, Department of
Agriculture, Conservation and Forestry
Alex Sirotek, Regional Service Center, STARR Region I
Brett Holthaus, Project Manager, STARR Region I