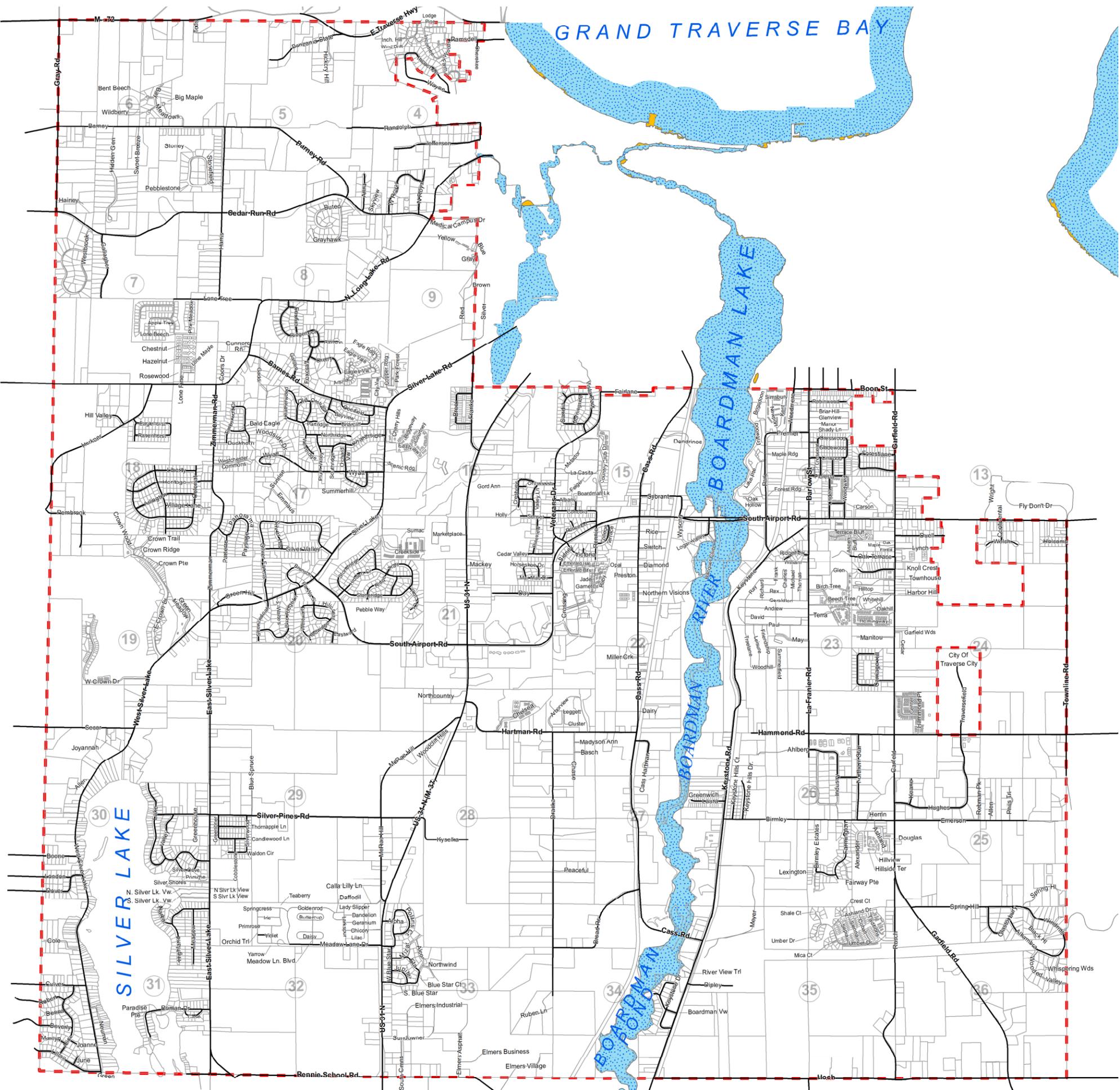


# Preliminary Flood Insurance Rate Map (FIRM)

## Charter Township of Garfield Grand Traverse County, MI



### Note to users:

This UNOFFICIAL Preliminary Flood Insurance Rate Map has been prepared by Garfield Township as a generalized reference map to assist Township landowners in identifying if their property is located within a Special Flood Hazard Area (1% annual chance of being flooded) as identified by FEMA. This map is UNOFFICIAL, but has been created using data supplied to Garfield Township by FEMA as part of the review and approval process of replacement flood plain mapping.

The Federal Emergency Management Agency (FEMA) has released Preliminary Digital Flood Insurance Rate Maps for Garfield Township. The maps delineate flood-risk zones and serve as an integral part of the National Flood Insurance Program, which exists to provide you with an opportunity to insure your home against flooding. Did you know that your regular home owners insurance policy likely does not cover flooding?

The new maps will replace the current effective maps, which are outdated and were produced using earlier technology. Also, the new maps are in a digital format, providing greater detail and making it easier for citizens to view the information. At this time, FEMA is seeking public comment on the proposed maps before they are adopted next fall.

The vast majority of the Township is considered to be at low annual risk for flooding, with the only high-risk areas being lowlands along the Boardman River. However, floods can occur anywhere, and you are encouraged to review the new maps to help you make an informed decision regarding flood insurance.

This map, along with official FEMA Preliminary FIRM maps, are available for review in person at the Township hall.

### Legend

 **Special Flood Hazard Area (SFHA)**  
SPECIAL FLOOD HAZARD AREA (SFHAs) SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD

The 1% annual chance flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year.

 **Other Flood Areas**  
Areas of 0.2% annual chance flood; areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.

 **Areas outside SFHA**  
Areas determined to be outside the 0.2% annual chance floodplain.