

**NOTES TO USERS**

This map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly from local drainage sources of small scale. The community map repository should be consulted for possible updated or additional flood hazard information.

To obtain more detailed information in areas where **Base Flood Elevations (BFEs)** and/or **Floodways** have been determined, users are encouraged to consult the Flood Profiles and Floodway Data and/or Summary of Sillwater Elevation Tables contained within the Flood Insurance Study (FIS) report that accompanies this FIRM. Users should be aware that BFEs shown on the FIRM represent rounded whole-foot elevations. These BFEs are intended for flood insurance rating purposes only and should not be used as the sole source of flood elevation information. Accordingly, flood elevation data presented in the FIS report should be utilized in conjunction with the FIRM for purposes of construction and/or floodplain management.

**Coastal Base Flood Elevations** shown on this map apply only landward of 0.0 North American Vertical Datum of 1988 (NAVD 88). Users of this FIRM should be aware that coastal flood elevations are also provided in the Summary of Sillwater Elevation Tables in the Flood Insurance Study report for this jurisdiction. Elevations shown in the Summary of Sillwater Elevation Tables should be used for construction and/or floodplain management purposes when they are higher than the elevations shown on this FIRM.

Boundaries of the **Roadways** were computed at cross sections and interpolated between cross sections. The roadways were based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway widths and other pertinent floodway data are provided in the Flood Insurance Study report for this jurisdiction.

Certain areas not in Special Flood Hazard Areas may be protected by **flood control structures**. Refer to Section 2.4 "Flood Protection Measures" of the Flood Insurance Study report for information on flood control structures for this jurisdiction.

The projection used in the preparation of this map was Michigan State Plane South zone 4401 (FIPS/ZONE 2113). The horizontal datum was NAD83. Differences in datum, spherical projection of state plane zones used in the production of FIRMs for adjacent jurisdictions may result in slight positional differences in map features across jurisdiction boundaries. These differences do not affect the accuracy of this FIRM.

Flood elevations on this map are referenced to the North American Vertical Datum of 1988. These flood elevations must be compared to structure and ground elevations referenced to the same vertical datum. For information regarding conversion between the National Geospatial Vertical Datum of 1929 and the North American Vertical Datum of 1988, visit the National Geospatial Survey website at <http://www.ngs.noaa.gov> or contact the National Geospatial Survey at the following address:

NGS Information Services  
 NOAA/NWIS/12  
 National Geospatial Survey  
 5345-3, 9202  
 1315 East-West Highway  
 Silver Spring, Maryland 20910-3282  
 (301) 715-1524

To obtain current elevation, description, and/or location information for **bench marks** shown on this map, please contact the Information Services Branch of the National Geospatial Survey at (301) 715-2342, or visit its website at <http://www.ngs.noaa.gov/>.

**Base Map** information shown on this FIRM was derived from the Ottawa County, Michigan GIS Office from photography dated 2004.

This map reflects more detailed and up-to-date stream channel configurations than those shown on the previous FIRM for this jurisdiction. The floodplains and floodways that were transferred from the previous FIRM may have been adjusted to conform to these new stream channel configurations. As a result, the Flood Profiles and Floodway Data Tables in the Flood Insurance Study report (which contains authoritative hydraulic data) may reflect stream channel distances that differ from what is shown on this map.

**Corporate limits** shown on this map are based on the best data available at the time of publication. Because changes due to annexations or de-annexations may have occurred after this map was published, map users should contact appropriate community officials to verify current corporate limit locations.

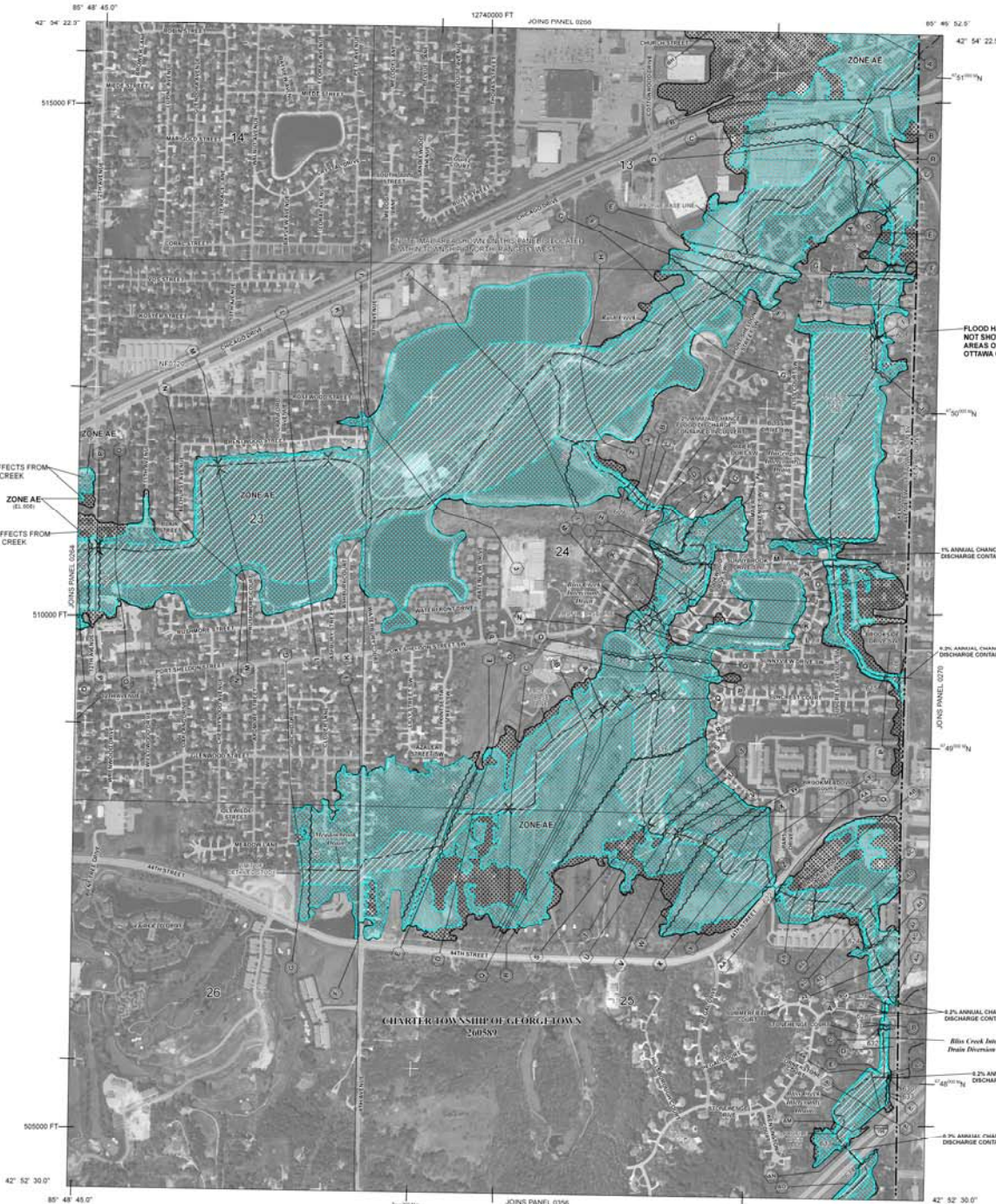
Please refer to the separately printed **Map Index** for an overview map of the county showing the layout of map panels, community map repository addresses, and a Listing of Communities table containing National Flood Insurance Program codes for each community as well as a listing of the panels on which each community is located.

For information on available products associated with this FIRM visit the **Map Service Center (MSC)** website at <http://www.fema.gov/>. Available products may include previously issued Letters of Map Change, a Flood Insurance Study Report, and/or digital versions of this map. Many of these products can be ordered or obtained directly from the MSC website.

If you have **questions about this map**, how to order products, or the National Flood Insurance Program in general, please call the **FIRM Map Information Exchange (FMIX)** at 1-877-FEMA-MAP or visit the FEMA website at <http://www.fema.gov/business/info>.

The **profile base lines** depicted on this map represent the hydraulic modeling baselines that match the flood profiles in the FIS report. As a result of improved topographic data, the **profile base line** in some cases, may deviate significantly from the channel centerline or appear outside the SFHA.

**PANEL INDEX**



**LEGEND**

**SPECIAL FLOOD HAZARD AREAS 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. The Special Flood Hazard Areas in the area subject to flooding by the 1% annual chance flood, Area of Special Flood Hazard (Zone AE, Zone A, Zone AH, Zone AO, Zone AR, Zone ARB, and Zone V), are delineated by the water surface elevation from the 1% annual chance flood.

**ZONE AE**  
 No Base Flood Elevations determined.  
 Base Flood Elevations determined.

**ZONE AH**  
 Flood depths of 1 to 3 feet (usually areas of parking); Base Flood Elevations determined.

**ZONE AO**  
 Flood depths of 1 to 3 feet (usually street flow on sloping terrain); Base Flood Elevations determined. For areas of shallow flow, velocities also determined.

**ZONE AR**  
 Area of special flood hazard formerly protected from the 1% annual chance flood event by a flood control system that was subsequently identified. Zone AR indicates that the former flood control system is being replaced to provide protection from the 1% annual chance flood.

**ZONE ARB**  
 Area to be protected from 1% annual chance flood event by a Federal flood protection system under construction; No Base Flood Elevations determined.

**ZONE V**  
 Coastal flood zone with velocity hazard (wave action); No Base Flood Elevations determined.

**ZONE VE**  
 Coastal flood zone with velocity hazard (wave action); Base Flood Elevations determined.

**FLOODWAY AREAS IN ZONE AE**

The floodway is the channel of a stream plus any adjacent floodplain area that must be kept free of encroachment to that the 1% annual chance flood can be carried without substantial increases in flood heights.

**OTHER FLOOD AREAS**

**ZONE X**  
 Areas determined to be outside of the 0.2% annual chance floodplain.

**ZONE D**  
 Areas in which flood hazards are undetermined, but possible.

**COASTAL BARRIER RESOURCES SYSTEM (CBRS) AREAS**

**OTHERWISE PROTECTED AREAS (OPAs)**

CBRS areas and OPAs are normally located within or adjacent to Special Flood Hazard Areas.

1% annual chance floodplain boundary  
 0.2% annual chance floodplain boundary  
 Zone D boundary  
 Zone X boundary  
 Boundary, shading Special Flood Hazard Areas of different Base Flood Elevations, flood depths or flood velocities.  
 Base Flood Elevation line and value (elevation in feet)  
 Base Flood Elevation line and value (elevation in feet)  
 ELEVATION

Referenced to the North American Vertical Datum of 1988

— Cross section line  
 --- Truncated line  
 --- Bridge  
 --- Culvert  
 --- Canal  
 --- Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), WGS84 Hemisphere  
 42° 52' 47" 24" 22" N  
 85° 48' 52" W  
 2250000 FT  
 KAD015 X  
 M15

**MAP REPOSITORY**  
 Refer to listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP  
 December 16, 2011

EFFECTIVE DATES OF REVISIONS TO THIS PANEL

For community map revision history, refer to community mapping, refer to the Community Map History table located in the Flood Insurance Study report for this jurisdiction. To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6622.

MAP SCALE 1" = 500'  
 20 FEET 500 1000 FEET  
 0 150 300 METERS

**NATIONAL FLOOD INSURANCE PROGRAM**

**PANEL 0268E**

**FIRM**  
**FLOOD INSURANCE RATE MAP**  
**OTTAWA COUNTY,**  
**MICHIGAN**  
**(ALL JURISDICTIONS)**

**PANEL 268 OF 425**  
 (SEE MAP INDEX FOR FIRM PANEL LAYOUT)

**CONTAINS**  
 COMMUNITIES NUMBER PANEL PREFIX  
 061001T004 026800E 0000 0000 0

**Map Number**  
**26139C0268E**

**EFFECTIVE DATE**  
**DECEMBER 16, 2011**

Federal Emergency Management Agency