



DEPARTMENT OF HOMELAND SECURITY

Federal Emergency Management Agency

[Docket ID FEMA-2025-0002; Internal Agency Docket No. FEMA-B-2560]

Proposed Flood Hazard Determinations

AGENCY: Federal Emergency Management Agency, Department of Homeland Security.

ACTION: Notice.

SUMMARY: Comments are requested on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for the communities listed in the table below. The purpose of this notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that the Federal Emergency Management Agency (FEMA) has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP).

DATES: Comments are to be submitted on or before **[INSERT DATE 90 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER]**.

ADDRESSES: The Preliminary FIRM, and where applicable, the FIS report for each community are available for inspection at both the online location

<https://hazards.fema.gov/femaportal/prelimdownload> and the respective Community Map Repository address listed in the tables below. Additionally, the current effective FIRM and FIS report for each community are accessible online through the FEMA Map Service Center at *<https://msc.fema.gov>* for comparison.

You may submit comments, identified by Docket No. FEMA-B-2560, to David Bascom, Acting Director, Engineering and Modeling Division, Risk Analysis, Planning & Information Directorate, FEMA, 400 C Street SW, Washington, DC 20472, or (e-mail) david.bascom@fema.dhs.gov.

FOR FURTHER INFORMATION CONTACT: David Bascom, Acting Director, Engineering and Modeling Division, Risk Analysis, Planning & Information Directorate, FEMA, 400 C Street SW, Washington, DC 20472, or (e-mail) david.bascom@fema.dhs.gov; or visit the FEMA Mapping and Insurance eXchange (FMIX) online at https://www.floodmaps.fema.gov/fhm/fmx_main.html.

SUPPLEMENTARY INFORMATION: FEMA proposes to make flood hazard determinations for each community listed below, in accordance with section 110 of the Flood Disaster Protection Act of 1973, 42 U.S.C. 4104, and 44 CFR 67.4(a).

These proposed flood hazard determinations, together with the floodplain management criteria required by 44 CFR 60.3, are the minimum that are required. They should not be construed to mean that the community must change any existing ordinances that are more stringent in their floodplain management requirements. The community may at any time enact stricter requirements of its own or pursuant to policies established by other Federal, State, or regional entities. These flood hazard determinations are used to meet the floodplain management requirements of the NFIP.

The communities affected by the flood hazard determinations are provided in the tables below. Any request for reconsideration of the revised flood hazard information shown on the Preliminary FIRM and FIS report that satisfies the data requirements outlined in 44 CFR 67.6(b) is considered an appeal. Comments unrelated to the flood hazard determinations also will be considered before the FIRM and FIS report become effective.

Use of a Scientific Resolution Panel (SRP) is available to communities in support

of the appeal resolution process. SRPs are independent panels of experts in hydrology, hydraulics, and other pertinent sciences established to review conflicting scientific and technical data and provide recommendations for resolution. Use of the SRP only may be exercised after FEMA and local communities have been engaged in a collaborative consultation process for at least 60 days without a mutually acceptable resolution of an appeal. Additional information regarding the SRP process can be found online at https://www.floodsrp.org/pdfs/srp_overview.pdf.

The watersheds and/or communities affected are listed in the tables below. The Preliminary FIRM, and where applicable, FIS report for each community are available for inspection at both the online location <https://hazards.fema.gov/femaportal/prelimdownload> and the respective Community Map Repository address listed in the tables. For communities with multiple ongoing Preliminary studies, the studies can be identified by the unique project number and Preliminary FIRM date listed in the tables. Additionally, the current effective FIRM and FIS report for each community are accessible online through the FEMA Map Service Center at <https://msc.fema.gov> for comparison.

(Catalog of Federal Domestic Assistance No. 97.022, “Flood Insurance.”)

Jeffrey Jackson,

*Deputy Assistant Administrator, Federal Insurance Directorate, Resilience,
Federal Emergency Management Agency,
Department of Homeland Security.*

Antrim County, Michigan (All Jurisdictions)	
Project: 14-05-3350S Preliminary Date: March 29, 2024	
Community	Community map repository address
Grand Traverse Band of Ottawa and Chippewa Indians	Tribal Headquarters, 2605 North West Bay Shore Drive, Peshawbestown, MI 49682.

Township of Banks	Antrim County Building, 203 East Cayuga Street, Bellaire, MI 49615.
Township of Central Lake	Central Lake Township Hall, 1622 North Mile 88, Central Lake, MI 49622.
Township of Chestonia	Antrim County Building, 203 East Cayuga Street, Bellaire, MI 49615.
Township of Custer	Custer Township Hall, 2949 Alden Highway, Mancelona, MI 49659.
Township of Echo	Echo Township Hall, 1720 Six Mile Lake Road, East Jordan, MI 49727.
Township of Elk Rapids	Government Center, 315 Bridge Street, Elk Rapids, MI 49629.
Township of Forest Home	Forest Home Township Hall, 321 North Bridge Street, Bellaire, MI 49615.
Township of Helena	Township Community Center, 8751 Helena Road, Alden, MI 49612.
Township of Jordan	Jordan Township Hall, 2647 Mount Bliss Road, East Jordan, MI 49727.
Township of Kearney	Antrim County Building, 203 East Cayuga Street, Bellaire, MI 49615.
Township of Mancelona	Township Hall, 9610 South Mile 88 Highway, Mancelona, MI 49659.
Township of Milton	Milton Township Hall, 7023 Cherry Avenue, Kewadin, MI 49648.
Township of Star	Star Township Hall, 6775 Alba Highway, Elmira, MI 49730.
Township of Torch Lake	Torch Lake Township Hall, 2355 North US Highway 31, Kewadin, MI 49648.
Township of Warner	Warner Township Hall, 2434 Ray Street, Elmira, MI 49730.
Village of Bellaire	Village Community Center, 202 North Bridge Street, Bellaire, MI 49615.
Village of Central Lake	Department of Public Works Office, 7900 Grove Street, Central Lake, MI 49622.

Village of Elk Rapids	Government Center, 315 Bridge Street, Elk Rapids, MI 49629.
Village of Ellsworth	Village Hall, 6520 Center Street, Ellsworth, MI 49729.
Village of Mancelona	Mancelona Village Hall, 120 West State Street, Mancelona, MI 49659.

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