



Eight Point Lake Property Owners' Corporation

P.O. Box 368 ■ Lake, Michigan 48632 ■ www.8pointlake.org

October 26, 2011

Dear Eight Point Lake property owner,

Eight Point Lake was identified by the Federal Emergency Management Agency (FEMA) as a Zone AE (High Risk) Special Flood Hazard Area (SFHA) when the new flood zone maps for Clare County were adopted in December 2010. The flood zone includes all of the shoreline of the lake.

The enclosed information is being provided to you by the Association to help you understand the consequences of being in a flood zone and the options available to you. If you haven't already had to make decisions regarding your property at Eight Point Lake, please refer to the list of frequently asked questions and the flood zone map.

It is critical to understand that being in a flood zone impacts all of us, either now or in the future. Whether your cottage has been in the family for generations and you plan to leave it to your heirs, or you have a mortgage, or you plan to remodel or rebuild, there are consequences. What's best for you is dependent upon your personal situation. Use the enclosed information to help identify your best option. In the event you choose to pursue an opt-out strategy, we have included contact information for a surveyor that has worked with several owners at Eight Point Lake.

Finally, we would like to thank the families who have shared their personal experiences with us to help you navigate this process.

Sincerely,

Your Board of Directors