



Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:
206-CW (P-Emerg)

September 23, 2020

Mr. Mark Roper
Supervisor, Township of Almira
Township Hall
7276 Ole White Drive
Lake Ann, Michigan 49650

Community: Township of Almira,
Benzie County, Michigan
Community No.: 261921
Map Panels Affected: See FIRM Index

Dear Mr. Roper:

As a result of the countywide study, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) provided you with copies of the preliminary Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report on May 10, 2019. It has been determined that no Special Flood Hazard Areas (SFHAs) exist at this time within the corporate limits of your community. The preliminary FIRM and FIS report have been finalized and will become effective on March 23, 2021.

On the effective date of the FIRM and FIS, your community will enter the Regular Phase of the National Flood Insurance Program (NFIP). As a result, residents and property owners in the Township of Almira will be eligible to purchase larger amounts of flood insurance coverage at generally lower rates than are available under the Emergency Phase of the NFIP. While no new floodplain management measures are required, your community is encouraged to implement regulatory measures to protect development from known local hazards.

The effect of this determination is that compliance with the NFIP regulations within areas not designated as SFHAs is not required as a condition of participation in the NFIP. While FEMA has determined that your community does not contain SFHAs (areas inundated by a flood having a 1% chance of being equaled or exceeded in any given year, i.e., the base flood), it should be recognized that floods larger than the 1% annual chance flood do occur. Therefore, your community should exercise care in evaluating new development that could aggravate or create flood problems in your community or in adjacent communities.

If you should require any additional information, please do not hesitate to contact the Director, Federal Insurance and Mitigation Division of FEMA in Chicago, Illinois at (312) 408-5500, for assistance. If you have any questions concerning mapping issues in general, please call our FEMA Mapping and Insurance eXchange (FMIX), toll free, at 1-877-FEMA-MAP (1-877-336-2627). 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 NFIP, 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 <https://www.floodmaps.fema.gov/lfid>. Paper copies of these documents may also be obtained by calling FMIX.

Sincerely,

A handwritten signature in black ink, appearing to read 'Luis Rodriguez', with a stylized flourish at the end.

Luis Rodriguez, P.E., Director
Engineering and Modeling Division
Federal Insurance and Mitigation Administration

cc: Community Map Repository
Tammy Clous, Clerk, Township of Almira