



FEMA

November 13, 2023

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

The Honorable Steve Revor
Supervisor, Board of Trustees
Township of Cheshire
P.O. Box 151
Allegan, Michigan 49010

Dear Supervisor Revor:

I am happy to announce that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has approved the Township of Cheshire's application to participate in the National Flood Insurance Program (NFIP). In accordance with Section 1336 of the National Flood Insurance Act of 1968, the Township of Cheshire is eligible to participate in the Regular Phase of the NFIP effective on October 27, 2023. Flood insurance is now available to local property owners and may be purchased from any insurance agent or broker licensed to do business in the State where the insurable property is located.

I am enclosing a copy of the news release announcing the Township of Cheshire's eligibility to participate in the NFIP. I hope it assists you in your efforts to publicize the availability of this important coverage. The Township of Cheshire's property owners will want to know about this opportunity to obtain insurance protection against losses from future flooding. The buildings and contents coverage is now available to building owners and tenants.

In general, new flood insurance policies and endorsements adding or increasing coverage become effective following a 30-day waiting period. However, there are three exceptions.

1. Map Revision Exception: Coverage becomes effective after a 1-day waiting period during the first 13 months following a flood map revision newly identifying a building as located within a Special Flood Hazard Area (SFHA) when it was previously identified as outside an SFHA.
2. Loan Exception: If the initial purchase of new, additional, or increased flood insurance coverage is in connection with making, increasing, extending, or renewing a loan secured by the insured property (for example, a mortgage loan) – and if the NFIP receives the request for insurance and premium within an appropriate timeframe, then no waiting period applies and coverage becomes effective as of the time of the loan closing.
3. Post-Wildfire Exception: In certain cases, coverage becomes effective after a 1-day waiting period.

Detailed requirements regarding the waiting periods can be found in the NFIP Flood Insurance Manual ([Current Flood Insurance Manuals | FEMA.gov](#)).

The Flood Insurance Rate Map (FIRM), which shows the Base Flood Elevations (BFEs) established for the Township of Cheshire, became effective on June 21, 2023. This FIRM date indicates the effective date for the authorization of the sale of first and second layer flood insurance coverage at full-risk rates for all new construction and substantial improvements to existing structures within the Township of Cheshire. The first layer coverage on structures built prior to June 21, 2023, will be available at subsidized rates unless improvements are made to the structure.

Please be aware that the flood insurance costs for a structure is based on many factors including: the location of the structure compared to the flooding source, the structure's first floor and its relationship to the adjacent ground elevation, the structure's individual building characteristics, and the structure's replacement cost. In addition, on the effective FIRM date, the FIRM supersedes all previous maps for the purpose of determining whether individual properties are located inside or outside the SFHA. After the effective FIRM date, new construction will be charged full-risk rates, which may be higher, if the structure is not built in compliance with the NFIP floodplain management requirements.

Under the Flood Disaster Protection Act of 1973, as amended, flood insurance must be purchased by property owners seeking any Federal financial assistance for construction or acquisition of buildings in SFHAs. This financial assistance includes certain federally guaranteed mortgages and direct loans, federal disaster relief loans and grants, as well as other similarly described assistance from FEMA and other agencies.

In addition, all loans individuals obtain from Federally regulated, supervised, or insured lending institutions that are secured by improved real estate located in SFHAs are also contingent upon the borrower obtaining flood insurance coverage on the building. However, purchasing and maintaining flood insurance coverage on a voluntary basis is frequently recommended for properties located outside SFHAs.

If you need additional assistance or information, I recommend you contact Matthew Occhipinti, P.E., CFM, the NFIP State Coordinator, by telephone at (616) 204-1708, in writing at the Michigan Department of Environment, Great Lakes, and Energy, 350 Ottawa Avenue Northwest, Unit Ten, Grand Rapids, Michigan 49503, or by electronic mail at occhipintim@michigan.gov. The FEMA Regional staff in Chicago, Illinois, is also available to assist you. You may contact the Regional staff by telephone at (312) 408-5500 or in writing. Please send your written inquiries to the

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Director, Mitigation Division, FEMA Region 5, at 536 South Clark Street, Sixth Floor, Chicago, Illinois 60605.

Sincerely,

A handwritten signature in black ink, appearing to read "Rachel Sears". The signature is fluid and cursive, with a long horizontal stroke at the end.

Rachel Sears, Director
Floodplain Management Division
Mitigation Directorate | FEMA

Enclosure

cc: Thomas C. Sivak, Regional Administrator, FEMA Region 5
Matthew Occhipinti, P.E., CFM, NFIP State Coordinator, Michigan Department of
Environment, Great Lakes, and Energy
Frank Tooker, Zoning Administrator, Township of Cheshire

SAMPLE NEWS RELEASE

FEDERAL FLOOD INSURANCE NOW AVAILABLE IN THE TOWNSHIP OF CHESHIRE, ALLEGAN COUNTY, MICHIGAN

Washington, D.C. – The Township of Cheshire has joined over 22,000 communities nationwide that are allowed to purchase federally backed flood insurance. This availability follows the community's adoption and enforcement of ordinances to reduce flood losses and acceptance by the National Flood Insurance Program (NFIP).

The Township of Cheshire is now a participant in the NFIP effective on October 27, 2023. Residents of the Township of Cheshire will be able to purchase flood insurance up to the limits under the Regular Phase of the program. However, there is a 30-day waiting period before flood insurance coverage goes into effect. For single-family dwellings, the building coverage limit is \$250,000, and the contents coverage limit is \$100,000. Renters can also protect their belongings by purchasing contents coverage. For commercial properties, the building and contents coverage limits are both \$500,000.

Lenders must require borrowers whose properties are located in a designated flood hazard area to purchase flood insurance as a condition of receiving a federally backed mortgage loan in accordance with the Federal Disaster Protection Act of 1973.

The NFIP is implemented through the Federal Emergency Management Agency. There are over 5 million flood insurance policies in more than 22,000 participating communities nationwide.