



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF BAY CITY, BAY COUNTY, MICHIGAN	A portion of Blocks 110 and 111, Map of Lower Saginaw, and a portion of Blocks 129, through 132, Addition to Lower Saginaw, and a portion of Blocks 1, 2 and 169, Map of the Village of Portsmouth, as described in the Warranty Deed recorded in Liber 1852, Page 408 through 411, in the Office of the Register of Deeds, Bay County, Michigan. The portion of property to be removed from the SFHA is more
	COMMUNITY NO.: 260020	
AFFECTED MAP PANEL	NUMBER: 26017C0175D DATE: 6/18/1996	
FLOODING SOURCE: SAGINAW RIVER; SAGINAW BAY BACKWATER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 43.589, -83.891 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)
--	--	--	--	Portion of Property	X (shaded)	585.7 feet	--	585.8 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.)

LEGAL PROPERTY DESCRIPTION
PORTIONS REMAIN IN THE FLOODWAY
GREAT LAKES

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 described portion(s) of 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.

Doug Bellomo, P.E., Chief
Hazard Identification Section, Mitigation Division



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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

particularly described by the following metes and bounds:

BEGINNING at the northeast corner of said Block 110, Map of Lower Saginaw, thence along the proposed area to be removed along the following courses:

1) S 06°21'47" W 732.43 FEET, 2) N 83°47'16" W 189.97 FEET, 3) S 10°44'43" W 175.75 FEET, 4) S 83°47'37" E 249.98 FEET, 5) N 12°39'25" E 96.27 FEET, 6) S 83°38'56" E 223.01 FEET, 7) S 06°06'49" W 404.98 FEET, 8) S 06°09'34" W 236.17 FEET, C1) 316.62 FEET ALONG THE ARC OF A CURVE TO THE RIGHT, HAVING A RADIUS OF 636.62 FEET, CENTRAL ANGLE OF 28°29'45" AND CHORD BEARING AND DISTANCE OF 25°52'46" W 313.36 FEET, C2) 157.80 FEET ALONG THE ARC OF A CURVE TO THE RIGHT, HAVING A RADIUS OF 615.00 FEET, CENTRAL ANGLE OF 14°42'05", AND CHORD BEARING AND DISTANCE OF S 46°53'12" W 157.37 FEET, 9) S 54°14'22" W 184.70 FEET, 10) N 89°01'00" W 70.58 FEET, 11) S 13°14'49" W 19.70 FEET, 12) S 25°41'17" W 144.19 FEET, 13) N 88°59'07" W 200.00 FEET, 14) S 86°04'51" W 478.71 FEET, 15) N 76°04'50" W 18.62 FEET, 16) N 02°41'56" E 39.73 FEET, 17) N 03°48'24" W 43.99 FEET, 18) N 30°44'59" E 19.39 FEET, 19) N 10°13'31" E 172.53 FEET, 20) N 21°10'38" E 117.79 FEET, 21) N 13°14'30" E 75.73 FEET, 22) N 02°55'01" E 47.11 FEET, 23) N 34°19'28" E 27.31 FEET, 24) N 06°25'26" E 39.44 FEET, 25) N 24°50'07" W 69.54 FEET, 26) N 10°18'52" E 137.68 FEET, 27) N 26°31'47" E 61.45 FEET, 28) N 21°44'22" W 38.85 FEET, 29) N 11°21'15" E 155.43 FEET, 30) N 05°44'16" E 46.25 FEET, 31) N 12°13'14" E 84.68 FEET, 32) N 09°17'09" E 102.04 FEET, 33) N 20°35'19" E 27.49 FEET, 34) N 46°19'21" E 64.07 FEET, 35) S 74°31'54" E 59.10 FEET, 36) S 59°55'04" E 83.55 FEET, 37) N 89°29'59" E 122.66 FEET, 38) N 12°14'20" E 62.21 FEET, 39) N 34°46'35" E 25.28 FEET, 40) N 49°18'42" E 34.50 FEET, 41) N 37°03'59" E 127.53 FEET, 42) N 56°05'39" W 29.49 FEET, 43) N 86°18'17" W 66.49 FEET, 44) N 11°19'48" W 73.01 FEET, 45) N 43°13'16" E 193.67 FEET, 46) N 34°46'41" E 90.31 FEET, 47) N 19°23'39" E 32.27 FEET, 48) N 87°03'11" W 28.55 FEET, 49) N 49°31'19" W 50.78 FEET, 50) N 25°07'53" E 104.52 FEET, 51) N 15°02'59" E 82.40 FEET, 52) N 37°16'19" E 21.13 FEET, 53) N 00°51'30" E 99.85 FEET, 54) N 27°06'16" E 95.87 FEET, 55) S 83°42'48" E 334.44 FEET, 56) S 06°21'47" W 20.00 feet to the POINT OF BEGINNING.

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.

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

A portion of this property is located within the Special Flood Hazard Area and the National Flood Insurance Program (NFIP) regulatory floodway for the flooding source indicated on the Determination/Comment Document while the subject of this determination is not. The NFIP regulatory floodway is the area that must remain unobstructed in order to prevent unacceptable increases in base flood elevations. Therefore, no construction may take place in an NFIP regulatory floodway that may cause an increase in the base flood elevation, and any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management. The NFIP regulatory floodway is provided to the community as a tool to regulate floodplain development. Modifications to the NFIP regulatory floodway must be accepted by both the Federal Emergency Management Agency (FEMA) and the community involved. Appropriate community actions are defined in Paragraph 60.3(d) of the NFIP regulations. Any proposed revision to the NFIP regulatory floodway must be submitted to FEMA by community officials. The community should contact either the Regional Director (for those communities in Regions I-IV, and VI-X), or the Regional Engineer (for those communities in Region V) for guidance on the data which must be submitted for a revision to the NFIP regulatory floodway. Contact information for each regional office can be obtained by calling the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or from our web site at <http://www.fema.gov/about/regoff.htm>.

GREAT LAKES (This Additional Consideration applies to all properties in the LOMA DETERMINATION DOCUMENT (REMOVAL))

The Federal Emergency Management Agency (FEMA) has based this determination on elevation data, which is published in the current Flood Insurance Study for the community. However, the elevations established in the U.S. Army Corps of Engineers (USACE) reports on the Great Lakes are the best available data known to us. If in the future there are any subsequent map revisions to the National Flood Insurance Program map and the USACE reports remain the best available data known, FEMA will use those elevations for any such revisions. Further, be advised that the elevations on the Flood Insurance Rate Map (FIRM) may only reflect the Stillwater elevation for the lake and may not account for the effects of wind driven waves or wave runup. On-site conditions such as wind speed, wind direction, fetch distance, water depth and the slope of the beach or bluff may result in significant increases to the base flood elevation. Therefore, it is strongly recommended that the requestor be aware of these circumstances and, if warranted, evaluate the effects of wind driven waves along the shoreline of the property.

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A handwritten signature in black ink, appearing to read "Doug Bellomo".

Doug Bellomo, P.E., Chief
Hazard Identification Section, Mitigation Division