



Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:
15NP-A (ID)

January 6, 2016

Landon DeWitt
Chairperson, Board of Selectmen
Town of Isle au Haut
Town Office
One Main Street
Post Office Box 71
Isle au Haut, Maine 04645-0071

Community: Town of Isle au Haut,
Knox County, Maine
Community No.: 230227
Map Panels Affected: See FIRM Index

Dear Mr. DeWitt:

This is to formally notify you of the final flood hazard determination for the Town of Isle au Haut, 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, 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 Base Flood Elevations (BFEs) 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. The proposed FHDs for your community were appealed during that time. All technical data submitted in support of the appeal have been evaluated, and the appeal has been resolved. Therefore, 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 report 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, 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 Map Information eXchange (FMIX), toll free, at 1-877-FEMA-MAP (1-877-336-2627).

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
Douglas Stover, Code Enforcement Officer, Town of Isle au Haut
Albert Gordon, Chairperson, Planning Board, Town of Isle au Haut
Gregory Runge, Chairperson, Board of Appeals, Town of Isle au Haut
Susan MacDonald, Town Clerk, Town of Isle au Haut
Carl Maxey, Fire Chief, Town of Isle au Haut
William Stevens, Road Commissioner, Town of Isle au Haut
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