



Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:
15P

January 20, 2016

Samantha Horn Olsen
Planning Manager
Land Use Planning Commission
18 Elkins Lane
Harlow Building, Fourth Floor
Augusta, Maine 04333

Community Names:

Bald Island, Bar Island, Beach Island, Bear Island,
Big Barred Island, Birch Island, Bradbury Island,
Butter Island, Chain Links Islands – North, Chain
Links Islands – South, Channel Rock Island, Colt
Head Island, Compass Island, Crow Island, Eagle
Island, Eaton Island, Fling Island, Grass Ledge Island,
Great Spruce Head Island, Hardhead Island, Hog
Island, Horsehead Island, Inner Porcupine Island,
Little Barred Island, Little Marshall Island, Little
Spruce Head, Marshall Island, Outer Porcupine
Island, Peak Island, Pickering Island, Pond Island,
Pumpkin Island, Resolution Island, Scott Island,
Scrag Island, Sheep Island, Sloop Island, Sloop Island
Ledge, Spectacle Island, Sugarloaf, Township of T07
ND, Two Bush Island, Western Island,
Hancock County, Maine

Community No.'s:

231011, 231000, 231025, 231019, 231016,
230997, 231005, 231015, 231052, 231053,
231029, 231027, 231022, 231006, 231008,
231001, 231012, 231017, 231018, 231007,
230994, 231024, 231009, 231054, 231031,
231023, 231030, 231010, 231055, 231002,
230993, 230996, 231028, 230998, 231020,
230999, 231013, 231014, 230995, 231056,
230598, 231003, 230992

Map Panels Affected: See FIRM Index

Dear Ms. Olsen:

This is to formally notify you of the final flood hazard determination for the above-named Land Use Planning Commission (LUPC) communities in Hancock County, Maine (All Jurisdictions), 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 elevations 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 April 24, 2014, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) provided you with Preliminary copies of the Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report that identify the existing flood hazards in these LUPC communities. The proposed Flood Hazard Determinations (FHDs) for these communities were published in the *Bangor Daily News*, *The Ellsworth American* and the *Portland Press-Herald* on August 7, 2014, and August 14, 2014, and in the *Federal Register*, at Part 67, Volume 79, Pages 38927-38929, 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 these LUPC communities are considered final. The final notice for FHDs will be published in the *Federal Register* as soon as possible. The FIRM and FIS report for these communities will become effective on July 20, 2016. Before the effective date, FEMA will send you final printed copies of the FIRM and FIS report.

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

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 these communities 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, these communities 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 these communities 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 20, 2016, these communities 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 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 FIRM and FIS report to which the regulations apply. Some of the standards should already have been enacted by these communities in order to establish initial eligibility in the NFIP. These communities can meet any additional requirements by taking one of the following actions:

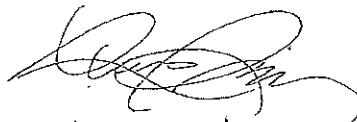
1. Amending existing regulations to incorporate any additional requirements of Paragraph 60.3(e);
2. Adopting all the standards of Paragraph 60.3(e) into one new, comprehensive set of regulations; or
3. Showing evidence that regulations have previously been adopted that meet or exceed the minimum requirements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

Any of these 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 these communities 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 BFEs established for these communities. 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 these communities, 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 any of these communities is encountering difficulties in enacting the necessary floodplain management measures, we urge you to call the Director, Mitigation Division of FEMA, Region I, in Boston, Massachusetts, at (617) 956-7506 for assistance. Additional information and resources that these communities 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 at the toll free number shown above.

Sincerely,



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

cc: Community Map Repository
Stacie R. Beyer, Senior Planner, Land Use Planning Commission, Maine Department of Agriculture, Conservation and Forestry
Ellen Jackson, Programmer Analyst, Land Use Planning Commission, Maine Department of Agriculture, Conservation and Forestry
Kerry Bogdan, Senior Engineer, FEMA Region I
Sue Baker, CFM, State NFIP Coordinator, Maine Floodplain Management Program
Dwane Hubert, Director, Preparedness, Recovery, and Mitigation Division, Maine Emergency Management Agency
Andrew X. Sankey, Director, Emergency Management Agency, Hancock County
Alex Sirotek, Regional Service Center, Region I



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January 20, 2016

Samantha Horn Olsen
Planning Manager
Land Use Planning Commission
18 Elkins Lane
Harlow Building, Fourth Floor
Augusta, Maine 04333

Community: Township of Fletchers Landing,
Hancock County, Maine
Community No.: 230458
Map Panels Affected: See FIRM Index

Dear Ms. Olsen:

This is to formally notify you of the final flood hazard determination for the following Land Use Planning Commission (LUPC) community, the Township of Fletchers Landing, Hancock 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 October 1, 1986, 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 the community. Recently, FEMA completed a re-evaluation of flood hazards in the community. On April 24, 2014, FEMA provided you with Preliminary copies of the FIRM and Flood Insurance Study (FIS) report that identify existing flood hazards in the community, including Base Flood Elevations (BFEs). The proposed flood hazard determinations (FHDs) for the community were published in the *Bangor Daily News*, *The Ellsworth American* and the *Portland Press-Herald* on August 7, 2014, and August 14, 2014, and in the *Federal Register*, at Part 67, Volume 79, Pages 38927-38929, 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 the community are considered final. The final notice for FHDs will be published in the *Federal Register* as soon as possible. The FIRM for the community will become effective on July 20, 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 the 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 20, 2016, this LUPC 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(c) of the 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(c) 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 the community in order to establish initial eligibility in the NFIP. The 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(c);
2. Adopting all the standards of Paragraph 60.3(c) 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(c).

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 the 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 the community. This is an important consideration for new construction because building at a higher elevation can greatly reduce the cost of flood insurance.

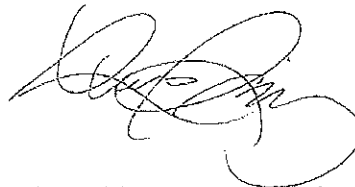
To assist the community in maintaining the FIRM, we have enclosed a Summary of Map Actions (SOMA) to document previous Letter of Map Change (LOMC) actions (i.e., Letters of Map Amendment [LOMAs], Letters of Map Revision [LOMRs]) that will be superseded when the revised FIRM panels referenced above become effective. Information on LOMCs is presented in the following four categories: (1) LOMCs for which results have been included on the revised FIRM panels; (2) LOMCs for which results could not be shown on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lots or structures involved were outside the SFHA as shown on the FIRM; (3) LOMCs for which results have not been included on the revised FIRM panels because the flood hazard information on which the original determinations were based are being superseded by new flood hazard information; and (4) LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures cannot be revalidated through an administrative process like the LOMCs in Category 2 above. LOMCs in Category 2 will be revalidated through a single letter that reaffirms the validity of a previously issued LOMC; the letter will be sent to you for this LUPC community shortly before the effective date of the revised FIRM and will become effective 1 day after the revised FIRM becomes effective. For the LOMCs listed in Category 4, we will review the data previously submitted for the LOMA or LOMR request and issue a new determination for the affected properties after the revised FIRM becomes effective.

The FIRM and FIS report for the community have been prepared in our countywide format, which means that flood hazard information for all jurisdictions has been combined into one FIRM and FIS report. When the FIRM and FIS report are printed and distributed, the community will receive only those panels that present flood hazard information for the community. We will provide complete sets of the FIRM panels to county officials, where they will be available for review by the 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 you for this 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, the community may be eligible for additional credits under our Community Rating System if you implement your activities using digital mapping files.

If this LUPC 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, Mitigation Division of FEMA, Region I, in Boston, Massachusetts, at (617) 956-7506 for assistance. If there are any questions concerning mapping issues in general or the enclosed SOMA, please call our FMIX at the toll free number shown above. Additional information and resources the 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

Enclosure:

Final Summary of Map Actions

cc: Community Map Repository
Stacie R. Beyer, Senior Planner, Land Use Planning Commission, Maine Department of Agriculture, Conservation and Forestry
Ellen Jackson, Programmer Analyst, Land Use Planning Commission, Maine Department of Agriculture, Conservation and Forestry
Andrew X. Sankey, Director, Emergency Management Agency, Hancock County
Kerry Bogdan, Senior Engineer, FEMA Region I
Sue Baker, CFM, State NFIP Coordinator, Maine Floodplain Management Program
Dwane Hubert, Director, Preparedness, Recovery, and Mitigation Division, Maine Emergency Management Agency
Andrew X. Sankey, Director, Emergency Management Agency, Hancock County
Alex Sirotek, Regional Service Center, Region I

FINAL SUMMARY OF MAP ACTIONS

Community: FLETCHERS LANDING, TOWNSHIP OF

Community No: 230458

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs) and Letters of Map Amendment (LOMAs)) that will be affected when the revised FIRM becomes effective on July 20, 2016.

1. LOMCs Incorporated

The modifications effected by the LOMCs listed below will be reflected on the revised FIRM. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		

2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below will not be reflected on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will remain in effect until the revised FIRM becomes effective. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMA	08-01-1120A	08/14/2008	101 PIGEON ROAD	2304580001A	23009C0757D
LOMA	09-01-0524A	02/10/2009	TAX MAP HA004, LOTS 31 & 34 -- 21 WINDEMERE WAY	2304580001A	23009C0757D
LOMA	09-01-0108A	02/26/2009	TAX MAP 2, LOT 6 -- 115 DANA'S LEDGE ROAD	2304580001A	23009C0757D
LOMA	11-01-2222A	07/21/2011	TAX MAP 2, LOT 65-- 79 ROUTE 179	2304580001A	23009C0757D

3. LOMCs Superseded

The modifications effected by the LOMCs listed below have not been reflected on the Final revised FIRM panels because they are being superseded by new detailed flood hazard information or the information available was not sufficient to make a determination. The reason each is being superseded is noted below. These LOMCs will no longer be in effect when the revised FIRM becomes effective.

FINAL SUMMARY OF MAP ACTIONS

Community: FLETCHERS LANDING, TOWNSHIP OF

Community No: 230458

LOMC	Case No.	Date Issued	Project Identifier	Reason Determination Will be Superseded
			NO CASES RECORDED	

1. Insufficient information available to make a determination.
2. Lowest Adjacent Grade and Lowest Finished Floor are below the proposed Base Flood Elevation.
3. Lowest Ground Elevation is below the proposed Base Flood Elevation.
4. Revised hydrologic and hydraulic analyses.
5. Revised topographic information.

4. LOMCs To Be Redetermined

The LOMCs in Category 2 above will be revalidated through a single revalidation letter that reaffirms the validity of the determination in the previously issued LOMC. For LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures has changed, the LOMC cannot be revalidated through this administrative process. Therefore, we will review the data previously submitted for the LOMC requests listed below and issue a new determination for the affected properties after the effective date of the revised FIRM.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		



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Map Panels Affected: See FIRM Index

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