



JENNIFER M. GRANHOLM  
GOVERNOR

STATE OF MICHIGAN  
DEPARTMENT OF ENVIRONMENTAL QUALITY  
LANSING



STEVEN E. CHESTER  
DIRECTOR

October 12, 2006

Paw Paw Lake Association  
P.O. Box 206  
Watervliet, Michigan 49098

Dear Paw Paw Lake Association:

**SUBJECT:** Floodplain Information Paw Paw Lake,  
Coloma Township, and Watervliet Township  
Flood Insurance Rate Map (FIRM) Panels 26021C0033C,  
26021C0034C, and 26021C0053C, Berrien County

This is in follow-up to our telephone conversation regarding the 100-year floodplain elevation for Paw Paw Lake. The Berrien County Flood Insurance Study dated April 17, 2006 shows the Base Flood Elevation (100-year floodplain elevation) for Paw Paw Lake to be 623.6 feet, National Geodetic Vertical Datum (NVGD) 29.

The 623.6 elevation is a result of a Corps of Engineers Flood Control Project that was constructed in the 1980s. The Berrien County FIS incorporated the 1989 Letter of Map Revision (LOMR), Case Number 895010, issued by the Federal Emergency Management Agency (FEMA), which revised the Base Flood Elevation to 623.6 feet.

When the above referenced panels were printed by FEMA, there was a typographical error on the map which showed the Base Flood Elevation to be 628 feet. This error has been corrected, and FEMA will be sending out corrected panels showing the correct flood elevation (rounded to the nearest foot).

For regulatory purposes, our office will be using the 623.6 elevation as the 100-year flood elevation. If you will be pursuing a Letter of Map Amendment (LOMA), it is suggested that you include a copy of this letter with your application as justification for the 100-year flood elevation.

A LOMA officially amends the FIRM and removes the federal mandatory flood insurance purchase requirement. However, lenders still have the option of requiring the flood insurance to protect their investment.

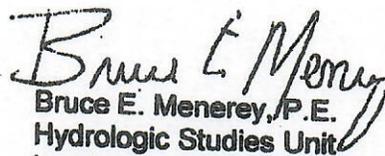
If the lender accepts the LOMA and does not require the purchase of flood insurance, the current year's flood insurance premium can be refunded (provided no claims have been paid). If the flood insurance waiver from the lender is taken to your insurance agent, the agent will be able to issue a complete refund.

October 12, 2000

It would also be advisable to keep a copy of the LOMA to avoid flood insurance purchase requirements should the house be refinanced or sold sometime in future.

If you have any questions on the LOMA process, please contact the Federal Emergency Management Agency's toll free number at 1-877-336-2627. Should you have any questions or if I can be of further assistance, feel free to contact me.

Sincerely,



Bruce E. Menerey, P.E.  
Hydrologic Studies Unit  
Land and Water Management Division  
517-335-3181

## Paw Paw Lake Association Helps Lakefront Property Owners Resolve Flood Insurance Problem

Recently Paw Paw Lake residents found troubling news from the Federal Emergency Management Agency (FEMA) regarding flood plain insurance. The news was FEMA's new flood plain maps showed much of the shoreline of Paw Paw Lake to be in a 100 year flood plain. With the construction of flood controls which helped regulate lake levels in the early 1980's by the Army Corps of Engineers project, it was thought, that project nullified the necessity of low lying properties to obtain flood insurance from the Federal Government.

A few months ago in an email to the Paw Paw Lake Association, a condominium resident advised us of new regulations requiring residents based on new maps, that when applying for loans to either up grade or purchase property, mandated the purchase of flood plain insurance. It was not cheap as the cost of this insurance was reported to be over \$800.00 per \$100,000 of actual valuation.

In a 'watershed moment' many PPLA members and non members asked if the Association could help resolve their concerns. Because the PPLA Board is dedicated to addressing issues affecting all lakefront property owners it began to make inquiries and seek resolution.

Kenneth Teutsch, a PPLA Board member, researched this issue and obtained a letter sent by the Michigan Department of Environmental Quality (MDEQ) to a lake resident who had run a foul of this requirement. This letter explained when new FEMA maps were printed a typographical error incorrectly showed the base flood level of the lake to be 628 feet (above sea level). This error has been corrected by FEMA to the actual base flood level of 623.6 feet. The letter further stated FEMA would be sending out corrected map panels showing the correct flood elevation (rounded to the nearest foot).

The letter reads in part, "If you are pursuing a Letter of Map Amendment (LOMA), it is suggested you include a copy of this letter with your application as justification for the 100-year flood plain elevation.

"A LOMA officially amends the Flood Insurance Rate Map (FIRM) and removes the federal mandatory flood insurance requirement. However, lenders still have the option of requiring the flood insurance to protect their investment.

"If the lender accepts the LOMA and does not require the purchase of flood insurance, the current year's flood insurance premium can be refunded (provided no claims have been paid). If the flood insurance waiver from the lender is taken to your insurance agent, the agent will be able to issue a complete refund", according the MDEQ letter.

Additionally, if you have any questions regarding the LOMA process, you may contact FEMA toll free at 1-877-336-2627 or you may contact Bruce Menerey P.E. at MDEQ's Hydrologic Studies Unit, Land and Water Management Division, Michigan Department of Environmental Quality, telephone number 517-335-3181.

We have included in this mailing a MDEQ letter for retention in your files.

This mailing had been made in cooperation between Coloma and Watervliet Townships and the Paw Paw Lake Association to inform lake residents of procedures of possible resolution of Flood insurance issues.