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GOVERNOR

STATE OF MAINE  
DEPARTMENT OF AGRICULTURE, CONSERVATION & FORESTRY  
LAND USE PLANNING COMMISSION  
22 STATE HOUSE STATION  
AUGUSTA, MAINE 04333-0022

WALTER E. WHITCOMB  
COMMISSIONER

NICHOLAS D. LIVESAY  
EXECUTIVE DIRECTOR

July 31, 2014

Dear Waldo County Landowners and Interested Parties:

The Federal Emergency Management Agency (FEMA) is now in the process of revising and updating the *Flood Insurance Study* (FIS) as well as creating or revising its flood insurance rate maps (FIRMs) for all of Waldo County. The areas served by the Maine Land Use Planning Commission (LUPC) in Waldo County affected by the map revisions include the following islands: Lime and Little Bermuda. All of the information in this letter is very important for landowners in flood prone areas of these islands.

### BACKGROUND

To date, the preliminary revised FIRMs for Waldo County were released for inspection on January 17, 2014 and May 7, 2014, and a Community Coordination Officer (CCO) meeting was held at the Waldo County EMA on April 7<sup>th</sup> to explain the map revision and adoption process to representatives of town governments and other interested persons. LUPC staff attended this meeting to learn about the proposed map revisions and to coordinate communication with landowners of the unorganized areas in Waldo County that are being affected. FEMA placed the announcement of the FIRM revisions in the Federal Register on July 9, 2014, and will have a public notice published twice, one week apart, on or about July 31, 2014 and August 7, 2014 in a local newspaper.

### PRELIMINARY FIRM MAPS: UPCOMING COMMENT AND APPEAL PERIOD

Two public meetings will be held in Waldo County to provide an opportunity for any resident or landowner to review the preliminary FIRMs and ask questions about the map revision, comment and appeal processes. Please check the Maine Floodplain Management Program's website for more information on the public meeting near you. Details will be posted when that information becomes available at: <http://www.maine.gov/dacf/flood/>. You can also view the preliminary FIRMs on the FEMA website at <https://hazards.fema.gov/femaportal/prelimdownload/>.

FEMA's second public notice on or about August 7, 2014 marks the start of a 90-day comment and appeal period for the Waldo County revised FIRMs. After the close of the 90 day appeal period, FEMA must resolve all appeals. The Letter of Final Determination (LFD) for the maps is expected to be issued on or about January 16, 2015. The Waldo County final revised FIS and FIRMs are scheduled to take effect in July of 2015.

Once the revised FIRMs become effective, changes can be made through the Letter of Map Amendment (LOMA) / Letter of Map Revisions (LOMR) process, which is always available to property owners if they have elevation information showing the structure or land is not actually within in a flood prone area. Please note that existing LOMAs or LOMRs may be affected by the changes being made to the revised FIRMs. More information about LOMAs and LOMRs may be found on the FEMA website at <http://www.fema.gov/information-homeowners> or by contacting the Maine Floodplain Management Program at 207-287-8051. Also, please note that it is possible for a revised FIRM to include property in a Special Flood Hazard Area that is not included on the current FIRM. If you have property in or near a flood prone area, it is very important that you take the time to review the preliminary FIRM maps.

To suggest non-technical changes to the preliminary FIRMs, for example, to correct road names or locations, members of the public may submit comments at any time. For technical appeals, such as a different base flood

elevation for a particular location, property owners may submit an appeal supported by technical data that FEMA will review to determine if the change will be made. For persons living in an unorganized area served by the LUPC, all comments or appeals should be submitted to the LUPC, Attn: Stacie Beyer, 22 State House Station, Augusta, ME 04333 (for questions, call Stacie at 207-941-4593, or email her at: [stacie.r.beyer@maine.gov](mailto:stacie.r.beyer@maine.gov)). Acting as the planning board for Maine's unorganized areas, the LUPC will then submit each comment or appeal to FEMA, who will review and consider each submittal. To allow the LUPC time to review appeals for completeness and coordinate filling the appeals with FEMA, the LUPC asks that all appeals be submitted prior to October 22, 2014. Comments and appeals will not be accepted by the LUPC after the close of business on November 3, 2014.

You may get more information by contacting Stacie Beyer by email at: [stacie.r.beyer@maine.gov](mailto:stacie.r.beyer@maine.gov) , or by telephone at: 207-941-4593.

You may submit comments and appeals in writing by mail or email to:

Land Use Planning Commission  
Attn.: Stacie Beyer  
22 State House Station  
Augusta, ME 04333-0022  
[lupc@maine.gov](mailto:lupc@maine.gov)

### **ADOPTION OF THE FINAL REVISED FIRMS BY THE LUPC**

FEMA's adoption of the final revised FIRMs will necessitate adoption of the Waldo County revised FIS and FIRMs by the LUPC, an amendment of the LUPC Land Use Guidance Map for each affected area, and the addition of a reference to the revised Waldo County FIS and FIRMs to Appendix E of Chapter 10 of the LUPC's *Land Use Districts and Standards*. FEMA's FIRM revision process is also presently being undertaken for Hancock, Knox, Sagadahoc, Lincoln, and Washington Counties. All of the unorganized townships, including coastal islands, in these counties areas are being similarly affected.

### **NATIONAL FLOOD INSURANCE PROGRAM**

Adoption by the LUPC of the revised FIS and FIRMs will satisfy the requirements of the National Flood Insurance Program (NFIP) and assure that the LUPC will remain in compliance with the program. This participation provides owners of flood prone property in the affected unorganized areas the option of obtaining federally backed flood insurance when mortgaging through a federally insured or regulated lender. Mortgage lending and disaster assistance programs are severely limited in communities that do not participate in the NFIP. PLEASE BE AWARE for landowners with property that is newly mapped in the Special Flood Hazard Area and that are covered by a mortgage, it may be significantly less expensive to purchase flood insurance prior to the final adoption of the revised FIRM. Please contact an insurance agent or visit [www.floodsmart.gov](http://www.floodsmart.gov) for more information on flood insurance and the National Flood Insurance Program.

Sincerely,



Stacie R. Beyer  
Senior Planner  
Land Use Planning Commission