

Flood Maps effective May 3, 2010

The Federal Emergency Management Agency (FEMA) has Flood Insurance Rate Maps (FIRMs) for St. Clair County and the City of Port Huron. The maps were effective May 3, 2010. These maps denote the Special Flood Hazard Areas (SFHA) that have a 1% annual chance of flooding. This high risk flood area is also known as the 100 year flood plain or the A or AE zone.

If you live adjacent to Lake Huron, the St. Clair River, the Black River, or the canals along the Black River, your property is probably located, either completely or partially, in the Special Flood Hazard Area. Any structures on your property may or may not be in the flood zone. There are maps available for you to view to determine whether or not your property or structures are in the flood zone. To look at a FEMA map or to find the map panel number, go to the mapping service center at <https://msc.fema.gov/portal/search>. Enter in your address, click on the magnifier, and then click on the "Interactive Map" button.

The parcel location maps on the St. Clair County website also includes a flood zone layer that overlays the aerial photograph. Follow these instructions to locate your property:

1. Go to www.stclaircounty.org
2. Click on "Property Tax & Maps Search" on the left side of the page
3. Type in your street number in the "Street Number" box. (do not include your street name)
4. Click on "Search Parcels"
5. Scroll down and locate your property address and click on your address
6. Click on the box "Map this Parcel".
7. Click on the "layers" box (to the right of the county seal)
8. The map layers dialogue opens
9. Under "Layers", check these boxes "FEMA Flood Zones", "Parcels", and "2010 Aerials" so that these layers show on the map.
10. The crosshatched area designates the 1% Hazard Areas, or "AE" zones, which are the flood zones. If your structure is in the crosshatched area, you may be required to have flood insurance. This means that in any given year, these areas have a 1% chance of flooding.

If your structure is located within the SFHA, and you have a mortgage, you will be required by your lender to have flood insurance. It is your lender's responsibility to determine if your structure is in the flood zone. If you do not have a mortgage, it is your option to purchase flood insurance if you feel your structure or property is in danger of flooding. If you have a tenant, please notify them. Renters who live in the flood zone, should contact their insurance company about flood insurance on their contents. For more information about flood insurance or to locate an agent, please visit www.floodsmart.gov.

More information for property owners is available at FEMA's website at: <http://www.fema.gov/information-property-owners>. Answers to general questions may be available at the Michigan Department of Environmental Quality (MDEQ) http://www.michigan.gov/deq/0,4561,7-135-3313_3684_3725-11281--,00.html

If you are located in a flood zone, but you feel your house is not at risk of a flood and you believe your house is elevated higher than the flood zone, you to have an opportunity to request that your property be removed from the SFHA. A request for a Letter of Map Change (LOMC), a Letter of Map Amendment (LOMA), or a Letter of Map Revision (LOMR) may be sent to FEMA. A surveyor or engineer can assist you in this endeavor.

If your property or structure is in the SFHA and you intend to build or remodel, you may have to fill out an elevation certificate when you apply for a building permit. You will need a joint permit from the MDEQ and USACE (the US Army Corps of Engineers). The current building codes in Michigan require that new construction or substantially improved buildings within the 100-year floodplain have the lowest floor, including the basement, be elevated at least one-foot above the 100-year flood elevation. The City of Port Huron Building Inspection Division, 810-984-9733, can assist you with any questions regarding your building process.

If you have any questions regarding the flood maps and flood hazard areas, or if you do not have internet access or would like assistance in locating your property on the flood map, please contact Rita Ernest, in the City Planning Department at 810-984-9735.

