

## **MITIGATION STRATEGY**

The subsequent pages contain goals and strategic mitigation actions for each hazard identified earlier in this plan, followed by a town-by-town summary of prioritized projects. The municipalities' priorities are based on local knowledge of their risks/vulnerabilities, available budget, and potential funding to address them. Suppose a town wishes to apply for grant funding. In that case, officials understand that they will need to use FEMA's Benefit/Cost Analysis (BCA) process, and the County will support their efforts by providing information and guidance.

Below is a list of the five (5) different subsections within this section:

- HAZARD MITIGATION GOALS
- OBJECTIVE IDENTIFICATION AND ANALYSIS OF MITIGATION ACTIONS.
- PRIORITIZATION OF MITIGATION ACTIONS
- IMPLEMENTATION AND ADMINISTRATION OF MITIGATION MEASURES
- MULITI-JURISDICTIONAL MITIGATION ACTIONS

Within these subsections, detailed descriptions of potential projects and programs are identified and prioritized. These projects are identified through local analysis of vulnerability and exposure to each hazard. Prioritizing each project is done according to the project's ultimate cost to benefit ratio and other controlling factors. After establishing the projects and their value to the community, the procedural process of implementing these projects is necessary. By selecting a priority of completion and responsible parties for implementation, the Hazard Mitigation Committee has developed accountability standards for administration of each program. Each procedure and policy that the Committee created within this plan is given a timeline and estimated dollar amount for completion and the specific methods in which they will undertake to complete each identified action.

### ***Mitigation Strategy***

*Requirement: §201.6(c)(3): (The plan must include) a mitigation strategy that provides the jurisdiction's blueprint for reducing the potential losses identified in the risk assessment, based on existing authorities, policies, programs and resources, and its ability to expand on and improve these existing tools. This section shall include:*

- (i) A description of mitigation goals to reduce or avoid long-term vulnerabilities to the identified hazards.*
- (ii) A section that identifies and analyzes a comprehensive range of specific mitigation actions and projects being considered to reduce the effects of each hazard, with particular emphasis on new and existing buildings and infrastructure. All plans*

<p><i>approved by FEMA after October 1, 2008, must also address the jurisdiction's participation in the NFIP, and continued compliance with NFIP requirements, as appropriate.</i></p> <p>(iii) <i>An action plan describing how the actions identified in paragraph (c)(3)(ii) of this section will be prioritized, implemented and administered by the local jurisdiction. Prioritization shall include a special emphasis on the extent to which benefits are maximized according to a cost benefit review of the proposed projects and their associated costs.</i></p> <p>(iv) <i>For multi-jurisdictional plans, there must be identifiable action items specific to the jurisdiction requesting FEMA approval or credit of the plan.</i></p>	
<b>Element</b>	C1: Does the plan document each jurisdiction's existing authorities, policies, programs and resources, and its ability to expand on and improve these existing policies and programs?
	C2: Does the Plan address each jurisdiction's participation in the NFIP and continued compliance with NFIP requirements, as appropriate?
	C3: Does the Plan include goals to reduce/avoid long-term vulnerabilities to the identified hazards?
	C4: Does the Plan identify and analyze a comprehensive range of specific mitigation actions and projects for each jurisdiction being considered to reduce the effects of hazards, with emphasis on new and existing buildings and infrastructure?
	C5: Does the Plan contain an action plan that describes how the actions identified will be prioritized (including cost benefit review), implemented, and administered by each jurisdiction?
	D2: Was the plan revised to reflect progress in local mitigation efforts?
	D3: Was the plan revised to reflect changes in priorities?

### Existing Authorities, Policies, Programs and Resources

Below is a summary of existing authorities, policies, programs and resources available to accomplish hazard mitigation. See also the table that follows this summary.

- **Town/City Manager:** If a community has a manager, the role varies greatly across the County. In many cases, a manager may also have the roles and responsibilities of the road commissioner or EMA director.
- **Staff Resources:** Staff resources, where available, usually consist of a community development director, GIS technician or planner. There are no towns in Penobscot County with staff resources devoted exclusively to hazard mitigation. Very few communities have a municipal engineer.
- **Public Works or Road Commissioner:** Some of the larger communities have a public works director, but most will have a road commissioner. As previously noted, the road commissioner might also be the manager or board of selectmen.
- **Flood Hazard Ordinance:** All of the cities / towns that are in the Flood Insurance Program have a flood hazard ordinance in effect. Further in this section, please find a table titled "Participation in National Flood Insurance Program" for further information on flood insured communities.

- **All of the cities and towns in Penobscot County** are required to have a shoreland zoning ordinance, whether adopted by the municipality or imposed by the Maine Department of Environmental Protection. The designation LUPC indicates that the plantation's shorelands are under the regulatory jurisdiction of the State's Land Use Planning Commission.
- **Form of Government:** In the following table, the letter "T" indicates town meeting form of government; a "C" indicates a council form of government, and the designation LUPC indicates that the plantations development (i.e. code enforcement and/or planning board) is governed by the State's Land Use Planning Commission.
- **Resources:** In addition to staffing or other expertise, funding resources are from local taxes and/or grants that are funded by taxes or private donations.
- **Building Code:** The Maine Uniform Building and Energy Code (MUBEC) applies to all towns within the State of Maine. Enforcement of MUBEC by municipalities is based on population or local action for communities under 4,000 residents based on the US Census Bureau's most recent decennial census. MUBEC is made up of the following codes and standards: 2015 International Residential Code (IRC), International Building Code (IBC), International Existing Building Code (IEBC), International Energy Conservation Code (IECC)
- **Culvert Sizing Design Guidance:** approved by the Maine Department of Transportation Environmental Office in 2015, this guidance replaces older practices to ensure new culverts withstand larger peak flows currently experienced in streams and rivers. This design guidance is implemented for state/public roads and strongly encouraged for local county and municipal roads. [www.maine.gov/mdot/edi/docs/CulvertSizing52115.pdf](http://www.maine.gov/mdot/edi/docs/CulvertSizing52115.pdf)
- **Tree Care and electricity transmission/distribution lines:** Central Maine Power implements tree pruning and removals within rights of ways to reduce potential service interruptions during and after severe summer or winter storms. [www.cmpco.com/wps/portal/cmp/outages/weareready/treecare/](http://www.cmpco.com/wps/portal/cmp/outages/weareready/treecare/)

Existing Authorities, Policies, Programs, and Resources Available to Accomplish Hazard Mitigation							
Municipality	Manager	Planning Staff	Public Works or Road Comm.	EMA Director	Flood Hazard Ordinance	Shoreland Zoning Ordinance	Form of Government
Alton	X		X	X	X	X	T
Argyle			X		X	X	T
Bangor	X	X	X	X	X	X	C
Bradford	X		X	X	X	X	T
Bradley	X		X	X	X	X	T
Brewer	X	X	X	X	X	X	C
Burlington			X	X	X	X	T
Carmel	X		X	X		X	T
Carroll Plantation			X	X	X	X	T & LUPC
Charleston			X			X	T
Chester			X		X	X	T
Clifton			X	X	X	X	T
Corinna	X		X	X	X	X	T
Corinth	X		X	X	X	X	T

Existing Authorities, Policies, Programs, and Resources Available to Accomplish Hazard Mitigation							
Municipality	Town Manager	Planning Staff	Public Works or Road Comm.	EMA Director	Flood Hazard Ordinance	Shoreland Zoning Ordinance	Form of Government
Dexter	X		X	X	X	X	T
Dixmont			X	X	X	X	T
Drew Plantation			X		X	X	T & LUPC
East Millinocket			X	X	X	X	T
Eddington	X		X	X	X	X	T
Edinburg			X		X	X	T
Enfield	X		X	X	X	X	T
Etna			X	X	X	X	T
Exeter	X		X	X		X	T
Garland			X	X	X	X	T
Glenburn	X		X	X	X	X	T
Greenbush	X		X	X	X	X	T
Hampden	X	X	X	X	X	X	C
Hermon	X	X	X	X	X	X	C
Holden	X	X	X	X	X	X	C
Howland	X		X	X	X	X	T
Hudson			X	X	X	X	T
Kenduskeag	X		X	X	X	X	T
Kingman			X	X	X	X	T
Lagrange			X	X		X	T
Lakeville			X		X	X	T & LUPC
Lee			X	X	X	X	T
Levant	X		X	X	X	X	T
Lincoln	X		X	X	X	X	C
Lowell			X	X	X	X	T
Mattawamkeag			X	X	X	X	T
Maxfield			X		X	X	T
Medway			X	X	X	X	T
Milford	X		X	X	X	X	T
Millinocket	X		X	X	X	X	C
Mount Chase			X	X	X	X	T
Newburgh	X		X	X	X	X	T
Newport	X		X	X	X	X	T
Old Town	X		X	X	X	X	C
Orono	X	X	X	X	X	X	C
Orrington	X		X	X	X	X	T
Passadumkeag			X	X	X	X	T
Patten	X		X	X	X	X	T
Plymouth			X	X	X	X	T
Prentiss Plantation			X	X	X	X	T & LUPC
Seboeis Plantation			X		X	X	T & LUPC
Springfield			X	X		X	T
Stacyville			X		X	X	T
Stetson			X	X	X	X	T
Veazie	X		X	X	X	X	T
Webster Plantation			X		X	X	T & LUPC
Winn			X	X	X	X	T
Woodville			X	X	X	X	T
<b>Sovereign Nation</b>							
Penobscot Nation	X			X			
Penobscot County	X		X	X	X		

**Ability to expand on and improve existing policies and programs:** All participating jurisdictions in Penobscot County could expand and improve their existing capabilities if additional funds, beyond their existing tax bases, became available to address hazard mitigation actions listed in this Plan. Planning staff from participating jurisdictions and state agencies would be important partners for expanding, improving, and implementing mitigation policies/programs beyond their assistance with the MJHMP update.

While Penobscot County EMA does not have any direct authority to implement hazard mitigation projects in the municipalities, it does oversee the preparation of the County Multi-Jurisdictional Hazard Mitigation Plan and its updates. The County also supports hazard mitigation training, coordinates with local EMA directors and participates in grant application development.

## **HAZARD MITIGATION GOALS**

The following presents a list of the mitigation goals and actions planned to reduce or avoid long-term vulnerability in the County thereby reducing the impact of natural disasters on people, property, infrastructure, and the environment.

### **Goal #1: Reduce damage, injury and loss of life resulting from flooding in Penobscot County.**

<b>Hazard: Flooding</b>			
<b>Actions</b>	<b>Time Frame</b>	<b>Status</b>	<b>Responsible Party</b>
1.1 Provide information to the public concerning the dangers of flooding through brochures (such as those from the National Weather Service) and strategies for reducing risk to people and property (provided by FEMA) posted on the county website and social media, (measured through “hits” and “engagements” on these sites) and distributed at public events (See Appendix for samples of brochures)	Annually and as needed	New	PTEMA
1.2 Review Emergency Action Plans for High and Significant Hazard dams on an annual basis and update contact information	Annually	Completed as planned and ongoing	PTEMA /LEMD
1.3 Provide Flood insurance Program updates to local EMA directors and town officials through local director meetings and monthly newsletter	As needed	New	PTEMA
1.4 Promote community participation in NFIP's Community Rating System through local director meetings monthly newsletter and community outreach	Annually	Completed as planned and ongoing	PTEMA

1.5 Provide information to local directors and town officials about green infrastructure solutions to urban runoff/flooding through local director meetings and monthly newsletter	Annually	New	PTEMA
1.6 Promote river/stream corridor and wetland protection as a mitigation action through education of local EMA directors and municipal officials, and monthly newsletter.	Annually	Completed as planned and ongoing	PTEMA

**Goal #2: Reduce damage, injury and loss of life resulting from severe winter storms in Penobscot County.**

<b>Hazard: Severe Winter Storms</b>			
<b>Action</b>	<b>Timeframe</b>	<b>Status</b>	<b>Responsible Party</b>
2.1 Provide information to the public concerning the dangers of severe summer and winter storms through hazard-specific brochures (such as those from the National Weather Service) posted on the county website and social media, (measured through “hits” and “engagements” on these sites) and distributed at public events (See Appendix)	Annually and as needed	New	PTEMA
2.2 Support towns and eligible non-profits in applying for generator grants to protect their critical functions	Annually	New	PTEMA /LEMD
2.3 Use social media and Vulnerable Population Communication Network to inform public of impending storms/hazardous conditions (See Appendix)	As needed	New	PTEMA
2.4 Track mitigation projects through surveys with local EMA directors/Public Works directors	Annually	New	PTEMA /LEMD
2.5 Support municipalities in development/maintenance of warming/cooling center plans	Annually	New	PTEMA

**Goal #3: Reduce damage, injury and loss of life resulting from wildfires in Penobscot County**

<b>Hazard: Wildfires</b>			
<b>Action</b>	<b>Timeframe</b>	<b>Status</b>	<b>Responsible Party</b>
3.1 Promote participation in wildfire prevention programs such as FireWise through local director meetings, monthly newsletter and community outreach	Annually	New	PTEMA /LEMD/TO
3.2 Promote participation in Maine Forest Service workshops and consultations through education of local directors and municipal officials through local director meetings and monthly newsletter.	Annually and as needed	New	PTEMA /LEMD
3.3 Provide information to the public concerning the dangers of wildfires through brochures (such as those from the National Weather Service and the Maine Forest Service) posted on the county website and social media, (measured through “hits” and “engagements” on these sites) and distributed at public events	Annually and as needed	New	PTEMA

**Goal #4 Reduce damage, injury and loss of life resulting from severe summer storms in Penobscot County.**

<b>Hazard: Severe Summer Storms</b>			
<b>Action</b>	<b>Timeframe</b>	<b>Status</b>	<b>Responsible Party</b>
4.1 Update local emergency managers concerning storm surge mapping and relevant evacuation zones	Annually and as needed	New	PTEMA
4.2 Inform local emergency management directors of grant availability for mitigation of vulnerable infrastructure	When available	New	PTEMA
4.3 Work with local emergency managers and town officials that face tidal influence on the Penobscot River to develop a tracking methodology for coastal erosion separately from other storm damages	Annually and as needed	New	PTEMA /LEMD/TO



## **PRIORITIZATION OF MITIGATION ACTIONS**

### **Action Plan and Cost Benefits**

*The list of local projects contained in the end of this strategy section was developed and prioritized separately by each municipality. Projects were chosen based on local knowledge of the frequency and extent of local damages, local knowledge of which projects were of the highest priority (based on frequency and severity of damages), local knowledge of weather, the geography and topography of the community, and the technical and financial abilities of their respective communities to address hazards and mitigate the impacts of hazards. Municipal capabilities could expand if other funding were to become available.*

**Projects are listed in priority order.** Most of the municipalities in Penobscot County identified one or more action items consistent with the County-wide goals and actions and to mitigate hazards at the local level. The jurisdiction and the specific activities they will pursue are listed in priority order in the excel sheet of projects. The time frames shown are based upon the availability of materials and funding. Local officials did not use formal or written criteria to establish and informally prioritize the list of projects. Local knowledge of the benefits that could result from the projects vs. the assumed costs of the projects were factored as well as local knowledge and past occurrences/history.

**Reducing Impacts of Hazards Identified in the Risk Assessment.** All mitigation actions are developed in response to community vulnerabilities posed by natural hazards profiled in Section IV. Upon implementation, these actions will reduce long-term risks to communities in Lincoln County. All mitigation actions are verified by participating jurisdictions and by best-available data, models, and hazard layers used to identify the location, extent, and probability of occurrence of multiple hazards (refer to risk assessments and municipal maps in Section IV).

**Cost estimates.** Cost estimates are provided by responsible agencies based on best available price forecasting of materials, labor, and other resources needed to complete each mitigation action.

**Use of a cost-benefit analysis.** A full, more elaborate cost benefit analysis for each project would need to be completed before commencing in any major vulnerability project. However, many of the jurisdictions included in this plan are small towns run by part-time elected officials. These towns do not have the staff or funding to prepare a cost benefit analysis for the projects included in this plan. In virtually all cases involving expenditure of local funds for implementation, there will be a rigorous, line-by-line analysis of cost effectiveness during the budget review process and subsequent public discussion. This review is at least equal to a formal benefit-cost calculation because each expenditure item will be carefully scrutinized rather than simply being plugged into a formula. Furthermore, PTEMA and the Maine Emergency Management Agency have made it clear to local officials that a formal cost-benefit analysis must be prepared when they apply for mitigation grant monies.

**Project Status.** The projects were initially included in the Plan based on an expectation that there would be sufficient federal funds to help pay for many of the projects, but this has not been the case. Many municipalities do not have the resources to construct these projects using only local funds, and this has been indicated by the phrase “deferred, no funds.” These projects will be further addressed in the next planning cycle.

**Timeframe.** Some of the projects have been completed, as indicated in the table of projects. Some are newly listed. However, the vast majority of projects are carry-overs from the last plan update, so an approximate time frame has been assigned to each project, subject to the availability of funds which, in most cases, have not been secured as of this writing. The timeframes start when funding becomes available and permitting is completed.

- Immediate- Within one year
- Short Term: 3-5 years
- Long Term: 10-15 years

Municipal inaction to date does not mean a lack of interest. Most municipalities do not have the funds to implement the projects, in part because scarce municipal resources are dedicated to winter and summer road maintenance, school costs, and county budgets, to name a few. Municipal finances are also being squeezed by state funding cutbacks in revenue sharing, education, county jails, and other government areas. The time frames outlined in this plan are subject to change if funding sources become available.

## **IMPLEMENTATION AND ADMINISTRATION OF MITIGATION ACTIONS**

The Penobscot County Multi-Jurisdictional Hazard Mitigation Plan consists of projects spanning a wide variety of mitigating factors for the most severe of threats to the county and the participating municipalities. Each project is assigned a strategy for implementation and administration, a time frame, and an estimated cost for completion of the project.

Responsible parties are also assigned to each project. The responsible parties are assumed to be the municipal and state department or department head that would oversee the implementation of the particular action and see the project to completion. The Planning Team administers reporting of current, completed, and deferred mitigation actions within the LCHMP, and responsible agencies within jurisdictions administer mitigation actions and are responsible for reporting any changes in progress. While PTEMA does not have any direct authority to implement hazard mitigation actions in the municipalities, they do oversee preparation of the 2021 Plan update, support hazard mitigation training and coordination of local EMA directors, and may potentially participate in grant application development.

The Bureau of Building Codes and Standards was created in 2010 under Title 25 §2372 to provide administrative and technical support to the Technical Building Codes and Standards Board. The BBCS also provides non-binding technical interpretation of the codes for professionals and the public.

### **Maine Uniform Building and Energy Code**

Maine Uniform Building and Energy Code (MUBEC) applies to all towns within the State of Maine. Enforcement of MUBEC is based on population or local action for communities under 4,000 residents as outlined in Chapter 1 (see below "MUBEC Rules and Laws.")

#### **MUBEC is made up of the following codes and standards:**

- 2015 International Residential Code (IRC)
- 2015 International Building Code (IBC)
- 2015 International Existing Building Code (IEBC)
- 2015 International Energy Conservation Code (IECC)

The following standards are also adopted as part of the MUBEC, and are mandatory.

#### **The American Society of Heating, Refrigerating and Air-Conditioning Engineers (ASHRAE) Standards:**

- 62.1 - 2016 (Ventilation for Acceptable Indoor Air Quality)
- 62.2 - 2016 (Ventilation and Acceptable Indoor Air Quality in Low-Rise Residential Buildings)

- 90.1 - 2016 (Energy Standard for Buildings except Low-Rise Residential Buildings) editions without addenda.
- E-1465-2008, Standard Practice for Radon Control Options for the Design and Construction of New Low-Rise Residential Buildings.

These standards are intended to mitigate future building damages during natural hazard events.

On the following pages, you will see a breakdown for each of the selected mitigation actions. This outline provides a general objective and budget outline for completion. Projects listed provide a general functional overview of the ideas for mitigation within the community. Each project would need to be fully developed and finalized before grant, taxation, or any other funding is requested.

**Potential funding sources.** Typical funding resources for these types of mitigation actions can be solicited in grant or low interest revolving loan programs within the state, and the local community. These funding sources are, of course, in addition to local funding through taxation and impact fees. Potential funding sources for local projects include, but are not limited to:

- Municipal Capital Improvement Projects
- Land use impact fees
- Municipal property taxes
- MaineDOT local road assistance funds <https://www.maine.gov/mdot/csd/lrap/>
- FEMA Hazard Mitigation Assistance (HMA) grant funds (BRIC, FMA, HMGP) <https://www.maine.gov/mema/grants/mitigation-grants>
- Maine Department of Environmental Protection (DEP) culvert grants <https://www.maine.gov/dep/land/grants/stream-crossing-upgrade.html>
- Community Development Block Grant (CDBG) funds <https://www.maine.gov/decd/community-development/cdbg-program>
- Public Infrastructure Grant Program <https://www.maine.gov/decd/community-development/cdbg-program/grant-categories/public-infrastructure-grant-program>
- Private donations and grant programs
- Homeland Security Grants <https://www.dhs.gov/how-do-i/find-and-apply-grants>
- Transportation Capital Improvements (MaineDOT)
- American Rescue Plan funding for municipalities and Penobscot County <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/state-and-local-fiscal-recovery-funds>
- U.S. Army Corps of Engineers Flood Plain Management Services <https://www.nae.usace.army.mil/missions/public-services/flood-plain-management-services/>
- FIRE Grants (FEMA)
- FEMA Fire Management Assistance Grants (FMAG)

Most high priority mitigation actions will be funded by local tax money as local budgets allow. However, the County and relevant state and federal agencies will assist communities that are interested in applying for the funding sources listed above.

**MULTI-JURISDICTIONAL MITIGATION ACTIONS****PARTICIPATION IN NATIONAL FLOOD INSURANCE PROGRAM**

According to FEMA's Community Status Book Report, which is located on the internet at <https://www.fema.gov/cis/ME.pdf>, the following is the status of Penobscot County communities regarding participation in the National Flood Insurance Program.

<b>Name of Municipality</b>	<b>Participating</b>
Alton	Yes
Bangor	Yes
Bradford	Yes
Bradley	Yes
Brewer	Yes
Burlington	Yes
Carmel	Yes
Carroll	Yes
Charleston	No
Chester	Yes
Clifton	Yes
Corinna	Yes
Corinth	Yes
Dexter	Yes
Dixmont	Yes
Drew	Yes
East Millinocket	Yes
Eddington	Yes
Edinburg	Yes
Enfield	Yes
Etna	Yes
Exeter	Yes
Garland	Yes
Glenburn	Yes
Greenbush	Yes
Hampden	Yes
Hermon	Yes
Holden	Yes
Howland	Yes
Hudson	Yes
Kenduskeag	Yes
Lagrange	No
Lakeville	Yes
Lee	Yes
Levant	Yes
Lincoln	Yes
Lowell	Yes

Mattawamkeag	Yes
Maxfield	Yes
Medway	Yes
Milford	Yes
Millinocket	Yes
Mount Chase	Yes
Newburgh	Yes
Newport	Yes
Old Town	Yes
Orono	Yes
Orrington	Yes
Passadumkeag	Yes
Patten	Yes
Plymouth	Yes
Seboeis	Yes
Springfield	No
Stacyville	Yes
Stetson	Yes
Veazie	Yes
Webster	Yes
Winn	Yes
Woodville	Not Listed on FEMA Site
<b>Name of Sovereign Nation</b>	
Penobscot Nation	Not Listed on FEMA Site

The towns that are not participating in the NFIP, including Woodville, Springfield, Lagrange, and Charleston, have determined that participation in the NFIP is not feasible at this time. The Town of Woodville does not participate in the National Flood Insurance Program (NFIP) and does not have a FEMA issued flood map. The Town of Springfield has a locally adopted Floodplain Ordinance but has never submitted information to the NFIP.

**Participating Penobscot County Townships within the county's portion of the Unorganized Territory**

Argyle	T3 R1 NBPP
Grand Falls	T3 R7 WELS
Greenfield	T3 R8 WELS
Grindstone	T3 R9 NWP
Herseytown	T4 R7 WELS
Hopkins Academy Grant	T4 R8 WELS
Indian Purchase 3	T5 R1 NBPP
Indian Purchase 4	T5 R7 WELS
Kingman	T5 R8 WELS
Long A	T6 R6 WELS
Mattamiscontis	T6 R7 WELS
Prentiss Plt	T6 R8 WELS
Soldiertown	T7 R6 WELS
Summit	T7 R7 WELS
TA R7 WELS	T7 R8 WELS
T1 R6	T8 R6 WELS
T1 R8	T8 R7 WELS
T2 R8 NWP	T8 R8 WELS
T2 R8 WELS	Veazie Gore TWP
T2 R9 NWP	

All of the Unorganized Territory participates in the National Flood Insurance Program (NFIP).

According to the Maine NFIP Coordinator, the City of Old Town participates in the Community Rating System at Class Seven, saving policy holders 15 percent on all policies in the SFHA. Additionally, as of October 22, 2020, Penobscot County Flood Insurance data includes:

Number of policies: 339  
Total Coverage: \$60,969,000  
Total Premium: \$382,465  
Claims since 1978: 252  
Total Claims: \$1,740,420

Regrettably, Penobscot County has had eight jurisdictions with NFIP Repetitive Loss Properties. Participating jurisdictions with no repetitive loss properties are not listed in this table.

NFIP Repetitive Loss Properties					
County	Town/City	Residential Structures		Non-Residential Structures	
		# Properties	# Losses	# Properties	# Losses
<b>Penobscot</b>	Bradley *	3	11		
	Chester	1	2		
	Drew Plt	1	2		
	Glenburn	1	2		
	Medway	2	5		
	Milford	4	11		
	Old Town	2	4		
	T1 R7	3	8		
<b>Total</b>		<b>17</b>	<b>45</b>		

\* One of these properties is a Severe Repetitive Loss (SRL)

#### **Actions Related to Continued Compliance with NFIP**

Continued participation in NFIP through enforcement of municipal floodplain ordinances is encouraged as a top priority since the County already has a high rate of participation.

As a second priority, updating of Floodplain Ordinances, as necessary, for continued management within the Floodplain is also encouraged since the ordinance is a prerequisite for NFIP participation.

Although FEMA alone has the authority to implement Flood Insurance Rate Map changes, the communities and the county will identify errors or omissions and recommend needed changes since many of the current NFIP maps are outdated and obsolete.

Additionally, the County will highlight the importance of participation in NFIP and encourage the non-participating towns to adopt Floodplain Ordinances for participation in NFIP.