

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
3	11-03-300-003	A	510 S HUGHES RD	HOWELL	48843	260843-330D	
	11-03-300-004	A	520 S HUGHES RD	HOWELL	48843	260843-330D	
	11-03-300-009	A	304 S HUGHES RD	HOWELL	48843	260843-330D	
	11-03-300-011	A	410 S HUGHES RD	HOWELL	48843	260843-330D	
	11-03-300-016	A	0 S HUGHES RD	BRIGHTON	48116	260843-330D	
	11-03-300-017	A	0 VACANT	BRIGHTON	48116	260843-330D	
	11-03-300-023	A	536 S HUGHES RD	HOWELL	48843	260843-330D	
	11-03-301-002	A	556 BLACK OAKS TRAIL	HOWELL	48843	260843-330D	
	11-03-301-003	A	560 BLACK OAKS TRAIL	HOWELL	48843	260843-330D	
	11-03-301-004	A	564 BLACK OAKS TRAIL	HOWELL	48843	260843-330D	
	11-03-301-005	A	568 BLACK OAKS TRAIL	HOWELL	48843	260843-330D	
	11-03-301-006	A	572 BLACK OAKS TRAIL	HOWELL	48843	260843-330D	
	11-03-301-007	A	576 BLACK OAKS TRAIL	HOWELL	48843	260843-330D	
	11-03-301-008	A	584 BLACK OAKS TRAIL	HOWELL	48843	260843-330D	
	11-03-301-020	A	0 BLACK OAKS TRAIL	HOWELL	48843	260843-330D	
	11-03-301-039	A	0 VACANT	HOWELL	48843	260843-330D	
	11-03-301-045	A	540 BLACK OAKS TRAIL	HOWELL	48843	260843-330D	
	11-03-302-001	A	600 BLACK OAKS TRAIL	HOWELL	48843	260843-330D	
	11-03-302-002	A	604 BLACK OAKS TRAIL	HOWELL	48843	260843-330D	09-05-5722A
	11-03-302-003	A	610 PATHWAY	HOWELL	48843	260843-330D	
11-03-302-011	A	658 PATHWAY	HOWELL	48843	260843-330D		
11-03-302-012	A	668 PATHWAY	HOWELL	48843	260843-330D		
11-03-302-017	A	616 PATHWAY	HOWELL	48843	260843-330D	12-05-1491A	
11-03-302-018	A	622 PATHWAY	HOWELL	48843	260843-330D		
11-03-302-019	A	646 PATHWAY	HOWELL	48843	260843-330D		
11-03-302-020	A	628 PATHWAY	HOWELL	48843	260843-330D		
4	11-04-100-009	A	4400 GOLF CLUB RD	HOWELL	48843	260843-330D	
	11-04-100-011	A	251 LATSON RD	HOWELL	48843	260843-330D	
	11-04-100-018	A	0 GOLF CLUB RD	HOWELL	48843	260843-330D	
	11-04-100-019	A	0 S LATSON RD	HOWELL	48843	260843-330D	
	11-04-200-002	A	198 S HUGHES RD	HOWELL	48843	260843-330D	
	11-04-200-003	A	150 S HUGHES RD	HOWELL	48843	260843-330D	
	11-04-200-009	A	144 S HUGHES RD	HOWELL	48843	260843-330D	
	11-04-200-010	A	182 S HUGHES RD	HOWELL	48843	260843-330D	
	11-04-200-011	A	0 VACANT	HOWELL	48843	260843-330D	
	11-04-200-015	A	140 S HUGHES RD	HOWELL	48843	260843-330D	
	11-04-200-018	A	300 S HUGHES RD	HOWELL	48843	260843-330D	
	11-04-200-023	A	4680 GOLF CLUB RD	HOWELL	48843	260843-330D	
	11-04-200-025	A	4530 GOLF CLUB RD	HOWELL	48843	260843-330D	
	11-04-200-026	A	4698 GOLF CLUB RD	HOWELL	48843	260843-330D	
	11-04-200-027	A	4730 GOLF CLUB RD	HOWELL	48843	260843-330D	
	11-04-200-028	A	4748 GOLF CLUB RD	HOWELL	48843	260843-330D	

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
	11-04-200-030	A	4850 GOLF CLUB RD	HOWELL	48843	260843-330D	
	11-04-200-032	A	4770 GOLF CLUB RD	HOWELL	48843	260843-330D	
	11-04-201-001	A	4649 EDINBURGH	HOWELL	48843	260843-330D	
	11-04-201-002	A	4683 EDINBURGH	HOWELL	48843	260843-330D	
	11-04-201-003	A	4695 EDINBURGH	HOWELL	48843	260843-330D	
	11-04-201-004	A	4707 EDINBURGH	HOWELL	48843	260843-330D	
	11-04-201-005	A	4721 EDINBURGH	HOWELL	48843	260843-330D	
	11-04-201-006	A	4733 EDINBURGH	HOWELL	48843	260843-330D	
	11-04-201-007	A	4747 EDINBURGH	HOWELL	48843	260843-330D	
	11-04-201-016	A	4636 EDINBURGH	HOWELL	48843	260843-330D	
	11-04-201-017	A	0 VACANT	HOWELL	48843	260843-330D	
	11-04-400-008	A	320 S HUGHES RD	HOWELL	48843	260843-330D	
7	11-07-100-003	AE 2% Annual Chance	1731 FISK RD	HOWELL	48843	260843-308D	
	11-07-100-006	AE 2% Annual Chance	2325 BECK RD	HOWELL	48843	260843-308D	
	11-07-100-011	AE 2% Annual Chance	1805 FISK RD	HOWELL	48843	260843-308D	
	11-07-100-013	AE 2% Annual Chance	1775 FISK RD	HOWELL	48843	260843-308D	
7	11-07-100-024	AE 2% Annual Chance	2209 BECK RD	HOWELL	48843	260843-308D	
	11-07-100-025	AE 2% Annual Chance	2255 BECK RD	HOWELL	48843	260843-308D	
	11-07-100-028	AE 2% Annual Chance	1679 FISK RD	HOWELL	48843	260843-308D	
	11-07-300-012	AE 2% Annual Chance	2320 BECK RD	HOWELL	48843	260843-308D	
	11-09-200-023	A	0 E GRAND RIVER	HOWELL	48843	260843-330D	
	11-09-200-024	A	0	HOWELL	48843	260843-330D	
	11-09-201-001	A	0 VACANT	HOWELL	48843	260843-330D	
	11-09-201-002	A	1253 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-003	A	1247 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-004	A	0 VACANT	HOWELL	48843	260843-330D	
	11-09-201-005	A	0 VACANT	HOWELL	48843	260843-330D	
	11-09-201-006	A	0 VACANT	HOWELL	48843	260843-330D	
	11-09-201-007	A	0 VACANT	HOWELL	48843	260843-330D	
	11-09-201-008	A	0 VACANT	HOWELL	48843	260843-330D	
	11-09-201-009	A	1225 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-010	A	1215 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-012	A	1205 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-013	A	1195 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-014	A	1185 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-015	A	1175 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-016	A	1155 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-018	A	1145 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-020	A	1125 SUNRISE PARK	HOWELL	48843	260843-330D	

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
9	11-09-201-021	A	1111 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-023	A	1099 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-024	A	1093 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-025	A	1087 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-026	A	1081 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-027	A	1077 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-028	A	1071 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-029	A	1065 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-030	A	1053 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-031	A	1047 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-032	A	1035 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-034	A	1029 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-035	A	1017 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-037	A	1011 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-038	A	1001 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-039	A	1001 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-040	A	0 VACANT	HOWELL	48843	260843-330D	
	11-09-201-041	A	989 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-043	A	977 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-045	A	965 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-046	A	959 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-048	A	941 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-053	A	0	HOWELL	48843	260843-330D	
	11-09-201-055	A	903 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-056	A	895 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-058	A	885 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-060	A	873 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-061	A	867 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-062	A	861 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-063	A	849 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-065	A	843 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-066	A	837 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-067	A	831 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-070	A	807 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-071	A	803 SUNRISE PARK	HOWELL	48843	260843-330D	
11-09-201-072	A	791 SUNRISE PARK	HOWELL	48843	260843-330D		
11-09-201-074	A	0 VACANT	HOWELL	48843	260843-330D		
11-09-201-075	A	763 SUNRISE PARK	HOWELL	48843	260843-330D		

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
9	11-09-201-076	A	755 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-078	A	717 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-079	A	707 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-080	A	699 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-081	A	689 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-082	A	681 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-083	A	673 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-084	A	665 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-085	A	659 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-086	A	647 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-089	A	631 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-090	A	623 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-091	A	615 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-092	A	0 VACANT	HOWELL	48843	260843-330D	
	11-09-201-093	A	604 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-174	A	1248 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-175	A	1254 SUNRISE PARK	HOWELL	48843	260843-330D	
	11-09-201-225	A	0	HOWELL	48843	260843-330D	
	11-09-201-229	A	1255 BOULEVARD DR	HOWELL	48843	260843-330D	
	11-09-202-011	A	0 VACANT	HOWELL	48843	260843-330D	
11-09-202-011	A	0 VACANT	HOWELL	48843	260843-330D		
11-09-202-026	A	1248 EVERGLADES	HOWELL	48843	260843-330D	11-05-4134A	
11-09-202-027	A	1248 SUNRISE PARK	HOWELL	48843	260843-330D		
10	11-10-100-003	A	0 E GRAND RIVER	HOWELL	48843	260843-330D	
	11-10-100-004	A	950 S HUGHES RD	HOWELL	48843	260843-330D	
	11-10-100-005	A	5193 GRAND RIVER	HOWELL	48843	260843-330D	
	11-10-101-004	A	0 VACANT	HOWELL	48843	260843-330D	
	11-10-101-005	A	832 MAURY PLACE	HOWELL	48843	260843-330D	
	11-10-101-006	A	733 PATHWAY	HOWELL	48843	260843-330D	
	11-10-101-016	A	786 PATHWAY	HOWELL	48843	260843-330D	
	11-10-101-017	A	792 PATHWAY	HOWELL	48843	260843-330D	
	11-10-101-020	A	812 PATHWAY	HOWELL	48843	260843-330D	
	11-10-101-021	A	818 PATHWAY	HOWELL	48843	260843-330D	
	11-10-101-027	A	846 PATHWAY	HOWELL	48843	260843-330D	
	11-10-101-028	A	854 PATHWAY	HOWELL	48843	260843-330D	
	11-10-101-029	A	858 PATHWAY	HOWELL	48843	260843-330D	
	11-10-101-046	A	751 PATHWAY	HOWELL	48843	260843-330D	
	11-10-101-047	A	745 PATHWAY	HOWELL	48843	260843-330D	

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
	11-10-101-048	A	800 PATHWAY	BRIGHTON	48116	260843-330D	
	11-10-101-049	A	769 PATHWAY	HOWELL	48843	260843-330D	
	11-10-101-050	A	777 PATHWAY	HOWELL	48843	260843-330D	
	11-10-101-052	A	824 PATHWAY	HOWELL	48843	260843-330D	
	11-10-101-053	A	836 PATHWAY	HOWELL	48843	260843-330D	
	11-10-102-002	A	5251 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-003	A	5255 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-004	A	5259 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-007	A	5275 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-008	A	5285 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-011	A	5297 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-012	A	5309 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-014	A	5315 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-015	A	5323 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-016	A	0 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-017	A	5335 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-018	A	5347 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-020	A	5359 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-022	A	5365 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-023	A	5373 WILDWOOD	HOWELL	48843	260843-330D	09-05-3905A
	11-10-102-024	A	5377 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-025	A	5385 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-026	A	5393 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-064	A	5405 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-065	A	5415 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-066	A	5425 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-069	A	5245 WILDWOOD	HOWELL	48843	260843-330D	11-05-6600A
	11-10-102-070	A	5239 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-071	A	5227 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-072	A	5215 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-073	A	5221 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-102-074	A	5265 WILDWOOD	HOWELL	48843	260843-330D	
	11-10-200-004	A	1428 S HUGHES RD	HOWELL	48843	260843-330D	
	11-10-200-005	A	1444 S HUGHES RD	HOWELL	48843	260843-330D	
	11-10-200-007	A	1462 S HUGHES RD	HOWELL	48843	260843-330D	
	11-10-201-001	A	1010 S HUGHES RD	HOWELL	48843	260843-330D	
	11-10-201-002	A	1016 S HUGHES RD	HOWELL	48843	260843-330D	
	11-10-201-003	A	1022 S HUGHES RD	HOWELL	48843	260843-330D	

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
10	11-10-201-004	A	1030 S HUGHES RD	HOWELL	48843	260843-330D	
	11-10-201-007	A	1040 S HUGHES RD	HOWELL	48843	260843-330D	
	11-10-201-008	A	1046 S HUGHES RD	HOWELL	48843	260843-330D	
	11-10-201-009	A	1050 S HUGHES RD	HOWELL	48843	260843-330D	
	11-10-201-010	A	1054 S HUGHES RD	HOWELL	48843	260843-330D	
	11-10-201-012	A	1056 S HUGHES RD	HOWELL	48843	260843-330D	
	11-10-201-013	A	1060 S HUGHES RD	HOWELL	48843	260843-330D	
	11-10-201-014	A	1064 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-015	A	1080 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-016	A	1084 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-017	A	1094 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-018	A	1106 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-019	A	1112 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-020	A	1120 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-021	A	1126 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-022	A	1132 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-023	A	0 GARAGE ONLY	HOWELL	48843	260843-330D	
	11-10-201-024	A	1138 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-025	A	1142 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-026	A	0 VACANT	HOWELL	48843	260843-330D	
	11-10-201-027	A	1146 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-028	A	1150 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-029	A	1154 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-030	A	1158 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-031	A	1162 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-032	A	1166 CHEMUNG DR	HOWELL	48843	260843-330D	09-05-3908A
	11-10-201-033	A	1170 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-034	A	1176 CHEMUNG DR	HOWELL	48843	260843-330D	10-05-1025A
	11-10-201-035	A	1180 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-036	A	1186 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-038	A	1190 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-041	A	1206 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-062	A	1149 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-063	A	1145 CHEMUNG DR	HOWELL	48843	260843-330D	
11-10-201-064	A	1141 CHEMUNG DR	HOWELL	48843	260843-330D	11-05-2695A	
11-10-201-065	A	1137 CHEMUNG DR	HOWELL	48843	260843-330D		
11-10-201-068	A	1115 NORFOLK	HOWELL	48843	260843-330D		
11-10-201-082	A	1200 CHEMUNG DR	HOWELL	48843	260843-330D		

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
10	11-10-201-083	A	1198 CHEMUNG DR	HOWELL	48843	260843-330D	
	11-10-201-084	A	1131 CHEMUNG DR	HOWELL	48843	260843-330D	11-05-2555A
	11-10-202-006	A	1370 ELMHURST	HOWELL	48843	260843-330D	
	11-10-202-008	A	1366 ELMHURST	HOWELL	48843	260843-330D	
	11-10-202-009	A	1362 ELMHURST	HOWELL	48843	260843-330D	
	11-10-202-010	A	1358 ELMHURST	HOWELL	48843	260843-330D	
	11-10-202-011	A	1350 ELMHURST	HOWELL	48843	260843-330D	
	11-10-202-012	A	1348 ELMHURST	HOWELL	48843	260843-330D	
	11-10-202-014	A	1338 ELMHURST	HOWELL	48843	260843-330D	
	11-10-202-035	A	1330 ELMHURST	HOWELL	48843	260843-330D	10-05-7347A
	11-10-202-038	A	1342 ELMHURST	HOWELL	48843	260843-330D	
	11-10-301-107	A	5716 LONG POINTE DR	HOWELL	48843	260843-330D	09-05-5208A
	11-10-301-112	A	5754 LONG POINTE DR	HOWELL	48843	260843-330D	
	11-10-301-114	A	0 VACANT	HOWELL	48843	260843-330D	
	11-10-301-119	A	5733 LONG POINTE DR	HOWELL	48843	260843-330D	09-05-1479A
	11-10-301-120	A	5743 LONG POINTE DR	HOWELL	48843	260843-330D	10-05-2453A
	11-10-301-123	A	5727 LONG POINTE DR	HOWELL	48843	260843-330D	09-05-3484A
	11-10-301-124	A	5713 LONG POINTE DR	HOWELL	48843	260843-330D	09-05-5406A
	11-10-301-207	A	5766 LONG POINTE DR	HOWELL	48843	260843-330D	
	11-10-301-216	A	5740 LONG POINTE DR	HOWELL	48843	260843-330D	09-05-1894A
11-10-400-008	A	0	BRIGHTON	0	260843-330D		
11	11-11-301-001	A	1506 OAK HAVEN	HOWELL	48843	260843-330D	
	11-11-301-002	A	1514 OAK HAVEN	HOWELL	48843	260843-330D	
	11-11-301-003	A	1522 OAK HAVEN	HOWELL	48843	260843-330D	
	11-11-301-004	A	1530 OAK HAVEN	HOWELL	48843	260843-330D	
	11-11-301-005	A	1538 OAK HAVEN	HOWELL	48843	260843-330D	
	11-11-301-006	A	1546 OAK HAVEN	HOWELL	48843	260843-330D	
	11-11-301-007	A	1554 OAK HAVEN	HOWELL	48843	260843-330D	
	11-11-301-008	A	1562 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-301-009	A	1570 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-301-012	A	1594 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-301-013	A	1578 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-302-001	A	1600 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-302-002	A	1608 S HUGHES RD	BRIGHTON	48116	260843-330D	
	11-11-302-003	A	1612 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-302-004	A	1616 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-302-009	A	1656 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-302-010	A	1678 S HUGHES RD	BRIGHTON	48114	260843-330D	

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
11	11-11-302-011	A	1684 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-302-012	A	0 VACANT	BRIGHTON	48114	260843-330D	
	11-11-302-013	A	1690 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-302-014	A	1700 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-302-016	A	1713 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-302-017	A	0 VACANT	BRIGHTON	48114	260843-330D	
	11-11-302-018	A	1728 S HUGHES RD	BRIGHTON	48114	260843-330D	09-05-4395A
	11-11-302-019	A	1732 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-302-020	A	1764 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-302-021	A	1770 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-302-022	A	1776 S HUGHES RD	BRIGHTON	48114	260843-330D	10-05-7289A
	11-11-302-024	A	1786 S HUGHES RD	BRIGHTON	48114	260843-330D	10-05-7346A
	11-11-305-001	A	1794 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-305-002	A	0 VACANT	BRIGHTON	48114	260843-330D	
	11-11-305-003	A	1824 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-305-004	A	1828 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-305-005	A	1840 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-305-007	A	1846 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-305-008	A	1850 S HUGHES RD	BRIGHTON	48114	260843-330D	
	11-11-305-009	A	1856 S HUGHES RD	BRIGHTON	48114	260843-330D	
11-11-305-010	A	6095 E GRAND RIVER	BRIGHTON	48114	260843-330D		
11-11-305-020	A	6011 E GRAND RIVER	HOWELL	48843	260843-330D		
11-11-305-022	A	6005 E GRAND RIVER	HOWELL	48843	260843-330D		
12	11-12-202-011	A	7580 EAST LAKE DR	BRIGHTON	48114	260843-335D	
	11-12-202-012	A	7558 EAST LAKE DR	BRIGHTON	48114	260843-335D	
	11-12-202-013	A	7536 EAST LAKE DR	BRIGHTON	48114	260843-335D	
	11-12-202-014	A	7514 EAST LAKE DR	BRIGHTON	48114	260843-335D	
	11-12-202-039	A	0 EAST LAKE	BRIGHTON	48114	260843-335D	
	11-12-300-006	A	0 VACANT	BRIGHTON	48114	260843-335D	
	11-12-300-007	A	1835 EULER RD	BRIGHTON	48114	260843-335D	
	11-12-300-008	A	1779 EULER RD	BRIGHTON	48114	260843-335D	
	11-12-300-010	A	1735 EULER RD	BRIGHTON	48114	260843-335D	
	11-12-300-011	A	1723 EULER RD	BRIGHTON	48114	260843-335D	
	11-12-300-013	A	0 VACANT	BRIGHTON	48114	260843-335D	
	11-12-300-027	A	1755 EULER	BRIGHTON	48114	260843-335D	
	11-12-300-031	A	0 EULER RD	BRIGHTON	48114	260843-335D	
	11-12-400-015	A	1500 S HACKER RD	BRIGHTON	48116	260843-335D	
	11-12-400-019	A	0	BRIGHTON	48116	260843-335D	



SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
12	11-12-401-102	A	0 VACANT	BRIGHTON	48116	260843-335D	
	11-12-402-012	A	1996 CLAIBORNE DR	BRIGHTON	48114	260843-335D	
	11-12-402-013	A	7608 SPRING TRACE	BRIGHTON	48114	260843-335D	
	11-12-402-014	A	7576 SPRING TRACE	BRIGHTON	48114	260843-335D	
	11-12-402-015	A	7575 SPRING TRACE	BRIGHTON	48114	260843-335D	
	11-12-402-016	A	7653 SPRING TRACE	BRIGHTON	48114	260843-335D	
	11-12-402-017	A	7671 SPRING TRACE	BRIGHTON	48114	260843-335D	
	11-12-402-018	A	7687 SPRING TRACE	BRIGHTON	48114	260843-335D	
	11-12-402-019	A	7719 SPRING TRACE	BRIGHTON	48114	260843-335D	
	11-12-402-020	A	7741 SPRING TRACE	BRIGHTON	48114	260843-335D	
	11-12-402-021	A	7763 SPRING TRACE	BRIGHTON	48114	260843-335D	
	11-12-402-022	A	7795 SPRING TRACE	BRIGHTON	48114	260843-335D	
	11-12-402-023	A	7827 SPRING TRACE	BRIGHTON	48114	260843-335D	
	11-12-402-024	A	7849 SPRING TRACE	BRIGHTON	48114	260843-335D	
	11-12-402-025	A	7863 SPRING TRACE	BRIGHTON	48114	260843-335D	
13	11-13-100-010	A	2081 EULER RD	BRIGHTON	48116	260843-335D	
	11-13-100-011	A	2025 EULER RD	BRIGHTON	48114	260843-335D	
	11-13-200-009	A	7575 W GRAND RIVER	BRIGHTON	48114	260843-335D	
21	11-21-201-007	A	3243 LAKEWOOD SHORES DR	HOWELL	48843	260843-340D	
	11-21-201-008	A	3255 LAKEWOOD SHORES DR	HOWELL	48843	260843-340D	
	11-21-201-009	A	3267 LAKEWOOD SHORES DR	HOWELL	48843	260843-340D	
	11-21-201-010	A	3279 LAKEWOOD SHORES DR	HOWELL	48843	260843-340D	
	11-21-201-011	A	3291 LAKEWOOD SHORES DR	HOWELL	48843	260843-340D	
	11-21-201-055	A	3309 LAKEWOOD SHORES DR	HOWELL	48843	260843-340D	
	11-21-201-056	A	3345 LAKEWOOD SHORES DR	HOWELL	48843	260843-340D	
	11-21-201-057	A	3363 LAKEWOOD SHORES DR	HOWELL	48843	260843-340D	
	11-21-201-058	A	3381 LAKEWOOD SHORES DR	HOWELL	48843	260843-340D	
	11-21-201-059	A	3399 LAKEWOOD SHORES DR	HOWELL	48843	260843-340D	
	11-21-201-060	A	3417 LAKEWOOD SHORES DR	HOWELL	48843	260843-340D	
	11-21-201-061	A	3435 LAKEWOOD SHORES DR	HOWELL	48843	260843-340D	
	11-21-201-062	A	3453 LAKEWOOD SHORES DR	HOWELL	48843	260843-340D	
	11-21-300-014	A	4460 SEIM	HOWELL	48843	260843-340D	
	11-21-301-001	A	4029 BROADMOOR CT	HOWELL	48843	260843-340D	
	11-21-301-009	A	3979 BROADMOOR CT	HOWELL	48843	260843-340D	
	11-21-301-010	A	4015 BROADMOOR CT	HOWELL	48843	260843-340D	
	11-21-400-005	A	5001 GROVER DR	BRIGHTON	48116	260843-340D	
11-21-400-006	A	4965 GROVER DR	BRIGHTON	48116	260843-340D		
11-21-400-011	A	4800 GROVER DR	BRIGHTON	48116	260843-340D		

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
21	11-21-400-012	A	0 VACANT	BRIGHTON	48116	260843-340D	
	11-21-400-013	A	0 VACANT	BRIGHTON	48116	260843-340D	
	11-21-400-014	A	4801 GROVER DR	BRIGHTON	48116	260843-340D	
	11-21-400-020	A	4828 GROVER DR	BRIGHTON	48116	260843-340D	
	11-21-400-021	A	4540 SEIM	HOWELL	48843	260843-340D	
	11-21-400-023	A	0 VACANT	HOWELL	48843	260843-340D	
	11-21-401-001	A	3997 HOMESTEAD	HOWELL	48843	260843-340D	
	11-21-401-002	A	3985 HOMESTEAD	HOWELL	48843	260843-340D	
	11-21-401-004	A	3973 HOMESTEAD	HOWELL	48843	260843-340D	
	11-21-401-006	A	3961 HOMESTEAD	HOWELL	48843	260843-340D	
	11-21-401-008	A	3949 HOMESTEAD	HOWELL	48843	260843-340D	
	11-21-401-012	A	3925 HOMESTEAD	HOWELL	48843	260843-340D	
	11-21-401-015	A	0 VACANT	HOWELL	48843	260843-340D	
	11-21-401-021	A	3871 HOMESTEAD	HOWELL	48843	260843-340D	
	11-21-401-023	A	3859 HOMESTEAD	HOWELL	48843	260843-340D	
	11-21-401-024	A	3943 HOMESTEAD	HOWELL	48843	260843-340D	
	11-21-401-026	A	3883 HOMESTEAD	HOWELL	48843	260843-340D	
11-21-401-027	A	3907 HOMESTEAD	HOWELL	48843	260843-340D		
22	11-22-100-010	A	5440 SHARP DR.	HOWELL	48843	260843-340D	
	11-22-100-012	A	5450 SHARP DR.	HOWELL	48843	260843-340D	
	11-22-100-013	A	5460 SHARP DR.	HOWELL	48843	260843-340D	
	11-22-100-014	A	5470 SHARP DR.	HOWELL	48843	260843-340D	
	11-22-100-015	A	5480 SHARP DR.	HOWELL	48843	260843-340D	
	11-22-100-016	A	5490 SHARP DR.	HOWELL	48843	260843-340D	
	11-22-100-017	A	5290 SHARP DR.	HOWELL	48843	260843-340D	
	11-22-100-018	A	5350 SHARP DR.	HOWELL	48843	260843-340D	
	11-22-100-021	A	5300 SHARP DR.	HOWELL	48843	260843-340D	
	11-22-100-022	A	0 SHARP DR.	HOWELL	48843	260843-340D	
	11-22-100-023	A	0 SHARP DR.	HOWELL	48843	260843-340D	
	11-22-100-024	A	5400 SHARP DR.	HOWELL	48843	260843-340D	
	11-22-101-041	A	5076 PENTWATER DR.	HOWELL	48843	260843-340D	
	11-22-102-133	A	5260 EDGEWOOD SHORES DR	HOWELL	48843	260843-340D	
	11-22-102-134	A	5268 EDGEWOOD SHORES DR	HOWELL	48843	260843-340D	
	11-22-200-010	A	5492 SHARP DR.	HOWELL	48843	260843-340D	
	11-22-200-012	A	5733 PINERIDGE LANE	BRIGHTON	48116	260843-340D	
	11-22-200-017	A	0 VACANT	HOWELL	48843	260843-340D	
	11-22-200-026	A	3371 MERROW LANE	HOWELL	48843	260843-340D	
	11-22-200-028	A	3311 MERROW LANE	HOWELL	48843	260843-340D	

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
	11-22-200-029	A	3360 MERROW LANE	HOWELL	48843	260843-340D	
	11-22-202-001	A	0 VACANT	BRIGHTON	48116	260843-340D	
	11-22-202-003	A	3580 PINERIDGE LANE	BRIGHTON	48116	260843-340D	
	11-22-202-004	A	3566 PINERIDGE LANE	BRIGHTON	48116	260843-340D	
	11-22-202-006	A	3540 PINERIDGE LANE	BRIGHTON	48116	260843-340D	
	11-22-202-008	A	3530 PINERIDGE LANE	BRIGHTON	48116	260843-340D	
	11-22-202-009	A	3520 PINERIDGE LANE	BRIGHTON	48116	260843-340D	
	11-22-202-016	A	3450 PINERIDGE LANE	BRIGHTON	48116	260843-340D	
	11-22-202-017	A	3430 PINERIDGE LANE	BRIGHTON	48116	260843-340D	
	11-22-202-018	A	3420 PINERIDGE LANE	BRIGHTON	48116	260843-340D	
	11-22-202-020	A	3406 PINERIDGE LANE	BRIGHTON	48116	260843-340D	
	11-22-202-021	A	3390 PINERIDGE LANE	BRIGHTON	48116	260843-340D	
	11-22-202-023	A	3370 PINERIDGE LANE	BRIGHTON	48116	260843-340D	
	11-22-300-001	A	3915 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-300-002	A	0 VACANT	BRIGHTON	48116	260843-340D	
	11-22-300-003	A	0 VACANT	BRIGHTON	48116	260843-340D	
	11-22-300-004	A	3859 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-301-001	A	3773 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-301-002	A	3751 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-301-004	A	3739 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-301-007	A	3719 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-301-009	A	3713 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-301-010	A	3695 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-301-015	A	3673 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-301-017	A	3665 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-301-043	A	3723 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-301-046	A	3683 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-001	A	3780 NOBLE	BRIGHTON	48116	260843-340D	
	11-22-302-002	A	3830 HIGHCREST	BRIGHTON	48116	260843-340D	10-05-0966A
	11-22-302-003	A	3836 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-004	A	3844 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-008	A	3855 HIGHCREST	BRIGHTON	48116	260843-340D	09-05-6384A
	11-22-302-009	A	3847 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-010	A	3841 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-011	A	3835 HIGHCREST	BRIGHTON	48116	260843-340D	
22	11-22-302-012	A	3829 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-013	A	3823 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-014	A	3817 HIGHCREST	BRIGHTON	48116	260843-340D	

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
	11-22-302-015	A	3811 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-016	A	3805 HIGHCREST	BRIGHTON	48116	260843-340D	09-05-3313A
	11-22-302-017	A	3783 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-018	A	3793 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-036	A	3734 NOBLE	BRIGHTON	48116	260843-340D	
	11-22-302-037	A	3738 NOBLE	BRIGHTON	48116	260843-340D	
	11-22-302-038	A	3742 NOBLE	BRIGHTON	48116	260843-340D	
	11-22-302-039	A	3746 NOBLE	BRIGHTON	48116	260843-340D	
	11-22-302-040	A	3750 NOBLE	BRIGHTON	48116	260843-340D	
	11-22-302-041	A	3754 NOBLE	BRIGHTON	48116	260843-340D	
	11-22-302-042	A	3758 NOBLE	BRIGHTON	48116	260843-340D	
	11-22-302-043	A	3762 NOBLE	BRIGHTON	48116	260843-340D	
	11-22-302-044	A	3766 NOBLE	BRIGHTON	48116	260843-340D	
	11-22-302-045	A	3778 NOBLE	BRIGHTON	48116	260843-340D	
	11-22-302-052	A	3888 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-053	A	3894 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-054	A	3900 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-056	A	3910 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-057	A	3914 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-058	A	3920 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-059	A	3924 HIGHCREST	BRIGHTON	48116	260843-340D	10-05-4715A
	11-22-302-060	A	3930 HIGHCREST	BRIGHTON	48116	260843-340D	10-05-4716A
	11-22-302-061	A	3934 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-062	A	3940 HIGHCREST	BRIGHTON	48116	260843-340D	11-05-4403A
	11-22-302-063	A	3944 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-064	A	3950 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-065	A	3956 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-066	A	3962 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-067	A	3706 NOBLE	BRIGHTON	48116	260843-340D	
	11-22-302-068	A	3710 NOBLE	BRIGHTON	48116	260843-340D	
	11-22-302-069	A	3714 NOBLE	BRIGHTON	48116	260843-340D	
	11-22-302-073	A	3968 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-074	A	3974 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-075	A	3980 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-076	A	3986 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-077	A	3994 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-079	A	4010 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-080	A	4014 HIGHCREST	BRIGHTON	48116	260843-340D	

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
22	11-22-302-081	A	4022 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-082	A	4030 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-083	A	4050 HIGHCREST	BRIGHTON	48116	260843-340D	11-05-0510A
	11-22-302-086	A	4058 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-156	A	4136 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-157	A	0 VACANT	BRIGHTON	48116	260843-340D	
	11-22-302-158	A	4078 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-159	A	4086 HIGHCREST	BRIGHTON	48116	260843-340D	09-05-2079A
	11-22-302-160	A	4094 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-161	A	4100 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-163	A	4114 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-164	A	4118 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-165	A	4122 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-166	A	4130 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-167	A	4136 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-168	A	4142 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-169	A	4150 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-170	A	4158 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-172	A	4174 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-173	A	4182 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-174	A	4190 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-175	A	4200 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-176	A	4206 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-177	A	4212 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-178	A	4220 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-179	A	4228 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-180	A	4236 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-181	A	4244 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-182	A	4252 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-183	A	4260 HIGHCREST	BRIGHTON	48116	260843-340D	
11-22-302-184	A	4268 HIGHCREST	BRIGHTON	48116	260843-340D		
11-22-302-185	A	4276 HIGHCREST	BRIGHTON	48116	260843-340D		
11-22-302-186	A	4284 HIGHCREST	BRIGHTON	48116	260843-340D		
11-22-302-187	A	4292 HIGHCREST	BRIGHTON	48116	260843-340D		
11-22-302-188	A	4300 HIGHCREST	BRIGHTON	48116	260843-340D		
11-22-302-189	A	4306 HIGHCREST	BRIGHTON	48116	260843-340D		
11-22-302-190	A	4312 HIGHCREST	BRIGHTON	48116	260843-340D		
11-22-302-191	A	4318 HIGHCREST	BRIGHTON	48116	260843-340D		

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
22	11-22-302-192	A	4324 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-193	A	4330 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-194	A	4336 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-195	A	4342 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-196	A	4348 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-197	A	4354 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-202	A	3850 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-204	A	3880 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-22-302-206	A	3722 NOBLE	BRIGHTON	48116	260843-340D	
	11-22-303-002	A	3689 CRESTHILL DR	BRIGHTON	48116	260843-340D	
	11-22-303-003	A	3677 CRESTHILL DR	BRIGHTON	48116	260843-340D	
	11-22-303-005	A	3671 CRESTHILL DR	BRIGHTON	48116	260843-340D	
	11-22-303-011	A	3665 CRESTHILL DR	BRIGHTON	48116	260843-340D	
	11-22-400-002	A	3639 CONRAD RD	BRIGHTON	48116	260843-340D	
	11-22-400-003	A	3645 CONRAD RD	BRIGHTON	48116	260843-340D	
	11-22-400-004	A	3651 CONRAD RD	BRIGHTON	48116	260843-340D	
	11-22-400-005	A	3657 CONRAD RD	BRIGHTON	48116	260843-340D	
	11-22-400-007	A	3664 CONRAD RD	BRIGHTON	48116	260843-340D	
	11-22-400-008	A	3672 CONRAD RD	BRIGHTON	48116	260843-340D	
	11-22-400-009	A	3679 CONRAD RD	BRIGHTON	48116	260843-340D	
11-22-400-010	A	3830 CONRAD RD	BRIGHTON	48116	260843-340D		
11-22-400-025	A	3640 DORR RD	BRIGHTON	48116	260843-340D		
11-22-400-026	A	3747 CONRAD RD	BRIGHTON	48116	260843-340D		
11-22-400-027	A	0 CONRAD RD	BRIGHTON	48116	260843-340D		
11-22-400-028	A	3718 CONRAD RD	BRIGHTON	48116	260843-340D		
11-22-400-029	A	3732 CONRAD RD	BRIGHTON	48116	260843-340D		
	11-27-100-001	A	3937 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-27-100-002	A	3945 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-27-100-003	A	3953 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-27-100-004	A	3975 HIGHCREST	BRIGHTON	48116	260843-340D	
	11-27-100-008	A	4127 CLIFFORD RD	BRIGHTON	48116	260843-340D	
	11-27-100-009	A	0 CLIFFORD RD	BRIGHTON	48116	260843-340D	
	11-27-100-011	A	4271 CLIFFORD RD	BRIGHTON	48116	260843-340D	
	11-27-100-012	A	4283 CLIFFORD RD	BRIGHTON	48116	260843-340D	
	11-27-100-013	A	4295 CLIFFORD RD	BRIGHTON	48116	260843-340D	
	11-27-100-014	A	4301 CLIFFORD RD	BRIGHTON	48116	260843-340D	
	11-27-100-015	A	4137 CLIFFORD RD	BRIGHTON	48116	260843-340D	
	11-27-100-016	A	0 VACANT - CLIFFORD	BRIGHTON	48116	260843-340D	

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
27	11-27-100-030	A	4263 CLIFFORD RD	BRIGHTON	48116	260843-340D	
	11-27-100-037	A	5140 WILLOW GROVE LANE	BRIGHTON	48116	260843-340D	
	11-27-101-021	A	0 VACANT	BRIGHTON	48116	260843-340D	
	11-27-101-031	A	4121 ANCHOR LANE	BRIGHTON	48116	260843-340D	
	11-27-101-032	A	4121 ANCHOR LANE	BRIGHTON	48116	260843-340D	
	11-27-103-001	A	4394 SKUSA	BRIGHTON	48116	260843-340D	
	11-27-103-003	A	0 VACANT	BRIGHTON	48116	260843-340D	
	11-27-103-005	A	4382 SKUSA	BRIGHTON	48116	260843-340D	
	11-27-103-006	A	4374 SKUSA	BRIGHTON	48116	260843-340D	
	11-27-103-010	A	0 VACANT	BRIGHTON	48116	260843-340D	
	11-27-103-011	A	4358 SKUSA	BRIGHTON	48116	260843-340D	
	11-27-103-015	A	4340 SKUSA	BRIGHTON	48116	260843-340D	
	11-27-103-020	A	4314 SKUSA	BRIGHTON	48116	260843-340D	
	11-27-103-023	A	0 VACANT	BRIGHTON	48116	260843-340D	
	11-27-103-046	A	4390 SKUSA	BRIGHTON	48116	260843-340D	
	11-27-103-048	A	4330 SKUSA	BRIGHTON	48116	260843-340D	
	11-27-103-055	A	4350 SKUSA	BRIGHTON	48116	260843-340D	
	11-27-103-060	A	4326 SKUSA	BRIGHTON	48116	260843-340D	
	11-27-200-002	A	0 CHALLIS RD	BRIGHTON	48116	260843-340D	
11-27-200-003	A	0 CHALLIS RD	BRIGHTON	48116	260843-340D		
11-27-200-004	A	4300 SKUSA	BRIGHTON	48116	260843-340D		
28	11-28-100-014	A	0 VACANT	BRIGHTON	48116	260843-340D	
	11-28-100-015	A	0	HOWELL	48843	260843-340D	
	11-28-100-022	A	0	HOWELL	48843	260843-340D	
	11-28-100-023	A	4151 ROSECREEK LANE	HOWELL	48843	260843-340D	
11-28-100-024	A	4123 ROSECREEK LANE	HOWELL	48843	260843-340D		
11-28-100-025	A	4095 ROSECREEK LANE	HOWELL	48843	260843-340D		
11-28-100-026	A	4067 ROSECREEK LANE	HOWELL	48843	260843-340D		
11-28-101-047	A	4047 BROADMOOR CT	HOWELL	48843	260843-340D		
11-28-101-070	A	4211 COLONIAL CT	HOWELL	48843	260843-340D		
11-28-101-071	A	4203 COLONIAL CT	HOWELL	48843	260843-340D		
11-28-101-072	A	4195 COLONIAL CT	HOWELL	48843	260843-340D		
11-28-101-073	A	4200 COLONIAL CT	HOWELL	48843	260843-340D		
11-28-200-001	A	4501 OAK POINTE DR.	BRIGHTON	48116	260843-340D		
11-28-200-002	A	0 ISLAND	HOWELL	48843	260843-340D		
11-28-200-003	A	0 ISLAND	HOWELL	48843	260843-340D		
11-28-200-005	A	0 EXEMPT	HOWELL	48843	260843-340D		
11-28-201-001	A	4001 HOMESTEAD	HOWELL	48843	260843-340D	09-05-2404A	

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
28	11-28-201-002	A	4003 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-003	A	4007 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-004	A	4011 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-005	A	4015 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-006	A	4021 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-007	A	4027 HOMESTEAD	BRIGHTON	48116	260843-340D	
	11-28-201-008	A	0 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-011	A	4045 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-012	A	4049 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-013	A	4053 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-014	A	4057 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-017	A	4071 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-018	A	4077 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-019	A	4083 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-020	A	4089 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-021	A	4093 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-022	A	4099 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-023	A	4105 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-026	A	4121 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-027	A	4133 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-028	A	4141 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-029	A	4151 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-031	A	4159 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-032	A	4165 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-033	A	4177 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-035	A	4183 HOMESTEAD	HOWELL	48843	260843-340D	10-05-7645A
	11-28-201-038	A	4203 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-042	A	4225 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-044	A	4237 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-045	A	4243 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-201-046	A	0 VACANT	HOWELL	48843	260843-340D	
11-28-201-047	A	4261 HOMESTEAD	HOWELL	48843	260843-340D		
11-28-201-050	A	4277 HOMESTEAD	HOWELL	48843	260843-340D		
11-28-201-052	A	4291 HOMESTEAD	HOWELL	48843	260843-340D		
11-28-201-053	A	4111 HOMESTEAD	HOWELL	48843	260843-340D		
11-28-201-054	A	4195 HOMESTEAD	HOWELL	48843	260843-340D		
11-28-201-055	A	4065 HOMESTEAD	HOWELL	48843	260843-340D		
11-28-201-056	A	4219 HOMESTEAD	HOWELL	48843	260843-340D		



SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
	11-28-201-057	A	4041 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-202-001	A	0 GARAGE ONLY	HOWELL	48843	260843-340D	
	11-28-202-002	A	0 GARAGE ONLY	HOWELL	48843	260843-340D	
	11-28-202-003	A	4016 GARAGE ONLY	HOWELL	48843	260843-340D	
	11-28-202-004	A	0 VACANT	HOWELL	48843	260843-340D	
	11-28-202-005	A	0 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-202-007	A	4026 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-202-008	A	0	HOWELL	48843	260843-340D	
	11-28-202-009	A	0 VACANT	HOWELL	48843	260843-340D	
	11-28-202-010	A	0 VACANT	HOWELL	48843	260843-340D	
	11-28-202-011	A	0 VACANT	HOWELL	48843	260843-340D	
	11-28-202-012	A	0 VACANT	HOWELL	48843	260843-340D	
	11-28-202-013	A	0 VACANT	HOWELL	48843	260843-340D	
	11-28-202-014	A	0 GARAGE ONLY	HOWELL	48843	260843-340D	
	11-28-202-015	A	0 GARAGE ONLY	HOWELL	48843	260843-340D	
	11-28-202-016	A	4084 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-202-017	A	0 GARAGE ONLY	HOWELL	48843	260843-340D	
	11-28-202-021	A	4104 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-202-023	A	0 GARAGE ONLY	HOWELL	48843	260843-340D	
	11-28-202-025	A	4120 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-202-027	A	4140 HOMESTEAD	HOWELL	48843	260843-340D	
	11-28-202-029	A	0 VACANT	HOWELL	48843	260843-340D	
	11-28-202-031	A	0 VACANT	HOWELL	48843	260843-340D	
	11-28-202-032	A	0 GARAGE ONLY	HOWELL	48843	260843-340D	
	11-28-202-033	A	0 GARAGE ONLY	HOWELL	48843	260843-340D	
	11-28-202-034	A	0 GARAGE ONLY	HOWELL	48843	260843-340D	
	11-28-400-002	A	4489 OAK POINTE DR.	BRIGHTON	48116	260843-340D	
	11-28-400-003	A	4495 OAK POINTE DR.	BRIGHTON	48116	260843-340D	
	11-28-400-013	A	0	BRIGHTON	48116	260843-340D	
	11-28-400-017	A	0	BRIGHTON	48116	260843-340D	
	11-28-404-009	A	4526 LAKESHORE CT	BRIGHTON	48116	260843-340D	
	11-28-404-010	A	4514 LAKESHORE CT	BRIGHTON	48116	260843-340D	
	11-28-404-011	A	4502 LAKESHORE CT	BRIGHTON	48116	260843-340D	
	11-28-404-012	A	4490 LAKESHORE CT	BRIGHTON	48116	260843-340D	
	11-28-404-013	A	4478 LAKESHORE CT	BRIGHTON	48116	260843-340D	
	11-28-404-014	A	4466 LAKESHORE CT	BRIGHTON	48116	260843-340D	
	11-28-404-015	A	0 EXEMPT	BRIGHTON	48116	260843-340D	
	11-28-406-001	A	0 MARINA	BRIGHTON	48116	260843-340D	

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
	11-28-406-002	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-003	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-004	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-005	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-006	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-007	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-008	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-009	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-010	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-011	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-012	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-013	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-014	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-015	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-016	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-017	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-018	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-020	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-021	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-022	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-023	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-024	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-025	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-026	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-027	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-028	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-029	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-030	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-031	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-032	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-033	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-034	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-035	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-036	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-037	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-038	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-039	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-040	A	0 MARINA	BRIGHTON	48116	260843-340D	

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
28	11-28-406-041	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-042	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-043	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-044	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-045	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-046	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-047	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-048	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-049	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-050	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-051	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-052	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-053	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-054	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-055	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-056	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-057	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-058	A	0 MARINA	BRIGHTON	48116	260843-340D	
	11-28-406-059	A	0 MARINA	BRIGHTON	48116	260843-340D	
11-28-406-060	A	0 MARINA	BRIGHTON	48116	260843-340D		
11-28-406-061	A	0 MARINA	BRIGHTON	48116	260843-340D		
11-28-406-062	A	0 MARINA	BRIGHTON	48116	260843-340D		
36	11-36-101-027	A	5285 HIDDEN PINES DR	BRIGHTON	48116	260843-345D	
	11-36-101-028	A	5293 HIDDEN PINES DR	BRIGHTON	48116	260843-345D	
	11-36-101-029	A	5341 HIDDEN PINES DR	BRIGHTON	48116	260843-345D	
	11-36-101-030	A	5349 HIDDEN PINES DR	BRIGHTON	48116	260843-345D	
	11-36-101-031	A	5387 LAKE RIDGE DR	BRIGHTON	48116	260843-345D	
	11-36-101-032	A	5419 LAKE RIDGE DR	BRIGHTON	48116	260843-345D	
	11-36-101-033	A	5451 LAKE RIDGE DR	BRIGHTON	48116	260843-345D	
	11-36-101-034	A	5483 LAKE RIDGE DR	BRIGHTON	48116	260843-345D	
	11-36-101-035	A	5515 LAKE RIDGE DR	BRIGHTON	48116	260843-345D	
	11-36-101-036	A	5547 LAKE RIDGE DR	BRIGHTON	48116	260843-345D	
	11-36-101-037	A	5579 LAKE RIDGE DR	BRIGHTON	48116	260843-345D	
	11-36-101-038	A	5611 LAKE RIDGE DR	BRIGHTON	48116	260843-345D	
	11-36-101-039	A	5643 LAKE RIDGE DR	BRIGHTON	48116	260843-345D	
	11-36-101-042	A	5739 LAKE RIDGE DR	BRIGHTON	48116	260843-345D	
	11-36-101-064	A	5317 HIDDEN PINES DR	BRIGHTON	48116	260843-345D	
11-36-101-066	A	0 HIDDEN PINES DR	BRIGHTON	48116	260843-345D		

SECTION	PARCEL NUMBER	FLOOD ZONE	PROPERTY ADDRESS	CITY	ZIP	PANEL NUMBER	LOMA
	11-36-203-110	A	5242 ARBOR BAY DR	BRIGHTON	48116	260843-345D	
	11-36-203-111	A	5260 ARBOR BAY DR	BRIGHTON	48116	260843-345D	
	11-36-203-112	A	5278 ARBOR BAY DR	BRIGHTON	48116	260843-345D	
	11-36-203-113	A	5296 ARBOR BAY DR	BRIGHTON	48116	260843-345D	
	11-36-203-114	A	5332 ARBOR BAY DR	BRIGHTON	48116	260843-345D	
36	11-36-203-115	A	5368 ARBOR BAY DR	BRIGHTON	48116	260843-345D	
	11-36-203-126	A	5621 ARBOR BAY CT	BRIGHTON	48116	260843-345D	
	11-36-203-153	A	0 RIVER RIDGE DR.	BRIGHTON	48116	260843-345D	
	11-36-301-247	A	5945 HARTFORD WAY	BRIGHTON	48116	260843-345D	
	11-36-301-248	A	5953 HARTFORD WAY	BRIGHTON	48116	260843-345D	
	11-36-301-250	A	5969 HARTFORD WAY	BRIGHTON	48116	260843-345D	
	11-36-301-251	A	5977 HARTFORD WAY	BRIGHTON	48116	260843-345D	
	11-36-301-270	A	0	BRIGHTON	48116	260843-345D	
	11-36-401-001	A	5962 BRIGHTON LAKE RD	BRIGHTON	48116	260843-345D	
	11-36-401-002	A	5944 BRIGHTON LAKE RD	BRIGHTON	48116	260843-345D	
	11-36-401-003	A	5936 BRIGHTON LAKE RD	BRIGHTON	48116	260843-345D	
	11-36-401-004	A	5918 BRIGHTON LAKE RD	BRIGHTON	48116	260843-345D	
	11-36-401-005	A	5902 BRIGHTON LAKE RD	BRIGHTON	48116	260843-345D	



# Federal Emergency Management Agency

Washington, D.C. 20472

October 15, 2009

MISS JILL KUPFER  
10522 CHANCELOR  
BRIGHTON, MI 48114

CASE NO.: 09-05-5406A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MISS KUPFER:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region

bcc: LOMC Subscription Service  
PTS Case File  
PTS Project File



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lots 124 and 125, Glen-Echo, as shown on the Plat Map, recorded in Liber 1, Pages 75 and 76, in the Office of the County Register, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D DATE: 9/17/2008	

FLOODING SOURCE: LAKE CHEMUNG

APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.577, -83.840  
SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
124 & 125	--	Glen-Echo	5713 Long Pointe Drive	Structure	X (unshaded)	961.5 feet	962.5 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

#### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

#### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA *is not* a waiver of the condition that the property owner maintain flood insurance coverage for the property. *Only* the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. *The property owner must request and receive a written waiver from the lender before canceling the policy.* The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.

LOMAENC-1



## **Change of Address for Letter of Map Change (LOMC) Submissions**

Starting July 9, 2009, all new Letter of Map Change (LOMC) requests or additional data submittals for requests in progress should be sent to the address listed below.

**LOMC Clearinghouse  
6730 Santa Barbara Court  
Elkridge, MD 21075**

To expedite processing, please address your request to the attention of the following processing specialists:

### **ATTENTION: LOMA MANAGER**

Use for MT-1 Requests, including Letters of Map Revision-Based on Fill (LOMR-Fs), Letters of Map Amendment (LOMAs), Conditional Letters of Map Revision-Based on Fill (CLOMR-Fs), and Conditional Letters of Map Amendment (CLOMAs).

### **ATTENTION: LOMR MANAGER**

Use for MT-2 Requests, including Letters of Map Revision (LOMRs) and Conditional Letters of Map Revision (CLOMRs).

Starting July 9, 2009, for MT-1 Requests and August 3, 2009, for MT-2 Requests, responsibility for review and processing of these requests has been assigned by FEMA Region to the following Production and Technical Services (PTS) contracting teams:

**Regions I, V, VII, X: STARR  
Regions II, III, VI: RAMPP  
Regions IV, VIII, IX: BakerAECOM**

If you have any questions about your type of request, please contact our Map Assistance Center at **1-877 FEMA MAP (1-877-336-2627)** or visit our website at [www.fema.gov/hazard/map/lomc.shtm](http://www.fema.gov/hazard/map/lomc.shtm).

## **Change of Address for Letter of Map Change (LOMC) Submissions**

Starting July 9, 2009, all new Letter of Map Change (LOMC) requests or additional data submittals for requests in progress should be sent to the address listed below.

**LOMC Clearinghouse  
6730 Santa Barbara Court  
Elkridge, MD 21075**

To expedite processing, please address your request to the attention of the following processing specialists:

### **ATTENTION: LOMA MANAGER**

Use for MT-1 Requests, including Letters of Map Revision-Based on Fill (LOMR-Fs), Letters of Map Amendment (LOMAs), Conditional Letters of Map Revision-Based on Fill (CLOMR-Fs), and Conditional Letters of Map Amendment (CLOMAs).

### **ATTENTION: LOMR MANAGER**

Use for MT-2 Requests, including Letters of Map Revision (LOMRs) and Conditional Letters of Map Revision (CLOMRs).

Starting July 9, 2009, for MT-1 Requests and August 3, 2009, for MT-2 Requests, responsibility for review and processing of these requests has been assigned by FEMA Region to the following Production and Technical Services (PTS) contracting teams:

**Regions I, V, VII, X: STARR  
Regions II, III, VI: RAMPP  
Regions IV, VIII, IX: BakerAECOM**

If you have any questions about your type of request, please contact our Map Assistance Center at **1-877 FEMA MAP (1-877-336-2627)** or visit our website at [www.fema.gov/hazard/map/lomc.shtm](http://www.fema.gov/hazard/map/lomc.shtm).



# Federal Emergency Management Agency

Washington, D.C. 20472

September 29, 2009

MR. MICHAEL MERRITT  
5716 LONG POINTE DRIVE  
HOWELL, MI 48843

CASE NO.: 09-05-5208A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. MERRITT:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate

#### LIST OF ENCLOSURES:

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lot 107, Glen-Echo, as shown on the Plat recorded as Document No.17392, in Liber 1, Pages 75 and 76, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D	
	DATE: 9/17/2008	
FLOODING SOURCE: LAKE CHEMUNG		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.577, -83.839 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 4.0      DATUM: NAD 83

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
107	--	Glen-Echo	5716 Long Pointe Drive	Structure	X (unshaded)	961.1 feet	961.3 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

*Kevin C. Long*

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

**PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

**ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

July 09, 2009

MS. DAWN OHANIAN  
P.O. BOX 1373  
BRIGHTON, MI 48116

CASE NO.: 09-05-3905A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MS. OHANIAN:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

Sincerely,

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lot 23, Kirk's Landing Long Lake, as shown on the Plat recorded as Document No. 16089, in Liber 1, Page 41, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D	
	DATE: 9/17/2008	
FLOODING SOURCE: LAKE CHEMUNG		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.580, -83.846 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 4.0      DATUM: NAD 83

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
23	--	Kirk's Landing Long Lake	5373 Wildwood Drive	Structure	X (unshaded)	961.1 feet	971.2 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

*William R. Blanton Jr.*

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

#### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

#### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

A handwritten signature in cursive script that reads "William R. Blanton Jr.".

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

August 25, 2009

MS. DAWN OHANIAN  
P.O. BOX 1373  
BRIGHTON, MI 48116

CASE NO.: 09-05-3908A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MS. OHANIAN:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region





# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	A portion of Lot 29, McNamara Subdivision, as described in the Warranty Deed recorded as Document No. 2006R-014879, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D	
	DATE: 9/17/2008	
FLOODING SOURCE: LAKE CHEMUNG		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.580, -83.842 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 4.0      DATUM: NAD 83

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
29	--	McNamara	1166 Chemung Drive	Structure	X (unshaded)	961.1 feet	961.4 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

*Kevin C. Long*

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

**PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

**ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

June 23, 2009

MS. BEVERLY WILSON  
5727 LONG POINTE DRIVE  
HOWELL, MI 48843

CASE NO.: 09-05-3484A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MS. WILSON:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

Sincerely,

A handwritten signature in cursive script that reads "William R. Blanton Jr.".

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lot 123, Glen-Echo, as shown on the Plat recorded as Document No. 17392, in Liber 1, Pages 75 and 76, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D DATE: 9/17/2008	
FLOODING SOURCE: LAKE CHEMUNG		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.577, -83.840 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 4.0      DATUM: NAD 83

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
123	--	Glen-Echo	5727 Long Pointe Drive	Structure	X (unshaded)	961.1 feet	961.8 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

*William R. Blanton Jr.*

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

**PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

**ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

A handwritten signature in cursive script that reads "William R. Blanton Jr.".

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

June 11, 2009

MR. JOHN ROBERT  
3805 HIGHCREST  
BRIGHTON, MI 48116

CASE NO.: 09-05-3313A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. ROBERT:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

Sincerely,

A handwritten signature in cursive script that reads "William R. Blanton Jr.".

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lot 10, Amended Lot 10, Lot 11 and North Avenue of Crooked Lake Highlands Subdivision, as shown on the Plat recorded as Document No. 2009P-0001, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0340D	
	DATE: 9/17/2008	
FLOODING SOURCE: EAST CROOKED LAKE		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.545, -83.851 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 4.0      DATUM: NAD 83

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
10	--	Amended Crooked Lake Highlands	3805 Highcrest	Structure	X (unshaded)	--	947.3 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA.  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

*William R. Blanton Jr.*

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

#### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

#### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

*William R. Blanton Jr.*

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate





Federal Emergency Management Agency  
Washington, D.C. 20472

April 14, 2009

MR. CURT BROWN  
4001 HOMESTEAD DRIVE  
HOWELL, MI 48843

CASE NO.: 09-05-2404A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. BROWN:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

Sincerely,

A handwritten signature in cursive script that reads "William R. Blanton Jr.".

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lot 1, Old Homestead, as shown on the Plat recorded in Liber 2, Page 4, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0340D	
	DATE: 9/17/2008	
FLOODING SOURCE: WEST CROOKED LAKE		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.541, -83.858 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 4.0      DATUM: NAD 83

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
1	--	Old Homestead	4001 Homestead Drive	Structure	X (unshaded)	940.8 feet	941.4 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

#### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

#### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

A handwritten signature in black ink that reads "William R. Blanton Jr." with a stylized flourish at the end.

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

March 31, 2009

MR. MICHAEL ELLIOTT  
4086 HIGHCREST  
BRIGHTON, MI 48116

CASE NO.: 09-05-2079A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. ELLIOTT:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

Sincerely,

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lot 80, Crooked Lake Highlands Subdivision, as shown on the Plat recorded as Document No. 15693, in Liber 1, Pages 39 and 40, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0340D DATE: 9/17/2008	
FLOODING SOURCE: WEST CROOKED LAKE		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.540, -83.854 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 4.0 DATUM: NAD 83

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
80	--	Crooked Lake Highlands	4086 Highcrest	Structure	X (unshaded)	940.8 feet	945.7 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

*William R. Blanton Jr.*

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

**PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

**ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

A handwritten signature in cursive script that reads "William R. Blanton Jr.".

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

March 12, 2009

MR. THOMAS KNIIVILA  
5740 LONG POINTE DRIVE  
HOWELL, MI 48843

CASE NO.: 09-05-1894A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. KNIIVILA:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

Sincerely,

A handwritten signature in cursive script that reads "William R. Blanton Jr.".

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lots 108 through 111, Glen-Echo, as shown on the Plat recorded as Document No.17392, in Liber 1, Pages 75 and 76, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D DATE: 9/17/2008	

FLOODING SOURCE: LAKE CHEMUNG

APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.577, -83.839

SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 4.0

DATUM: NAD 83

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
108 - 111	--	Glen-Echo	5740 Long Pointe Drive	Structure	X (unshaded)	961.1 feet	963.9 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

*William R. Blanton Jr.*

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate





# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

#### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

#### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

A handwritten signature in cursive script that reads "William R. Blanton Jr." followed by a flourish.

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

February 19, 2009

MR. THOMAS WOLFE  
5733 LONG POINTE DRIVE  
HOWELL, MI 48843

CASE NO.: 09-05-1479A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. WOLFE:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

Sincerely,

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lots 121 and 122, Glen-Echo, as shown on the Plat recorded as Document No. 17392, in Liber 1, Pages 75 and 76, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D	
	DATE: 9/17/2008	
FLOODING SOURCE: LAKE CHEMUNG		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.577, -83.839 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 4.0      DATUM: NAD 83

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
121 - 122	--	Glen-Echo	5733 Long Pointe Drive	Structure	X (unshaded)	961.1 feet	961.2 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA; an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

*William R. Blanton Jr.*

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

#### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

#### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

A handwritten signature in cursive script that reads "William R. Blanton Jr.".

William R. Blanton Jr., CFM, Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

June 30, 2011

MR. THOMAS SMITH  
5415 WILDWOOD DRIVE  
HOWELL, MI 48843

CASE NO.: 11-05-6600A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. SMITH:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

A handwritten signature in black ink, appearing to read "Luis Rodriguez".

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

**LIST OF ENCLOSURES:**

LOMA-OAS DETERMINATION DOCUMENT (OUT AS SHOWN)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (OUT AS SHOWN)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lots 65 and 66, Kirk's Landing Long Lake, as described in the Warranty Deed, recorded in Liber 2837, Pages 0149 and 0150, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D	
	DATE: 9/17/2008	
FLOODING SOURCE: LAKE CHEMUNG		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.580, -83.846 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
65 - 66	--	Kirk's Landing Long Lake	5425 Wildwood Drive	Structure	X (unshaded)	--	--	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). The subject property is correctly shown outside the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. If the policy has been written using an incorrect zone, it can be endorsed to correct the zone for the current policy year and one prior policy term. Please contact the insurance agent or company involved to request endorsement of the policy. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

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



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (OUT AS SHOWN)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

#### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

#### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

A handwritten signature in black ink, appearing to read "Luis Rodriguez".

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



Federal Emergency Management Agency  
Washington, D.C. 20472

May 26, 2011

MR. ARNOLD A. MESSING  
3940 HIGHCREST DRIVE  
BRIGHTON, MI 48116

CASE NO.: 11-05-4403A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. MESSING:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

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

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region





# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lot 58, Crooked Lake Highlands Subdivision, as described in the Quit Claim Deed, recorded as Document No. 2006R-031859, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0340D	
	DATE: 9/17/2008	
FLOODING SOURCE: WEST CROOKED LAKE		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.542, -83.852 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
58	--	Crooked Lake Highlands	3940 Highcrest Drive	Structure (Residence)	X (unshaded)	941.3 feet	959.3 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

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



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

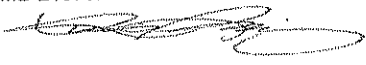
**PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

**ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

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



# Federal Emergency Management Agency

Washington, D.C. 20472

## ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA *is not* a waiver of the condition that the property owner maintain flood insurance coverage for the property. *Only* the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. *The property owner must request and receive a written waiver from the lender before canceling the policy.* The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.



# Federal Emergency Management Agency

Washington, D.C. 20472

April 21, 2011

MR. PHIL KERR  
1248 EVERGLADES DRIVE  
HOWELL, MI 48843

CASE NO.: 11-05-4134A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. KERR:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

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

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region

bcc: LOMC Subscription Service  
PTS Case File  
PTS Project File



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lots 2 through 7, 15 through 19, and a portion of Lots 1, 8, 9 and 10, Newberry-Wise Subdivision, as shown on the Plat Map, recorded as Document No. 22632, in Liber 2, Page 89, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D	
	DATE: 9/17/2008	
FLOODING SOURCE: LAKE CHEMUNG		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.583, -83.858 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
1 - 19	--	Newberry-Wise	1248 Everglades Drive	Structure	X (unshaded)	961.1 feet	962.1 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

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



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL) ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

A handwritten signature in black ink, appearing to read "Luis Rodriguez".

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



# Federal Emergency Management Agency

Washington, D.C. 20472

## ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA *is not* a waiver of the condition that the property owner maintain flood insurance coverage for the property. *Only* the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. *The property owner must request and receive a written waiver from the lender before canceling the policy.* The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.

LOMAENC-1



Federal Emergency Management Agency  
Washington, D.C. 20472

October 22, 2009

MR. DAVID CUFFE  
1728 SOUTH HUGHES ROAD  
BRIGHTON, MI 48114

CASE NO.: 09-05-4395A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. CUFFE:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region





# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	A portion of Lot 30, Supervisor's Plat of Beacon Shores No. 2, as described in the Warranty Deed recorded in Liber 4701, Pages 0332 and 0333, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D DATE: 9/17/2008	
FLOODING SOURCE: LAKE CHEMUNG		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.577, -83.830 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 4.0 DATUM: NAD 83

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
30	--	Beacon Shores No. 2	1728 South Hughes Road	Structure	X (unshaded)	961.1 feet	961.2 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

*Kevin C. Long*

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

February 22, 2011

MS. KAROL L. GROVE  
4237 CURTIS ROAD  
HIGHLAND, MI 48357

CASE NO.: 11-05-2555A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MS. GROVE:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

A handwritten signature in black ink, appearing to read "Luis Rodriguez".

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

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lots 62, 65, and a portion of Lot 63, McNamara's Subdivision, as described in the Warranty Deed, recorded in Liber 1404. Page 0037, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D	
	DATE: 9/17/2008	
FLOODING SOURCE: LAKE CHEMUNG		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.581, -83.842 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
62 - 63, 65	--	McNamara's	1131 Chumung Drive	Structure	X (unshaded)	961.1 feet	962.1 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMA Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

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



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

**PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

**ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

A handwritten signature in black ink, appearing to read "Luis Rodriguez".

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



# Federal Emergency Management Agency

Washington, D.C. 20472

February 15, 2011

MS. KAROL L. GROVE  
4237 CURTIS ROAD  
HIGHLAND, MI 48357

CASE NO.: 11-05-2695A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MS. GROVE:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

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

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region

bcc: LOMC Subscription Service  
PTS Case File  
PTS Project File



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lot 60, McNamara's Subdivision, as described in the Quit Claim Deed, recorded in Liber 2222, Pages 0904 and 0905, in the Office of the County Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D	
	DATE: 9/17/2008	

FLOODING SOURCE: LAKE CHEMUNG

APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.582, -83.842  
SOURCE OF LAT & LONG: STREETS & TRIPS 2009

DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
60	--	McNamara's	1141 Chemung Drive	Structure	X (unshaded)	961.1 feet	962.2 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

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



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

#### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

#### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

A handwritten signature in black ink, appearing to read "Luis Rodriguez".

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



# Federal Emergency Management Agency

Washington, D.C. 20472

**December 07, 2010**

MR. ROBERT M. VERSCHURE  
4050 HIGHCREST DRIVE  
BRIGHTON, MI 48116

**CASE NO.: 11-05-0510A**  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. VERSCHURE:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

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

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region





# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lots 73 through 75, Crooked Lake Highlands Subdivision, as shown on the Plat Map, recorded as Document No. 15693, in Liber 1, Pages 39 and 40, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0340D DATE: 9/17/2008	
FLOODING SOURCE: WEST CROOKED LAKE		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.541, -83.853 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
73 - 75	--	Crooked Lake Highlands	4050 Highcrest Drive	Structure (Residence)	X (unshaded)	941.3 feet	945.7 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

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



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL) ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

A handwritten signature in black ink, appearing to read "Luis Rodriguez".

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



# Federal Emergency Management Agency

Washington, D.C. 20472

## ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA *is not* a waiver of the condition that the property owner maintain flood insurance coverage for the property. *Only* the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. *The property owner must request and receive a written waiver from the lender before canceling the policy.* The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.

**Effective September 20, 2010 the new  
mailing address for the LOMC  
Clearinghouse is:**

LOMC Clearinghouse  
7390 Coca Cola Drive, Suite 204  
Hanover, MD 21076



# Federal Emergency Management Agency

Washington, D.C. 20472

November 16, 2010

MR. JESSE DELMAS  
11902 BURNET ROAD  
AUSTIN, TX 78758

CASE NO.: 10-05-7645A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. DELMAS:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lot 35, Old Homestead, as described in the Mortgage, recorded as Document No. 2010R-008950, in the Office of the County Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0340D	
	DATE: 9/17/2008	
FLOODING SOURCE: WEST CROOKED LAKE		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.539, -83.861 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
35	--	Old Homestead	4183 Homestead Drive	Structure (Residence)	X (shaded)	941.3 feet	941.3 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

*Kevin C. Long*

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL) ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

*Kevin C. Long*

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration



# Federal Emergency Management Agency

Washington, D.C. 20472

October 28, 2010

MR. WILLIAM BOSTOCK  
1330 ELMHURST  
HOWELL, MI 48843

CASE NO.: 10-05-7347A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. BOSTOCK:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region





# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lots 16 through 18 and a portion of lots 14, 15, 19, and outlot D, Elmhurst, as described in the Warranty Deed-(Statutory Form), recorded in Liber 849, Page 0670, in the Office of the County Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D DATE: 9/17/2008	
FLOODING SOURCE: LAKE CHEMUNG		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.581, -83.840 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
--	--	Elmhurst	1330 Elmhurst Drive	Structure	X (unshaded)	961.1 feet	961.2 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

*Kevin C. Long*

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL) ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Handwritten signature of Kevin C. Long in cursive.

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration



# Federal Emergency Management Agency

Washington, D.C. 20472

October 12, 2010

MS. LINDA STAMBERSKY  
1776 SOUTH HUGHES ROAD  
BRIGHTON, MI 48114

CASE NO.: 10-05-7289A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MS. STAMBERSKY:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lot 34 and a portion of Lot 35, Supervisor's Plat of Beacon Shore's No. 2, as described in the Warranty Deed, recorded in Liber 2105, Page 0528, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D	
	DATE: 9/17/2008	
FLOODING SOURCE: LAKE CHEMUNG		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.576, -83.830 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
34-35	--	Supervisor's Beacon Shores No. 2	1776 South Hughes Road	Structure	X (unshaded)	961.1 feet	961.8 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL) ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

*Kevin C. Long*

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration



# Federal Emergency Management Agency

Washington, D.C. 20472

## ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA *is not* a waiver of the condition that the property owner maintain flood insurance coverage for the property. *Only* the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. *The property owner must request and receive a written waiver from the lender before canceling the policy.* The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.

LOMAENC-1



# Federal Emergency Management Agency

Washington, D.C. 20472

October 12, 2010

MR. JAMES SOLOMON  
1786 SOUTH HUGHES  
BRIGHTON, MI 48114

CASE NO.: 10-05-7346A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. SOLOMON:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, College Park, MD 21046.

Sincerely,

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration

## LIST OF ENCLOSURES:

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lot 36 and a portion of Lot 35, Supervisor's Plat of Beacon Shores No. 2, as described in Warranty Deed, recorded in Liber 995, Page 0553, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D	
	DATE: 9/17/2008	
FLOODING SOURCE: LAKE CHEMUNG		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.576, -83.831 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
35-36	--	Beacon Shores No. 2	1786 South Hughes Road	Structure	X (unshaded)	961.1 feet	961.8 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

*Kevin C. Long*

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration





# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

#### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

#### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration



# Federal Emergency Management Agency

Washington, D.C. 20472

## ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA *is not* a waiver of the condition that the property owner maintain flood insurance coverage for the property. *Only* the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. *The property owner must request and receive a written waiver from the lender before canceling the policy.* The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.

**Effective September 20, 2010 the new  
mailing address for the LOMC  
Clearinghouse is:**

LOMC Clearinghouse  
7390 Coca Cola Drive, Suite 204  
Hanover, MD 21076



# Federal Emergency Management Agency

Washington, D.C. 20472

June 29, 2010

MR. GEORGE COOK  
3930 HIGHCREST DRIVE  
BRIGHTON, MI 48116

CASE NO.: 10-05-4716A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. COOK:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lot 56, Crooked Lake Highlands Subdivision, as shown on the Plat Map, recorded in Liber 1, Pages 39 and 40, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0340D DATE: 9/17/2008	
FLOODING SOURCE: WEST CROOKED LAKE		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.543, -83.852 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
56	--	Crooked Lake Highlands	3930 Highcrest Drive	Structure (Residence)	X (unshaded)	941.3 feet	951.8 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

*Kevin C. Long*

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

**PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

**ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA *is not* a waiver of the condition that the property owner maintain flood insurance coverage for the property. *Only* the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. *The property owner must request and receive a written waiver from the lender before canceling the policy.* The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.

## **Change of Address for Letter of Map Change (LOMC) Submissions**

Starting July 9, 2009, all new Letter of Map Change (LOMC) requests or additional data submittals for requests in progress should be sent to the address listed below.

**LOMC Clearinghouse  
6730 Santa Barbara Court  
Elkridge, MD 21075**

To expedite processing, please address your request to the attention of the following processing specialists:

### **ATTENTION: LOMA MANAGER**

Use for MT-1 Requests, including Letters of Map Revision-Based on Fill (LOMR-Fs), Letters of Map Amendment (LOMAs), Conditional Letters of Map Revision-Based on Fill (CLOMR-Fs), and Conditional Letters of Map Amendment (CLOMAs).

### **ATTENTION: LOMR MANAGER**

Use for MT-2 Requests, including Letters of Map Revision (LOMRs) and Conditional Letters of Map Revision (CLOMRs).

Starting July 9, 2009, for MT-1 Requests and August 3, 2009, for MT-2 Requests, responsibility for review and processing of these requests has been assigned by FEMA Region to the following Production and Technical Services (PTS) contracting teams:

**Regions I, V, VII, X: STARR  
Regions II, III, VI: RAMPP  
Regions IV, VIII, IX: BakerAECOM**

If you have any questions about your type of request, please contact our Map Assistance Center at **1-877 FEMA MAP (1-877-336-2627)** or visit our website at [www.fema.gov/hazard/map/lomc.shtm](http://www.fema.gov/hazard/map/lomc.shtm).

## **Change of Address for Letter of Map Change (LOMC) Submissions**

Starting July 9, 2009, all new Letter of Map Change (LOMC) requests or additional data submittals for requests in progress should be sent to the address listed below.

**LOMC Clearinghouse  
6730 Santa Barbara Court  
Elkridge, MD 21075**

To expedite processing, please address your request to the attention of the following processing specialists:

### **ATTENTION: LOMA MANAGER**

Use for MT-1 Requests, including Letters of Map Revision-Based on Fill (LOMR-Fs), Letters of Map Amendment (LOMAs), Conditional Letters of Map Revision-Based on Fill (CLOMR-Fs), and Conditional Letters of Map Amendment (CLOMAs).

### **ATTENTION: LOMR MANAGER**

Use for MT-2 Requests, including Letters of Map Revision (LOMRs) and Conditional Letters of Map Revision (CLOMRs).

Starting July 9, 2009, for MT-1 Requests and August 3, 2009, for MT-2 Requests, responsibility for review and processing of these requests has been assigned by FEMA Region to the following Production and Technical Services (PTS) contracting teams:

**Regions I, V, VII, X: STARR  
Regions II, III, VI: RAMPP  
Regions IV, VIII, IX: BakerAECOM**

If you have any questions about your type of request, please contact our Map Assistance Center at **1-877 FEMA MAP (1-877-336-2627)** or visit our website at [www.fema.gov/hazard/map/lomc.shtm](http://www.fema.gov/hazard/map/lomc.shtm).





# Federal Emergency Management Agency

Washington, D.C. 20472

June 29, 2010

MR. ERIC COOK  
3924 HIGHCREST  
BRIGHTON, MI 48116

CASE NO.: 10-05-4715A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. COOK:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lot 55, Crooked Lake Highlands Subdivision, as shown on the Plat Map, recorded in Liber 1, Pages 39 and 40, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0340D DATE: 9/17/2008	
FLOODING SOURCE: WEST CROOKED LAKE		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.543, -83.853 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
55	--	Crooked Lake Highlands	3924 Highcrest Drive	Structure (Residence)	X (unshaded)	941.3 feet	951.6 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL) ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate

## **Change of Address for Letter of Map Change (LOMC) Submissions**

Starting July 9, 2009, all new Letter of Map Change (LOMC) requests or additional data submittals for requests in progress should be sent to the address listed below.

**LOMC Clearinghouse  
6730 Santa Barbara Court  
Elkridge, MD 21075**

To expedite processing, please address your request to the attention of the following processing specialists:

### **ATTENTION: LOMA MANAGER**

Use for MT-1 Requests, including Letters of Map Revision-Based on Fill (LOMR-Fs), Letters of Map Amendment (LOMAs), Conditional Letters of Map Revision-Based on Fill (CLOMR-Fs), and Conditional Letters of Map Amendment (CLOMAs).

### **ATTENTION: LOMR MANAGER**

Use for MT-2 Requests, including Letters of Map Revision (LOMRs) and Conditional Letters of Map Revision (CLOMRs).

Starting July 9, 2009, for MT-1 Requests and August 3, 2009, for MT-2 Requests, responsibility for review and processing of these requests has been assigned by FEMA Region to the following Production and Technical Services (PTS) contracting teams:

**Regions I, V, VII, X: STARR  
Regions II, III, VI: RAMPP  
Regions IV, VIII, IX: BakerAECOM**

If you have any questions about your type of request, please contact our Map Assistance Center at **1-877 FEMA MAP (1-877-336-2627)** or visit our website at [www.fema.gov/hazard/map/lomc.shtm](http://www.fema.gov/hazard/map/lomc.shtm).

## **Change of Address for Letter of Map Change (LOMC) Submissions**

Starting July 9, 2009, all new Letter of Map Change (LOMC) requests or additional data submittals for requests in progress should be sent to the address listed below.

**LOMC Clearinghouse  
6730 Santa Barbara Court  
Elkridge, MD 21075**

To expedite processing, please address your request to the attention of the following processing specialists:

### **ATTENTION: LOMA MANAGER**

Use for MT-1 Requests, including Letters of Map Revision-Based on Fill (LOMR-Fs), Letters of Map Amendment (LOMAs), Conditional Letters of Map Revision-Based on Fill (CLOMR-Fs), and Conditional Letters of Map Amendment (CLOMAs).

### **ATTENTION: LOMR MANAGER**

Use for MT-2 Requests, including Letters of Map Revision (LOMRs) and Conditional Letters of Map Revision (CLOMRs).

Starting July 9, 2009, for MT-1 Requests and August 3, 2009, for MT-2 Requests, responsibility for review and processing of these requests has been assigned by FEMA Region to the following Production and Technical Services (PTS) contracting teams:

**Regions I, V, VII, X: STARR  
Regions II, III, VI: RAMPP  
Regions IV, VIII, IX: BakerAECOM**

If you have any questions about your type of request, please contact our Map Assistance Center at **1-877 FEMA MAP (1-877-336-2627)** or visit our website at [www.fema.gov/hazard/map/lomc.shtm](http://www.fema.gov/hazard/map/lomc.shtm).



# Federal Emergency Management Agency

Washington, D.C. 20472

## ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA *is not* a waiver of the condition that the property owner maintain flood insurance coverage for the property. *Only* the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. *The property owner must request and receive a written waiver from the lender before canceling the policy.* The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.



# Federal Emergency Management Agency

Washington, D.C. 20472

March 25, 2010

MR. ROBERT BIALOWICZ  
5743 LONG POINTE DRIVE  
HOWELL, MI 48843

CASE NO.: 10-05-2453A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. BIALOWICZ:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region

bcc: LOMC Subscription Service  
PTS Case File  
PTS Project File



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lot 120, Glen-Echo, as shown on the Plat Map, recorded in Liber 1, Pages 75 and 76, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D DATE: 9/17/2008	
FLOODING SOURCE: LAKE CHEMUNG		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.577, -83.839 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
120	--	Glen-Echo	5743 Long Pointe Drive	Structure (Residence)	X (unshaded)	961.1 feet	961.5 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

**PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

**ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate





# Federal Emergency Management Agency

Washington, D.C. 20472

## ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA *is not* a waiver of the condition that the property owner maintain flood insurance coverage for the property. *Only* the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. *The property owner must request and receive a written waiver from the lender before canceling the policy.* The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.

## **Change of Address for Letter of Map Change (LOMC) Submissions**

Starting July 9, 2009, all new Letter of Map Change (LOMC) requests or additional data submittals for requests in progress should be sent to the address listed below.

**LOMC Clearinghouse  
6730 Santa Barbara Court  
Elkridge, MD 21075**

To expedite processing, please address your request to the attention of the following processing specialists:

### **ATTENTION: LOMA MANAGER**

Use for MT-1 Requests, including Letters of Map Revision-Based on Fill (LOMR-Fs), Letters of Map Amendment (LOMAs), Conditional Letters of Map Revision-Based on Fill (CLOMR-Fs), and Conditional Letters of Map Amendment (CLOMAs).

### **ATTENTION: LOMR MANAGER**

Use for MT-2 Requests, including Letters of Map Revision (LOMRs) and Conditional Letters of Map Revision (CLOMRs).

Starting July 9, 2009, for MT-1 Requests and August 3, 2009, for MT-2 Requests, responsibility for review and processing of these requests has been assigned by FEMA Region to the following Production and Technical Services (PTS) contracting teams:

**Regions I, V, VII, X: STARR  
Regions II, III, VI: RAMPP  
Regions IV, VIII, IX: BakerAECOM**

If you have any questions about your type of request, please contact our Map Assistance Center at **1-877 FEMA MAP (1-877-338-2627)** or visit our website at [www.fema.gov/hazard/map/lomc.shtm](http://www.fema.gov/hazard/map/lomc.shtm).

## **Change of Address for Letter of Map Change (LOMC) Submissions**

Starting July 9, 2009, all new Letter of Map Change (LOMC) requests or additional data submittals for requests in progress should be sent to the address listed below.

**LOMC Clearinghouse  
6730 Santa Barbara Court  
Elkridge, MD 21075**

To expedite processing, please address your request to the attention of the following processing specialists:

### **ATTENTION: LOMA MANAGER**

Use for MT-1 Requests, including Letters of Map Revision-Based on Fill (LOMR-Fs), Letters of Map Amendment (LOMAs), Conditional Letters of Map Revision-Based on Fill (CLOMR-Fs), and Conditional Letters of Map Amendment (CLOMAs).

### **ATTENTION: LOMR MANAGER**

Use for MT-2 Requests, including Letters of Map Revision (LOMRs) and Conditional Letters of Map Revision (CLOMRs).

Starting July 9, 2009, for MT-1 Requests and August 3, 2009, for MT-2 Requests, responsibility for review and processing of these requests has been assigned by FEMA Region to the following Production and Technical Services (PTS) contracting teams:

**Regions I, V, VII, X: STARR  
Regions II, III, VI: RAMPP  
Regions IV, VIII, IX: BakerAECOM**

If you have any questions about your type of request, please contact our Map Assistance Center at **1-877 FEMA MAP (1-877-338-2627)** or visit our website at [www.fema.gov/hazard/map/lomc.shtm](http://www.fema.gov/hazard/map/lomc.shtm).



# Federal Emergency Management Agency

Washington, D.C. 20472

January 12, 2010

MR. VICTOR D. LA ROUE  
1176 CHEMUNG DRIVE  
HOWELL, MI 48843

CASE NO.: 10-05-1025A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. LA ROUE:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region

bcc: LOMC Subscription Service  
PTS Case File  
PTS Project File



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lot 31, McNamara's Subdivison, as shown on the Plat, recorded in Liber 1, Page 59, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D DATE: 9/17/2008	
FLOODING SOURCE: LAKE CHEMUNG		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.580, -83.842 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
31	--	McNamara	1176 Chemung Drive	Structure	X (unshaded)	961.1 feet	962.1 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

*Kevin C. Long*

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL) ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## FEE SCHEDULE FOR PROCESSING REQUESTS FOR MAP CHANGES

This notice contains the fee schedule for processing certain types of requests for changes to National Flood Insurance Program (NFIP) maps. The fee schedule allows FEMA to further reduce the expenses to the NFIP by more fully recovering the costs associated with processing conditional and final map change requests. The fee schedule for map changes is effective for all requests dated January 13, 2010, or later and supersedes the fee schedule that was established on October 1, 2007.

To develop the fee schedule for conditional and final map change requests, FEMA evaluated the actual costs of reviewing and processing requests for Conditional Letters of Map Amendment (CLOMAs), Conditional Letters of Map Revision – Based on Fill (CLOMR-Fs), Conditional Letters of Map Revision (CLOMRs), Letters of Map Revision – Based on Fill (LOMR-Fs), and Letters of Map Revision (LOMRs).

Based on our review of actual cost data for Fiscal Years 2007 and 2008, FEMA has maintained the following review and processing fees, which are to be submitted with all requests that are not otherwise exempted under 44 CFR 72.5.

### Fee Schedule for Requests for CLOMAs, CLOMR-Fs, and LOMR-Fs

Request for single-lot/single-structure CLOMA and CLOMR-F .....	\$500
Request for single-lot/single structure LOMR-F .....	\$425
Request for single-lot/single-structure LOMR-F based on as-built information (CLOMR-F previously issued by FEMA).....	\$325
Request for multiple-lot/multiple-structure CLOMA .....	\$700
Request for multiple-lot/multiple-structure CLOMR-F and LOMR-F.....	\$800
Request for multiple-lot/multiple-structure LOMR-F based on as-built information (CLOMR-F previously issued by FEMA).....	\$700

Based on our review of actual cost data for Fiscal Years 2005 and 2006, FEMA has established the following review and processing fees, which are to be submitted with all requests that are not otherwise exempted.

### Fee Schedule for Requests for CLOMRs

Request based on new hydrology, bridge, culvert, channel, or combination of any of these .....	\$4,400
Request based on levee, berm, or other structural measure .....	\$6,050

### Fee Schedule for Requests for Map Revisions

Requesters must submit the review and processing fees shown below with requests for LOMRs that are not based on structural measures or alluvial fans.

Request based on bridge, culvert, channel, or combination of these .....	\$5,300
Request based on levee, berm, or other structural measure .....	\$7,150
Request based on as-built information submitted as follow-up to CLOMR.....	\$5,000

### Fees for CLOMRs, LOMRs, and PMRs Based on Structural Measures on Alluvial Fans

FEMA has maintained the initial fee for requests for CLOMRs and LOMRs based on structural measures on alluvial fans to \$5,600. FEMA will also continue to recover the remainder of the review and processing costs by invoicing the requester before issuing a determination letter, consistent with current practice. The prevailing private-sector labor rate charged to FEMA (\$60 per hour) will be used to calculate the total reimbursable fees.

### Payment Submission Requirements

Requesters must make fee payments for non-exempt requests before we render services. This payment must be in the form of a check or money order or by credit card payment. Please make all checks and money orders in U.S. funds payable to the *National Flood Insurance Program*. Please mail all payments to the LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075. FEMA will deposit all fees collected to the National Flood Insurance Fund, which is the source of funding for providing these services.

## **Change of Address for Letter of Map Change (LOMC) Submissions**

Starting July 9, 2009, all new Letter of Map Change (LOMC) requests or additional data submittals for requests in progress should be sent to the address listed below.

**LOMC Clearinghouse  
6730 Santa Barbara Court  
Elkridge, MD 21075**

To expedite processing, please address your request to the attention of the following processing specialists:

### **ATTENTION: LOMA MANAGER**

Use for MT-1 Requests, including Letters of Map Revision-Based on Fill (LOMR-Fs), Letters of Map Amendment (LOMAs), Conditional Letters of Map Revision-Based on Fill (CLOMR-Fs), and Conditional Letters of Map Amendment (CLOMAs).

### **ATTENTION: LOMR MANAGER**

Use for MT-2 Requests, including Letters of Map Revision (LOMRs) and Conditional Letters of Map Revision (CLOMRs).

Starting July 9, 2009, for MT-1 Requests and August 3, 2009, for MT-2 Requests, responsibility for review and processing of these requests has been assigned by FEMA Region to the following Production and Technical Services (PTS) contracting teams:

**Regions I, V, VII, X: STARR  
Regions II, III, VI: RAMPP  
Regions IV, VIII, IX: BakerAECOM**

If you have any questions about your type of request, please contact our Map Assistance Center at **1-877 FEMA MAP (1-877-336-2627)** or visit our website at [www.fema.gov/hazard/map/lomc.shtml](http://www.fema.gov/hazard/map/lomc.shtml).

## **Change of Address for Letter of Map Change (LOMC) Submissions**

Starting July 9, 2009, all new Letter of Map Change (LOMC) requests or additional data submittals for requests in progress should be sent to the address listed below.

**LOMC Clearinghouse  
6730 Santa Barbara Court  
Elkridge, MD 21075**

To expedite processing, please address your request to the attention of the following processing specialists:

### **ATTENTION: LOMA MANAGER**

Use for MT-1 Requests, including Letters of Map Revision-Based on Fill (LOMR-Fs), Letters of Map Amendment (LOMAs), Conditional Letters of Map Revision-Based on Fill (CLOMR-Fs), and Conditional Letters of Map Amendment (CLOMAs).

### **ATTENTION: LOMR MANAGER**

Use for MT-2 Requests, including Letters of Map Revision (LOMRs) and Conditional Letters of Map Revision (CLOMRs).

Starting July 9, 2009, for MT-1 Requests and August 3, 2009, for MT-2 Requests, responsibility for review and processing of these requests has been assigned by FEMA Region to the following Production and Technical Services (PTS) contracting teams:

**Regions I, V, VII, X: STARR  
Regions II, III, VI: RAMPP  
Regions IV, VIII, IX: BakerAECOM**

If you have any questions about your type of request, please contact our Map Assistance Center at **1-877 FEMA MAP (1-877-336-2627)** or visit our website at [www.fema.gov/hazard/map/lomc.shtml](http://www.fema.gov/hazard/map/lomc.shtml).



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

#### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

#### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate





# Federal Emergency Management Agency

Washington, D.C. 20472

February 04, 2010

MR. DAVID KALIBOURNE  
3830 HIGHCREST DRIVE  
BRIGHTON, MI 48116

CASE NO.: 10-05-0966A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. KALIBOURNE:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region

bcc: LOMC Subscription Service  
PTS Case File  
PTS Project File



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	A portion of Lots 1, 42, and 43, Crooked Lake Highlands Subdivision, as described in the Warranty Deed- (Statutory Form), recorded in Liber 3741, Pages 0870 through 0872, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0340D	
	DATE: 9/17/2008	
FLOODING SOURCE: WEST CROOKED LAKE		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.545, -83.853 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
1, 42, 43	--	Crooked Lake Highlands	3830 Highcrest Drive	Structure	X (unshaded)	941.3 feet	943.7 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

*Kevin C. Long*

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

#### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

#### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate

## **Change of Address for Letter of Map Change (LOMC) Submissions**

Starting July 9, 2009, all new Letter of Map Change (LOMC) requests or additional data submittals for requests in progress should be sent to the address listed below.

**LOMC Clearinghouse  
6730 Santa Barbara Court  
Elkridge, MD 21075**

To expedite processing, please address your request to the attention of the following processing specialists:

### **ATTENTION: LOMA MANAGER**

Use for MT-1 Requests, including Letters of Map Revision-Based on Fill (LOMR-Fs), Letters of Map Amendment (LOMAs), Conditional Letters of Map Revision-Based on Fill (CLOMR-Fs), and Conditional Letters of Map Amendment (CLOMAs).

### **ATTENTION: LOMR MANAGER**

Use for MT-2 Requests, including Letters of Map Revision (LOMRs) and Conditional Letters of Map Revision (CLOMRs).

Starting July 9, 2009, for MT-1 Requests and August 3, 2009, for MT-2 Requests, responsibility for review and processing of these requests has been assigned by FEMA Region to the following Production and Technical Services (PTS) contracting teams:

**Regions I, V, VII, X: STARR  
Regions II, III, VI: RAMPP  
Regions IV, VIII, IX: BakerAECOM**

If you have any questions about your type of request, please contact our Map Assistance Center at 1-877 FEMA MAP (1-877-336-2627) or visit our website at [www.fema.gov/hazard/map/lomc.shtml](http://www.fema.gov/hazard/map/lomc.shtml).

## **Change of Address for Letter of Map Change (LOMC) Submissions**

Starting July 9, 2009, all new Letter of Map Change (LOMC) requests or additional data submittals for requests in progress should be sent to the address listed below.

**LOMC Clearinghouse  
6730 Santa Barbara Court  
Elkridge, MD 21075**

To expedite processing, please address your request to the attention of the following processing specialists:

### **ATTENTION: LOMA MANAGER**

Use for MT-1 Requests, including Letters of Map Revision-Based on Fill (LOMR-Fs), Letters of Map Amendment (LOMAs), Conditional Letters of Map Revision-Based on Fill (CLOMR-Fs), and Conditional Letters of Map Amendment (CLOMAs).

### **ATTENTION: LOMR MANAGER**

Use for MT-2 Requests, including Letters of Map Revision (LOMRs) and Conditional Letters of Map Revision (CLOMRs).

Starting July 9, 2009, for MT-1 Requests and August 3, 2009, for MT-2 Requests, responsibility for review and processing of these requests has been assigned by FEMA Region to the following Production and Technical Services (PTS) contracting teams:

**Regions I, V, VII, X: STARR  
Regions II, III, VI: RAMPP  
Regions IV, VIII, IX: BakerAECOM**

If you have any questions about your type of request, please contact our Map Assistance Center at 1-877 FEMA MAP (1-877-336-2627) or visit our website at [www.fema.gov/hazard/map/lomc.shtml](http://www.fema.gov/hazard/map/lomc.shtml).



# Federal Emergency Management Agency

Washington, D.C. 20472

## ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA is *not* a waiver of the condition that the property owner maintain flood insurance coverage for the property. *Only* the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. *The property owner must request and receive a written waiver from the lender before canceling the policy.* The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.



# Federal Emergency Management Agency

Washington, D.C. 20472

November 03, 2009

MS. SANDRA PHILLIPS  
3855 HIGHCREST DRIVE  
BRIGTON, MI 48116

CASE NO.: 09-05-6384A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MS. PHILLIPS:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region

bcc: LOMC Subscription Service  
PTS Case File  
PTS Project File



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lot 2, Crooked Lake Highlands Subdivision, as shown on the Plat Map, recorded in Liber 1, Pages 39 and 40, in the Office of the Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0340D	
	DATE: 9/17/2008	
FLOODING SOURCE: EAST CROOKED LAKE		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.544, -83.851 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
--	--	Crooked Lake Highlands	3855 Highcrest Drive	Structure	X (unshaded)	--	943.2 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

*Kevin C. Long*

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate





# Federal Emergency Management Agency

Washington, D.C. 20472

October 06, 2009

MR. JAMES GREEN  
604 BLACK OAKS DRIVE  
HOWELL, MI 48843

CASE NO.: 09-05-5722A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MR. GREEN:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

A handwritten signature in cursive script that reads "Kevin C. Long".

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	A parcel of land, Chemung Colony, as described in the Warranty Deed, recorded, in Liber 4314, Pages 0002 through 0004, in the Office of the County Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D	
	DATE: 9/17/2008	
FLOODING SOURCE: LAKE CHEMUNG		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.588, -83.851 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
--	--	Chemung Colony	604 Black Oaks Drive	Structure	X (Unshaded)	961.1 feet	961.6 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

*Kevin C. Long*

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

**PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

**ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Handwritten signature of Kevin C. Long in cursive.

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## **ADDITIONAL INFORMATION REGARDING DENIALS OF REQUESTS FOR CONDITIONAL LETTERS OF MAP AMENDMENT AND CONDITIONAL LETTERS OF MAP REVISION BASED ON FILL**

When making determinations on requests for Conditional Letters of Map Amendment (CLOMAs) and Conditional Letters of Map Revision based on the placement of fill (CLOMR-Fs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that FEMA's conditional denial of a request to remove a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property will continue to be subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). As mentioned earlier, this determination is based on the flood hazard information available at the time. If more detailed property or flood hazard information becomes available, and the requester believes the information will support removing the property from the SFHA, the requester may submit the information to FEMA at any time and request that FEMA reconsider its determination. In areas where base flood elevations (BFEs) shown on the effective National Flood Insurance Program (NFIP) map were used for the original determination, new BFEs cannot be used until they have been proposed and finalized through the community appeal process. The appeal process is described in detail in Part 67 of the NFIP regulations.

If FEMA denies a request for a CLOMA because the elevation of the lowest adjacent grade (the lowest ground touching a structure) would be below the BFE and that elevation is raised to or above the BFE by the placement of fill material, the requester may submit the appropriate supporting data and request a LOMR-F in accordance with Paragraph 65.5(a)(4) of the NFIP regulations. In this circumstance, if both the elevation of the lowest ground touching the structure *and* the elevation of the lowest floor (including basement/crawl space) are at or above the BFE, FEMA will issue a LOMR-F to remove the structure from the SFHA.

If fill material is used to elevate the lowest ground touching the structure and the lowest floor (including basement/crawl space) to or above the BFE, the requester also must submit a completed copy of Form 4, "Community Acknowledgment of Requests Involving Fill," from the MT-1 application forms package that is to be used for all LOMR-F requests. The application forms package may be downloaded directly from our Web site at [http://www.fema.gov/plan/prevent/fhm/dl\\_mt-1.shtm](http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm), or copies may be obtained by calling our Map Assistance Center, toll free, at 1-877-FEMA MAP (1-877-336-2627).

The NFIP regulations provide a requester with a period of 90 days from the date of a denial letter to submit data and request that FEMA reconsider its determination without repayment of review and processing fees.

CLOMAENC



# Federal Emergency Management Agency

Washington, D.C. 20472

January 12, 2012

MS. JODY CALDWELL  
616 PATHWAY DRIVE  
HOWELL, MI 48843

CASE NO.: 12-05-1491A  
COMMUNITY: TOWNSHIP OF GENOA, LIVINGSTON  
COUNTY, MICHIGAN  
COMMUNITY NO.: 260843

DEAR MS. CALDWELL:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

A handwritten signature in black ink, appearing to read "Luis Rodriguez".

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

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF GENOA, LIVINGSTON COUNTY, MICHIGAN	Lot 4, Chemung Colony, as described in the Warranty Deed, recorded as Document No. 2010R-008589, in the Office of the County Register of Deeds, Livingston County, Michigan
	COMMUNITY NO.: 260843	
AFFECTED MAP PANEL	NUMBER: 26093C0330D DATE: 9/17/2008	
FLOODING SOURCE: LAKE CHEMUNG		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.588, -83.851 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
4	--	Chemung Colony	616 Pathway Drive	Structure	X (unshaded)	961.1 feet	962.4 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

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



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

#### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

#### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

A handwritten signature in black ink, appearing to read "Luis Rodriguez".

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



# Federal Emergency Management Agency

Washington, D.C. 20472

## ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA *is not* a waiver of the condition that the property owner maintain flood insurance coverage for the property. *Only* the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. *The property owner must request and receive a written waiver from the lender before canceling the policy.* The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.