



Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:
15P

January 6, 2015

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

Community: Little Bermuda Island,
Waldo County, Maine
Community No.: 230984
Map Panels Affected: See FIRM Index

Dear Ms. Beyer:

This is to formally notify you of the final flood elevation determination for Little Bermuda Island, Waldo County, Maine, in compliance with Title 44, Chapter 1, 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 January 17, 2014, and May 7, 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 38933-38934, 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 rule 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, 2015. 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 Waldo County (All Jurisdictions) 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 (FIMX), 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 BFEs 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, 2015, 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 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 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. 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/lfid>. Paper copies of these documents may also be obtained by calling our FMLX.

Sincerely,



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

cc: Community Map Repository
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, Department of
Agriculture, Conservation and Forestry
Jennifer Curtis, Mapping Coordinator, Maine Floodplain Management Program, Department of
Agriculture, Conservation and Forestry
Dwane Hubert, Director, Preparedness, Recovery, and Mitigation Division, Maine Emergency
Management Agency
Dale Rowley, Emergency Management Agency Director, Waldo County
Alex Sirotek, Regional Service Center, STARR Region I
Brett Holthaus, Project Manager, STARR Region I

Billing Code 9110-12-P

DEPARTMENT OF HOMELAND SECURITY

Federal Emergency Management Agency

[Docket ID FEMA-2014-0002]

Final Flood Hazard Determinations

AGENCY: Federal Emergency Management Agency, DHS.

ACTION: Final Notice.

SUMMARY: Flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final for the communities listed in the table below.

The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the Federal Emergency Management Agency's (FEMA's) National Flood Insurance Program (NFIP). In addition, the FIRM and FIS report are used by insurance agents and others to calculate appropriate flood insurance premium rates for buildings and the contents of those buildings.

DATES: The effective date of July 6, 2015 which has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community.

The flood hazard determinations are made final in the watersheds and/or communities listed in the table below.

(Catalog of Federal Domestic Assistance No. 97.022, "Flood Insurance.")

Date: _____

Roy E. Wright,

Deputy Associate Administrator for Mitigation,

Department of Homeland Security,

Federal Emergency Management Agency.

Waldo County, Maine (All Jurisdictions) Docket No.: FEMA-B-1415	
Community	Community map repository address
City of Belfast.....	City Hall, 131 Church Street, Belfast, ME 04915
Lime Island.....	Land Use Planning Commission Maine Department of Agriculture, Conservation and Forestry 18 Elkins Lane/Harlow Building, 4th floor, State House Station 22 Augusta, ME 04333.
Little Bermuda Island.....	Land Use Planning Commission Maine Department of Agriculture, Conservation and Forestry 18 Elkins Lane/Harlow Building, 4th floor, State House Station 22 Augusta, ME 04333.
Town of Belmont.....	Town Office, 613 Back Belmont Road, Belmont, ME 04952.
Town of Brooks.....	Town Hall, 15 Purple Heart Highway, Brooks, ME 04921.
Town of Burnham.....	Town Office, 247 South Horseback Road, Burnham, ME 04922.

Town of Swanville.....	Town Hall, Six Townhouse Road, Swanville, ME 04915.
Town of Thorndike.....	Town Hall, 125 Mount View Road, Thorndike, ME 04986.
Town of Troy.....	Town Office, 129 Rogers Road, Troy, ME 04987.
Town of Unity.....	Town Office, 84 School Street, Unity, ME 04988.
Town of Waldo.....	Town Office, 629 Waldo Station Road, Waldo, ME 04915.
Town of Winterport.....	Town Office, 20 School Street, Winterport, ME 04496.



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

Community: Lime Island,
Waldo County, Maine
Community No.: 230985
Map Panels Affected: See FIRM Index

Dear Ms. Beyer:

This is to formally notify you of the final flood elevation determination for Lime Island, Waldo 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 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*.

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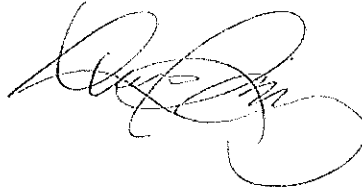
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