



Federal Emergency Management Agency

Washington, D.C. 20472

October 25, 2023

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:
19P

The Honorable Laura Goos
Mayor, City of St. Joseph
700 Broad Street
St. Joseph, Michigan 49085

Community Name: City of St. Joseph,
Berrien County,
Michigan
Community No.: 260044
Map Panels Affected: See FIRM Index

Dear Mayor Goos:

This is to notify you of the final flood hazard determination for Berrien County, Michigan (All Jurisdictions), in compliance with Title 44, Chapter I, Part 67, Section 67.11, Code of Federal Regulations (CFR). This section requires that notice of final flood hazards shall be sent to the Chief Executive Officer of the community, all individual appellants, and the State Coordinating Agency, and shall be published in the *Federal Register*.

The statutory 90-day appeal period that was initiated for your community when the Department of Homeland Security's Federal Emergency Management Agency (FEMA) published a notice of proposed flood hazard determinations for your community in the local newspaper has elapsed. FEMA did receive an appeal of the proposed flood hazard determinations during that time. The technical data submitted in support of the appeal has been evaluated and the appeal has been resolved in accordance with the requirements of 44 CFR Part 67. We determined that changes were warranted based on the submitted data and have incorporated the applicable changes on the final copies of the Flood Insurance Study (FIS) and Flood Insurance Rate Map (FIRM) for your community.

Accordingly, the flood hazard determinations for your community are considered final. The final notice for flood hazard determinations will be published in the *Federal Register* as soon as possible. The FIS report and FIRM for your community will become effective on April 25, 2024. Before the effective date, we will send your community final printed copies of the FIS report and FIRM. For insurance purposes, the community number and new suffix code for the panels being revised are indicated on the FIRM and must be used for all new policies and renewals.

Because the FIS report for your community has been completed, certain additional requirements must be met under Section 1361 of the National Flood Insurance Act of 1968, as amended, within 6 months from the date of this letter.

It must be emphasized that all the standards specified in 44 CFR Part 60.3(d) and (e) of the National Flood Insurance Program (NFIP) regulations must be enacted in a legally enforceable document. This includes adoption of the current effective FIS report and FIRM to which the regulations apply and other modifications made by this map revision. Some of the standards should already have been enacted by your community in order to establish initial eligibility in the NFIP. Your community can meet any additional requirements by taking one of the following actions in this Paragraph of the NFIP regulations:

1. Amending existing regulations to incorporate any additional requirements of 44 CFR Part 60.3(d) and (e);
2. Adopting all the standards of 44 CFR Part 60.3(d) and (e) into one new, comprehensive set of regulations; or
3. Showing evidence that regulations have previously been adopted that meet or exceed the minimum requirements of 44 CFR Part 60.3(d) and (e).

Also, prior to the effective date, your community is required, as a condition of continued eligibility in the NFIP, to adopt or show evidence of adoption of the floodplain management regulations that meet the standards of 44 CFR Part 60.3(d) and (e) of the NFIP regulations by the effective date of the FIRM. These standards are the minimum requirements and do not supersede any State or local requirements of a more stringent nature.

Many states and communities have adopted building codes based on the International Codes (I-Codes); the model I-Codes (2009 and more recent editions) contain flood provisions that either meet or exceed the minimum requirements of the NFIP for buildings and structures. The model codes also contain provisions, currently found in an appendix to the International Building Code, that apply to other types of development and NFIP requirements. In these cases, communities should request review by the NFIP State Coordinator to ensure that local floodplain management regulations are coordinated (not duplicative or inconsistent) with the State or Local building code. FEMA's resource, *Reducing Flood Losses through the International Code: Coordinating Building Codes and Floodplain Management Regulations, 5th Edition (2019)*, provides some guidance on this subject and is available at <https://www.fema.gov/emergency-managers/risk-management/building-science/building-codes/flood>.

Communities that fail to enact the necessary floodplain management regulations will be suspended from participation in the NFIP and subject to the prohibitions contained in Section 202(a) of the Flood Disaster Protection Act of 1973 (Public Law 93-234) as amended, and 44 CFR Part 59.24.

To assist your community in maintaining the FIRM, we have enclosed a Summary of Map Actions (SOMA) to document previous Letters of Map Change (LOMC) actions (i.e., Letters of Map Amendment, Letters of Map Revision) that will be affected when the revised FIRM panels referenced above become effective. If no LOMCs were issued previously for your community,

you are receiving a SOMA for informational purposes only.

Once the FIS report and FIRM are printed and distributed, the digital files containing the flood hazard data for the entire county can be provided for use in a computer mapping system. These files can be used in conjunction with other thematic data for floodplain management purposes, insurance requirements, and many other planning applications. Copies of the digital files of the FIRM panels may be obtained by calling our FEMA Mapping and Insurance eXchange (FMIX), toll free, at (877) 336-2627 (877-FEMA MAP) or by visiting the Map Service Center at <https://www.msc.fema.gov>. In addition, your community may be eligible for additional credits under our Community Rating System if you implement your activities using digital mapping files.

For assistance with your floodplain management ordinance or enacting the floodplain management regulations, please contact Matt Occhipinti, NFIP State Coordinator for Michigan by telephone at (616) 204-1708. If you should require any additional information, we suggest that you contact the Director, Mitigation Division of FEMA, Region 5 at (312) 408-5500 for assistance. If you have any questions concerning mapping issues in general or the enclosed SOMA, please call our FMIX at the telephone number shown above. Additional information and resources you may find helpful regarding the NFIP and floodplain management can be found on our website at <https://www.fema.gov/flood-maps>. Copies of these documents may also be obtained by calling our FMIX.

Sincerely,



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

Enclosure:
Final SOMA

cc: Community Map Repository
Kristen Gundersen, Director, Community Development, City of St. Joseph

FINAL SUMMARY OF MAP ACTIONS

Community: ST. JOSEPH, CITY OF

Community No: 260044

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the effects of the enclosed revised FIRM panels(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)) that will be affected when the revised FIRM becomes effective on April 25, 2024.

1. LOMCs Incorporated

The modifications effected by the LOMCs listed below will be reflected on the revised FIRM. 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 will not be reflected on the revised FIRM panels or will not be reflected on 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 remain in effect until the revised FIRM becomes effective. 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.

FINAL SUMMARY OF MAP ACTIONS

Community: ST. JOSEPH, CITY OF

Community No: 260044

2A. LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMR-F	04-05-3936A	07/23/2004	INDUSTRIAL ISLAND, SECTIONS 24 & 25; 434 ANCHORS WAY	2600440001B	26021C0101D
LOMA	06-05-BW75A	08/17/2006	MARSH AND MCKALEB'S ADDITION, LOTS 26-28 -- 1117 BROAD STREET (MI)	26021C0101C	26021C0101D
LOMA	06-05-BW79A	08/29/2006	EDGEWATER DUNES CONDOMINIUM, UNIT 16 -- 484 DUNE RIDGE SOUTH (MI)	26021C0101C	26021C0101D
LOMA	06-05-C575A	10/20/2006	EDGEWATER DUNES CONDOMINIUM, UNIT 46 -- 529 SUMMER RIDGE PARKWAY (MI)	26021C0101C	26021C0101D
LOMA	06-05-C549A	10/24/2006	EDGEWATER DUNES CONDOMINIUM, UNIT 20 -- 520 DUNE RIDGE NORTH (MI)	26021C0101C	26021C0101D
LOMA	07-05-0594A	11/16/2006	EDGEWATER DUNES CONDOMINIUM, UNIT 15 -- 474 DUNE RIDGE SOUTH (MI)	26021C0101C	26021C0101D
LOMA	07-05-0746A	11/21/2006	HATFIELD'S ADDITION, PORTION OF LOT 14 -- 701 COMINGS AVENUE (MI)	26021C0103C	26021C0103D
LOMA	07-05-3681A	05/17/2007	FISKARS EDGEWATER CONDOMINIUM, UNIT 6 -- 511 RENAISSANCE DRIVE (MI)	26021C0101C	26021C0101D
LOMA	07-05-4373A	06/14/2007	MARSH AND MCKALEB'S ADDITION, LOTS 26-28 -- 1117 BROAD STREET (MI)	26021C0101C	26021C0101D
LOMA	07-05-5179A	07/31/2007	SHOREVIEW CONDOMINIUMS, UNITS 1-3 -- 249, 251, 253 SHOREVIEW DRIVE	26021C0102C	26021C0101D 26021C0102D
LOMR-F	09-05-5499A	10/16/2009	Units 1-30 of Fairways at Harbor Shores	26021C0101C	26021C0101D 26021C0102D
LOMR-FW	12-05-1462A	02/07/2012	LASALLE'S SHOREVIEW CONDOMINIUMS, UNITS 1 THRU 10 --- 255 THROUGH 269 ODD, 275 & 273 SHOREVIEW WAY	26021C0101C 26021C0102C	26021C0101D 26021C0102D
LOMR-F	13-05-3375A	04/02/2013	800 WHITWAM DRIVE	26021C0101C	26021C0101D
LOMA	14-05-0792A	11/29/2013	PART OF UNIVERSITY LOT 76 -- 701 KINGSLEY AVENUE	26021C0103C	26021C0103D
LOMA	15-05-0638A	11/18/2014	468 RIDGEWAY	26021C0101C	26021C0101D
LOMA	16-05-3197A	05/20/2016	LAKEVIEW PARK, LOT 13 -- 2618 BOTHAM COURT	26021C0103C	26021C0103D

FINAL SUMMARY OF MAP ACTIONS

Community: ST. JOSEPH, CITY OF

Community No: 260044

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMA	17-05-1243A	02/01/2017	HIGHCLIFFE TERRACE SUBDIVISION, LOTS 22-23 -- 2218 MOUNT CURVE AVENUE	26021C0101C	26021C0101D
LOMA	18-05-0942A	12/21/2017	SCHULTZ'S ADDITION, PORTION OF LOT 10 -- 1122 MICHIGAN AVENUE	26021C0101C	26021C0101D
LOMA	18-05-2714A	03/07/2018	285 Anchors Court	26021C0101C	26021C0101D
LOMA	21-05-2263A	04/16/2021	TAILWINDS CONDOMINIUMS, UNITS 1-11 -- 1221 BROAD STREET	26021C0101C	26021C0101D

2B. LOMCs on Unrevised Panels

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

3. LOMCs Superseded

The modifications effected by the LOMCs listed below have not been reflected on the Final 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
LOMA	199101528FIA	08/18/1988	St. Joseph River / Part of University Lot 86	1
LOMA	05-05-0678A	01/21/2005	SHOREVIEW CONDOMINIUM	6
LOMR	07-05-0278P	03/01/2007	BERRIEN COUNTY LOMR	4

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.

FINAL SUMMARY OF MAP ACTIONS

Community: ST. JOSEPH, CITY OF

Community No: 260044

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 if appropriate 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		