



Letter of Map Revision for Berrien County, Michigan

Cities of Benton Harbor and St. Joseph

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Effective Date: March 1, 2007

Areas Affected: City of Benton Harbor and City of St. Joseph

Areas Not Affected: All other areas within Berrien County, Michigan (All Jurisdictions)

Overview/Background

On April 17, 2006, FEMA issued a new countywide Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report for Berrien County, Michigan (All Jurisdictions). On January 30, 2007, FEMA issued a Letter of Map Revision (LOMR) showing revised flood hazard areas and revised elevations of the flood having a 1-percent chance of being equaled or exceeded in a given year (base flood) for the Cities of Benton Harbor and St. Joseph, along the Paw Paw and St. Joseph Rivers.

The LOMR revised flood hazard areas in the Cities of Benton Harbor and St. Joseph along the Paw Paw River from its confluence with the St. Joseph River to approximately 6,000 feet upstream, and along the St. Joseph River from Lake Michigan to approximately 4,000 feet upstream of Wayne Street. In addition, the Base Flood Elevations for both flooding sources were revised to match profiles in the effective FIS.

The LOMR request will remove many houses from the high-risk area, known as the Special Flood Hazard Area (SFHA), the area subject to inundation by the base flood, along the Paw Paw River west of Main Street, between Klock Road and Graham Avenue. The Federal flood insurance requirement applies to structures in SFHAs that carry a mortgage backed by a federally regulated lender or servicer. Therefore, many property owners will no longer be federally required to purchase flood insurance. These property owners have the option to convert their existing policies to Preferred Risk Policies, which cost about half as much as a Standard Flood Insurance Policy, while maintaining the same level of protection and keeping the policy's original effective date (so there will not be a lapse in coverage).

For more information on the National Flood Insurance Program (NFIP) or flood insurance, please visit FEMA's FloodSmart website at www.floodsmart.gov. If you have additional questions about how you may be affected by a flood map change, please contact a map specialist toll-free at 1-877-FEMA MAP (1-877-336-2627) or e-mail a [Map Specialist](#).



Additional information on Write Your Own (WYO) companies, insurance regulators or agents, and lenders is available on the NFIP website.

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Flood Zone Definitions

When inspecting the flood map panels, a basic understanding of the flood zone definitions is helpful. SFHAs have a 1-percent or greater chance of being flooded in any given year. They are shown on the Flood Insurance Rate Maps with flood zone designations that begin with the letter A or V. Under the law, federally regulated lenders must require borrowers with buildings that are located in these zones to purchase and maintain flood insurance. Flood zone definitions include the following:

- Zone A99 = Area of special flood hazard where enough progress has been made on a protective system, such as dikes, dams, and levees, to consider it complete for insurance purposes.
- Zone AE = Area of special flood hazard with water surface elevations determined.
- Zone AH and AO = Area of special flood hazard with flood depths of 1 to 3 feet.
- Zone A = Area of special flood hazard without water surface elevations determined.
- Zones B, C, and X = Area of minimal to moderate flood hazard (where flood insurance is available but not required by federally regulated lenders).

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Obtain a Copy of the LOMR and Map Attachments

Resources related to the LOMR for Cities of Benton Harbor and St. Joseph, Michigan can be downloaded through the links below. These resources and an array of other useful FEMA, NFIP, and [Map Mod](#) resources are now located in the FEMA Library. To search for other resources in the FEMA Library, please click [here](#).

Your local Community Map Repository (CMR) has copies of the LOMR and map attachments that you may view. The CMR for the Berrien County is located at 701 Main Street, St. Joseph, Michigan 49085; the CMR for the City of St. Joseph is at 700 Broad Street, St. Joseph, Michigan 49085; and the CMR for the City of Benton Harbor is at 200 East Wall Street, P.O. Box 648, Benton Harbor, Michigan 49023.

You also may order copies of the LOMR and map attachments through the LOMC Distribution Coordinator, Michael Baker Jr., Inc., 3601 Eisenhower Avenue, Suite 100, Alexandria, Virginia 22304, or by fax at (703) 960-9125. Please note that the standard [Flood Insurance Study backup data fees](#) apply.

LOMR for the City of Benton Harbor, MI ([PDF](#) 267KB, [TXT](#) 9KB)

LOMR for the City of St. Joseph, MI ([PDF](#) 273KB, [TXT](#) 9KB)



Map Attachments for the Cities of Benton Harbor and St. Joseph, MI:

Panel 0101 C ([PDF](#) 27.5MB)

Panel 0102 C ([PDF](#) 42.3MB)

Please note that the files for the map attachments are large and may download slowly. If you experience problems, please contact the [FEMA Map Assistance Center](#) toll-free at 1-877-336-2627 (FEMA MAP).

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