



**FEMA**

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LAKE TOWNSHIP

July 11, 2025

The Honorable Valerie McCallum  
Supervisor, Township of Lake  
4988 West Kinde Road  
Caseville, Michigan 48725

Revised Prelim-EAP

Community Name: Township of Lake,  
Huron County,  
Michigan

Community No.: 260254

Re: Revised Preliminary Flood Insurance Study (FIS) and Flood Insurance Rate Map (FIRM) for Huron County, Michigan (All Jurisdictions), FIRM panels 0126E, 0127E, 0131E, and 0132E

Dear Supervisor McCallum:

We are pleased to present your community with revised Preliminary copies of the Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report for Huron County, Michigan (All Jurisdictions) for your review and comment. This revised preliminary version of the FIRM and FIS report incorporates updated political jurisdictions along Lake Huron. We have revised only those FIRM panels with updated flood hazard information.

We are sending the revised Preliminary copies at this time to give your community an opportunity to review them. Additionally, in an effort to assist you in circulating the information, FEMA has posted digital copies of the revised FIRM and FIS report materials to the following Website:

<https://hazards.fema.gov/femaportal/prelimdownload/>

We encourage you to circulate the enclosed copies as widely as possible among elected officials, staff, and other individuals or organizations in the community that would have an interest in the FIRM and FIS report so that they will have the opportunity to review them. The review period provides community officials and citizens in the affected communities with an opportunity to identify changes or corrections to non-technical information, such as corporate limits, road names, and stream names on the FIRM or in the FIS report. Comments may be sent to:

Brian Edmondson, P.E.,  
Advancing Resilience in Communities (ARC)  
10497 Town and Country Way #500,  
Houston, TX 77024  
or by email at [Brian.Edmondson@freese.com](mailto:Brian.Edmondson@freese.com)

Please submit comments (digital format such as shapefiles preferred) no later than 30 days from the date of this letter. All comments and changes received during this review period will be incorporated, as appropriate, before the FIRM and FIS report become effective.

To assist your community in maintaining the FIRM, we have enclosed a Summary of Map Actions (SOMA) to document previous Letters of Map Change (LOMCs) (i.e., Letters of Map Amendment [LOMAs], Letters of Map Revision [LOMRs]) that will be superseded when the FIRM becomes effective. Information on LOMCs is presented in the following four categories: (1) LOMCs for which results have been included on the FIRM; (2) LOMCs for which results could not be shown on the FIRM because of scale limitations or because the LOMC issued had determined that the lots or structures involved were outside the SFHA as shown on the FIRM; (3) LOMCs for which results have not been included on the FIRM because the flood hazard information on which the original determinations were based is being superseded by new flood hazard information; and (4) LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures cannot be revalidated through an administrative process like the LOMCs in Category 2 above.

LOMCs in Category 2 will be revalidated through a single letter that reaffirms the validity of a previously issued LOMC; the letter will be sent to your community shortly before the effective date of the FIRM and will become effective one day after the FIRM becomes effective.

For the LOMCs listed in Category 4, we will review the data previously submitted for the LOMA or LOMR request and issue a new determination for the affected properties after the FIRM becomes effective upon request.

Your community should be aware that recently approved LOMCs, specifically LOMRs, may have been issued for your community. The LOMR process is dynamic and FEMA is reviewing LOMR applications regularly. To complete production of the Preliminary FIRMs which includes incorporating the effects of "mappable" LOMRs issued since the last map effective date, a specific cutoff was established. FEMA will address any approved LOMRs issued after the cutoff date when the final SOMA is distributed. If your community has concerns regarding a specific case, please submit the LOMR case number, as well as any appropriate documentation, before the end of the comment or appeal periods discussed below to assist us in keeping the map up to date. Please submit to:

John Wethington  
FEMA Region 5  
536 South Clark Street, 6th Floor  
Chicago, Illinois 60605

After the review period has ended, we will initiate a statutory 90-day appeal period for certain communities within Huron County. A statutory 90-day appeal period is required when FEMA adds or modifies Base (1-percent-annual-chance) Flood Elevations (BFEs), base flood depths, SFHAs, flood zone designations, or regulatory floodways within a community, as shown on the Preliminary FIRM. If your community is identified as requiring an appeal period, we will send you a letter approximately 2 weeks before the start of the 90-day appeal period to detail the appeal process. The letter will forward information regarding notifications to be published in the Federal Register and local newspaper(s) and will provide the first and second publication dates. The appeal period will start on the second publication date. Additional information concerning the 90-day appeal period was provided during the Consultation Coordination Officer (CCO) Meeting.

After the review and appeal periods have ended and we have addressed all comments/appeals, we will initiate final preparation of the FIRM and FIS report. The new FIRM and FIS report for your community will become effective approximately seven to 10 months later. Before the effective date, you will be notified in writing of the official FIRM and FIS report effective date and asked to adopt floodplain ordinances or modify existing ordinances as necessary that correspond with the new FIRM or FIS report. If you or other community officials have any questions regarding floodplain ordinances, you may raise



them with our FEMA Regional Office or you may discuss those issues with your State NFIP Coordinator. Several months before the effective date, we will mail one set of printed copies of the finalized FIRM and FIS report and digital copies of the map and report products.

Your community's comments on the revised Preliminary FIRM panels and FIS report are an important part of our review process, and we will consider them carefully before we publish the FIRM and FIS report in their final form. If you have any questions regarding the revised Preliminary copies of the FIRM and FIS report, please contact Brian Edmondson, P.E., Advancing Resilience in Communities (ARC), by telephone at (281) 650-7934 or by email at [Brian.Edmondson@freese.com](mailto:Brian.Edmondson@freese.com). If you have general questions about mapping issues, please call our FEMA Mapping and Insurance eXchange (FMIX), toll free, at 1-877-FEMA-MAP (1-877-336-2627) or e-mail our FMIX staff at [FEMIX@fema.dhs.gov](mailto:FEMIX@fema.dhs.gov).

Sincerely,



Julia McCarthy  
Acting Mitigation Division Director  
FEMA Region 5

Enclosures: Revised Preliminary Flood Insurance Rate Map panels  
Revised Preliminary Flood Insurance Study report  
Revised Preliminary Summary of Map Actions

cc: Terry Kelly, Building Inspector, Township of Lake  
Matt Occhipinti, State NFIP Coordinator, Michigan Department of Environment, Great Lakes,  
and Energy  
John Wethington, P.E., Regional Engineer, FEMA Region 5

**PRELIMINARY SUMMARY OF MAP ACTIONS**

Community: LAKE, TOWNSHIP OF

Community No: 260254

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the effect of the enclosed revised FIRM panel(s) on previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs), Letter of Map Revision based on Fill (LOMR-Fs), and Letters of Map Amendment (LOMAs)).

**1. LOMCs Incorporated**

The modifications effected by the LOMCs listed below have been reflected on the Preliminary copies of the revised FIRM panels. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
			NO CASES RECORDED		

**2. LOMCs Not Incorporated**

The modifications effected by the LOMCs listed below are either not located on revised FIRM panels, or have not been reflected on the Preliminary copies of the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

**PRELIMINARY SUMMARY OF MAP ACTIONS**

Community: LAKE, TOWNSHIP OF

Community No: 260254

**2A. LOMCs on Revised Panels**

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMA	10-05-2208A	04/01/2010	PORTION OF GOVERNMENT LOT 2, SECTION 14, T18N, R11E -- 3888 PORT AUSTIN ROAD	26063C0135D	26063C0132E
LOMA	11-05-2227A	12/20/2010	3511 Port Austin Road	26063C0135D	26063C0132E
LOMA	12-05-3023A	02/09/2012	4190 Port Austin Road	26063C0135D	26063C0131E
LOMA	12-05-6696A	06/18/2012	Lot 122, Whippoorwill Haven Subdivision - 3555 Port Austin Road	26063C0135D	26063C0132E
LOMA	12-05-7079A	06/19/2012	Lot Lor 5, Block Block 1, O'Donoghue Sub'd Subdivision - 4962 Port Austin Road	26063C0130D	26063C0127E
LOMA	16-05-2042A	02/12/2016	STROH SUBDIVISION, BLOCK 1, LOT 7 -- 5190 PORT AUSTIN ROAD	26063C0130D	26063C0126E
LOMA	16-05-6380A	09/07/2016	SECTION 13, T18N, R11E -- 6580 CHAMPAGNE ROAD	26063C0135D	26063C0132E
LOMA	17-05-7032A	11/16/2017	SECTION 14, T18N, R11E -- 6535 CHAMPAGNE ROAD	26063C0135D	26063C0132E
LOMA	22-05-0170A	11/01/2021	SECTION 30, T18N, R11E -- 5607 GRIGGS ROAD	26063C0130D	26063C0130E

**2B. LOMCs on Unrevised Panels**

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
			NO CASES RECORDED		

## PRELIMINARY SUMMARY OF MAP ACTIONS

Community: LAKE, TOWNSHIP OF

Community No: 260254

### 3. LOMCs Superseded

The modifications effected by the LOMCs listed below have not been reflected on the Preliminary copies of the revised FIRM panels because they are being superseded by new or revised flood hazard information or the information available was not sufficient to make a determination. The reason each is being superseded is noted below. These LOMCs will no longer be in effect when the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Reason Determination Will be Superseded
			NO CASES RECORDED	

1. Insufficient information available to make a determination.
2. Lowest Adjacent Grade and Lowest Finished Floor are below the proposed Base Flood Elevation.
3. Lowest Ground Elevation is below the proposed Base Flood Elevation.
4. Revised hydrologic and hydraulic analyses.
5. Revised topographic information.
6. Superseded by another LOMC.

### 4. LOMCs To Be Redetermined

The LOMCs in Category 2 above will be revalidated through a single revalidation letter that reaffirms the validity of the determination in the previously issued LOMC. For LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures is no longer valid, the LOMC cannot be revalidated through this administrative process. Therefore, we will review the data previously submitted for the LOMC requests listed below and issue a new determination for the affected properties after the effective date of the revised FIRM.

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
			NO CASES RECORDED		