

Flood News for Michigan Floodplain Managers

A Newsletter of the
Land and Water Management Division
Michigan Department of Natural Resources and Environment
www.michigan.gov/dnre

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Conference Time Again

2011 MSFA 24th Annual Conference Plans

Planning for the 2011 conference has already begun. Members have volunteered to assist in the planning; more are welcome. The conference location for 2011 and 2012 will be the DoubleTree Hotel in Dearborn/Detroit, 5801 Southfield Expressway. The 2011 conference dates are March 8-11. The committee welcomes any input for subject matter and presenters to consider in the development of next year's program; please contact any MSFA officer or board member.

Candids of the 2010 Conference



**Back when, FEMA used to do this and the Corps used to do that;
now we have the Silver Jackets program, and both do this.**



The gate will go here, and the water goes there.



We have it covered in many ways.



We do have the right map for him.



Photos here, photos there, photos everywhere.



This cyber game has more than the old Pac Man.



We can make the science work in the real world.



They said there wouldn't be any CFM trick questions!!



But, what if we try doing this?



Annual Membership Awards Banquet and Business Meeting



May we help you with registration?



And in the beginning there was George, and Wally, and



Bring on the nourishment, this floodplain management business can be wearing.

Through March 3rd and 5th, the DoubleTree Hotel Bay City Riverfront was the setting for the 23rd annual conference of the Michigan Stormwater Floodplain Association. It was top notch treatment for a second year in a row. The attendance was up – 165, including full and daily registrations, presenters, vendors, and sponsors. The full conference provided 21 presentations. A preconference day on the 2nd provided a Certified Floodplain Managers (CFM®) refresher course conducted by PBS&J in preparation for the CFM® exam proctored the following day. Nineteen people attended the refresher course, and seven people sat for the exam.

The subject matter of the speaker presentations included State and Federal program updates, building code and stormwater operator workshops, dam removal and operations as related to flood management, grant funding information, flood discharge calculation methods, and emergency planning for and after flood events.

As with most conference programs, their value and success is greatly affected by the support received from sponsors of and exhibitors at the conference. This conference was no different. We had an excellent number of both sponsors and exhibitors providing industry information on techniques, equipment, and concepts related to floodplain and stormwater management, along with funding support of the conference itself.

The conference supporters included the following, and the MSFA's sincere appreciation is hereby extended:

Sponsors

Exhibitors

Anderson, Echstein & Westrick, Inc.
Applied Science, Inc.
Fishbeck, Thompson, Carr, and Huber
Spicer Group, Inc.
Stantec Consulting Services
Tetra Tech

Advanced Drainage Systems, Inc.
Aerocon Photogrammetric Services, Inc.
Applied Science, Inc.
Bay County Drain Commission-Joseph Rivet
Blocksom & Company
FEMA
FloodBreak Automatic Floodgates, LLC
Michigan Assoc. of County Dr. Commissioners
MDNRE
Stantec Consulting Services
US Army Corps of Engineers
USGS
W.A. Wilson Consulting Services, LLC
Wade Trim



MSFA 2011 Officers, Board Members Selected, and Committees Identified

During the 23rd annual conference the annual general membership meeting addressed the yearly ritual of selecting the next year's officers and board of directors. The selection resulted in the following members to be the MSFA leadership for 2011:

Board

Voting members

Chairperson
Vice Chair
Treasurer
Secretary

Susan Conradson, DNRE
Jerry Hancock, City of Ann Arbor
Roger Clark
Jeff Bednar, Anderson, Eckstein & Westrick

Non-voting members

Immediate Past Chair
NFIP Coordinator
Executive Director

Dave DeGrow, Bangor Township
Les Thomas, DNRE
George Hosek

Regional Representatives

Voting members

Region 1
Region 2
Region 3
Region 4
Region 5
Region 6
Region 7
Region 8

David Pearson, NOAA
Chris Rybak, Stantec
Joy Brooks, DNRE
Tom Smith, Prein and Newhof
Russ Beaubien, Spicer Group
John Tenpas, FTC&H
Jeff Friedle, LSG
Brian McKissen, Spalding, DeDecker Assoc.

The following committees have been identified by new Chairperson Sue Conradson:

2011/2012 Annual Conference Committee

Education and Public Outreach Committee

Scholarship Committee

Awards Committee (not a formal committee at this time)

2015 (tentative) National Conference (not a formal committee at this time)

2011/2012 Annual Conference Committee

Chairperson
Committee Members

Chris Rybak
Jerry Hancock
Jeff Bednar
Brian McKissen
Roger Clark
Joy Brooks
Les Thomas

Other Members

Maria Zingas
Pat Durack
Eric Ostling
Sue Conradson

Education and Public Outreach Committee

Chairperson
Committee Members

Rhonda Oberlin
Tim Inman
George Hosek
Mark Walton
John Tenpas

Scholarship Committee

Chairperson

Jerry Hancock

Awards Committee Not staffed yet

2015 (tentative) National Conference (not currently a formal committee)

Chairperson

Patrick Hughes, City of Kentwood



CFM[®] Program Gaining New Michigan Members Each Year

The 2009 MSFA conference provided the opportunity for floodplain management oriented people to take a floodplain/NFIP refresher course again sponsored by PBS&J Consulting. The course was then followed up the following day with the proctoring of the Association of State FloodPlain Managers (ASFPM) Certified Floodplain Managers (CFM[®]) exam. That testing resulted in 12 persons becoming CFM certified by the ASFPM. The MSFA provides an additional acknowledgement to these individuals during the annual membership general business meeting by presentations of framed certificates of recognition of their success.

Below are new CFM[®]s attending the 2010 conference and receiving their MSFA recognition certificates.



Left to right new CFM[®]s: Eric Ostling, James Klein, Dan Bartlett, Annette Hopper, John Tenpas, Jay Wheeler, Executive Director: George Hosek, NFIP State Coordinator: Les Thomas

NFIP QUICK FACTS

April 8, 2010

National Flood Insurance Program (as of January 31, 2010)

- ◆ Flood policies in force: 5,627,337
- ◆ Top 5 states:

Florida	2,146,451
California	275,491
Texas	682,874
New Jersey	228,982
Louisiana	483,326
- ◆ Loss and Loss Adjustment Expenses to date in FY 2010: \$384 million
- ◆ Loss and Loss Adjustment Expenses in FY 2009: \$3.5 billion
- ◆ Loss and Loss Adjustment Expenses since 1969: \$40.1 billion
- ◆ Outstanding Treasury borrowing: \$18.75 billion as of March 31, 2010
- ◆ Most recent repayment: \$250 million on December 31, 2009
- ◆ Most recent borrowing: \$75 million on March 31, 2009
- ◆ Flood insurance is available in 20,532 participating communities nationwide

Regular Program:	19,899
Emergency Program:	633
- ◆ There are 1,114 communities participating in the Community Rating System (CRS) accounting for 66% of policies in force. The number of communities for each level of discount follows:

230	5%	251	15%
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51	25%	1	35%
1	45%	468	10%
108	20%	2	30%
2	40%		

- ◆ 92 Insurance Companies writing flood insurance.
WYO policies: 98% Direct-side policies: 2%
- ◆ FY 2009 Severe Repetitive Loss Program: FEMA awarded \$63.5 million in grants for 410 properties
- ◆ FY 2008 Severe Repetitive Loss Program: FEMA awarded \$34.9 million in grants for 168 properties
- ◆ 65 Insurance Agent seminars for 1,896 agents to date in FY 2010
- ◆ 19 Lender workshops for 812 lenders to date in FY 2010
- ◆ Authorized Staffing: 352 FTE
(Insurance: 84 FTE; Floodplain Management and Flood Mapping: 268 FTE) (Headquarters: 168 FTE; Regions: 184 FTE)
- ◆ FY 2009 Financial Highlights (as of January 31, 2010):

Insurance in Force	\$1,218,776,526,200
Written Premium	\$3,198,025,198
Average Premium	\$568
Average Coverage	\$216,581
Number of Losses Paid	8,810



Learn How Flood and Thunderstorm Season Savvy You Are From FEMA's Web Site

Check out the following and share with others:

All thunderstorms are dangerous. Every thunderstorm produces lightning. In the United States, an average of 300 people are injured, and 80 people are killed each year by lightning. Although most lightning victims survive, people struck by lightning often report a variety of long-term, debilitating symptoms. Other associated dangers of thunderstorms include tornadoes, strong winds, hail, and flash flooding. Flash flooding is responsible for more fatalities—more than 140 annually—than any other thunderstorm-associated hazard.

Dry thunderstorms that do not produce rain that reaches the ground are most prevalent in the western United States. Falling raindrops evaporate, but lightning can still reach the ground and can start wildfires.

Facts About Thunderstorms

- » They may occur singly, in clusters, or in lines.
- » Some of the most severe occur when a single thunderstorm affects one location for an extended time.
- » Thunderstorms typically produce heavy rain for a brief period, anywhere from 30 minutes to an hour.
- » Warm, humid conditions are highly favorable for thunderstorm development.
- » About 10 percent of thunderstorms are classified as severe—one that produces hail at least three-quarters of an inch in diameter, has winds of 58 miles per hour or higher, or produces a tornado.

Facts About Lightning

- » Lightning's unpredictability increases the risk to individuals and property.
- » Lightning often strikes outside of heavy rain and may occur as far as 10 miles away from any rainfall.
- » "Heat lightning" is actually lightning from a thunderstorm too far away for thunder to be heard. However, the storm may be moving in your direction!
- » Most lightning deaths and injuries occur when people are caught outdoors in the summer months during the afternoon and evening.
- » Your chances of being struck by lightning are estimated to be 1 in 600,000, but could be reduced even further by following safety precautions.
- » Lightning strike victims carry no electrical charge and should be attended to immediately.

Know Your Thunderstorms and Lightning Terms

Familiarize yourself with these terms to help identify a thunderstorm hazard:

Severe Thunderstorm Watch:

Tells you when and where severe thunderstorms are likely to occur. Watch the sky and stay tuned to [NOAA Weather Radio](#), commercial radio, or television for information.

Severe Thunderstorm Warning:

Issued when severe weather has been reported by spotters or indicated by radar. Warnings indicate imminent danger to life and property to those in the path of the storm.

What to Do Before a Thunderstorm

To prepare for a thunderstorm, you should do the following:

- » Remove dead or rotting trees and branches that could fall and cause injury or damage during a severe thunderstorm.
- » "If thunder roars, go indoors," because no place outside is safe when lightning is in the area.
- » We want everyone to stay indoors until 30 minutes have passed after they hear the last clap of thunder.

Summary of *Lightning Safety Tips for Inside the Home*

- » Avoid contact with corded phones
- » Avoid contact with electrical equipment or cords. If you plan to unplug any electronic equipment, do so well before the storm arrives.
- » Avoid contact with plumbing. Do not wash your hands, do not take a shower, do not wash dishes, and do not do laundry.
- » Stay away from windows and doors, and stay off porches.
- » Do not lie on concrete floors, and do not lean against concrete walls.

The following are guidelines for what you should do if a thunderstorm is likely in your area:

- » Postpone outdoor activities.
- » Get inside a home, building, or hard top automobile (not a convertible). Although you may be injured if lightning strikes your car, you are much safer inside a vehicle than outside.

- » Remember, rubber-soled shoes and rubber tires provide NO protection from lightning. However, the steel frame of a hard-topped vehicle provides increased protection if you are not touching metal.
- » Secure outdoor objects that could blow away or cause damage.
- » Shutter windows and secure outside doors. If shutters are not available, close window blinds, shades, or curtains.
- » Avoid showering or bathing. Plumbing and bathroom fixtures can conduct electricity.
- » Use a corded telephone only for emergencies. Cordless and cellular telephones are safe to use.
- » Unplug appliances and other electrical items such as computers and turn off air conditioners. Power surges from lightning can cause serious damage.
- » Use your battery-operated NOAA Weather Radio for updates from local officials.

Avoid the following:

- » Natural lightning rods such as a tall, isolated tree in an open area.
- » Hilltops, open fields, the beach, or a boat on the water.
- » Isolated sheds or other small structures in open areas.
- » Anything metal—tractors, farm equipment, motorcycles, golf carts, golf clubs, and bicycles.



What to Do During a Thunderstorm

If you are:	Then:
In a forest	Seek shelter in a low area under a thick growth of small trees.
In an open area	Go to a low place such as a ravine or valley. Be alert for flash floods.
On open water	Get to land and find shelter immediately.
Anywhere you feel your hair stand on end (which indicates that lightning is about to strike)	Squat low to the ground on the balls of your feet. Place your hands over your ears and your head between your knees. Make yourself the smallest target possible and minimize your contact to the ground. DO NOT lie flat on the ground.

What to Do if Struck By Lightning

Call 9-1-1 for medical assistance as soon as possible.

The following are things you should check when you attempt to give aid to a victim of lightning:

- Breathing – If breathing has stopped, begin mouth-to-mouth resuscitation.
- Heartbeat – If the heart has stopped, administer CPR.
- Pulse – If the victim has a pulse and is breathing, look for other possible injuries. Check for burns where the lightning entered and left the body. Also be alert for nervous system damage, broken bones, and loss of hearing and eyesight.

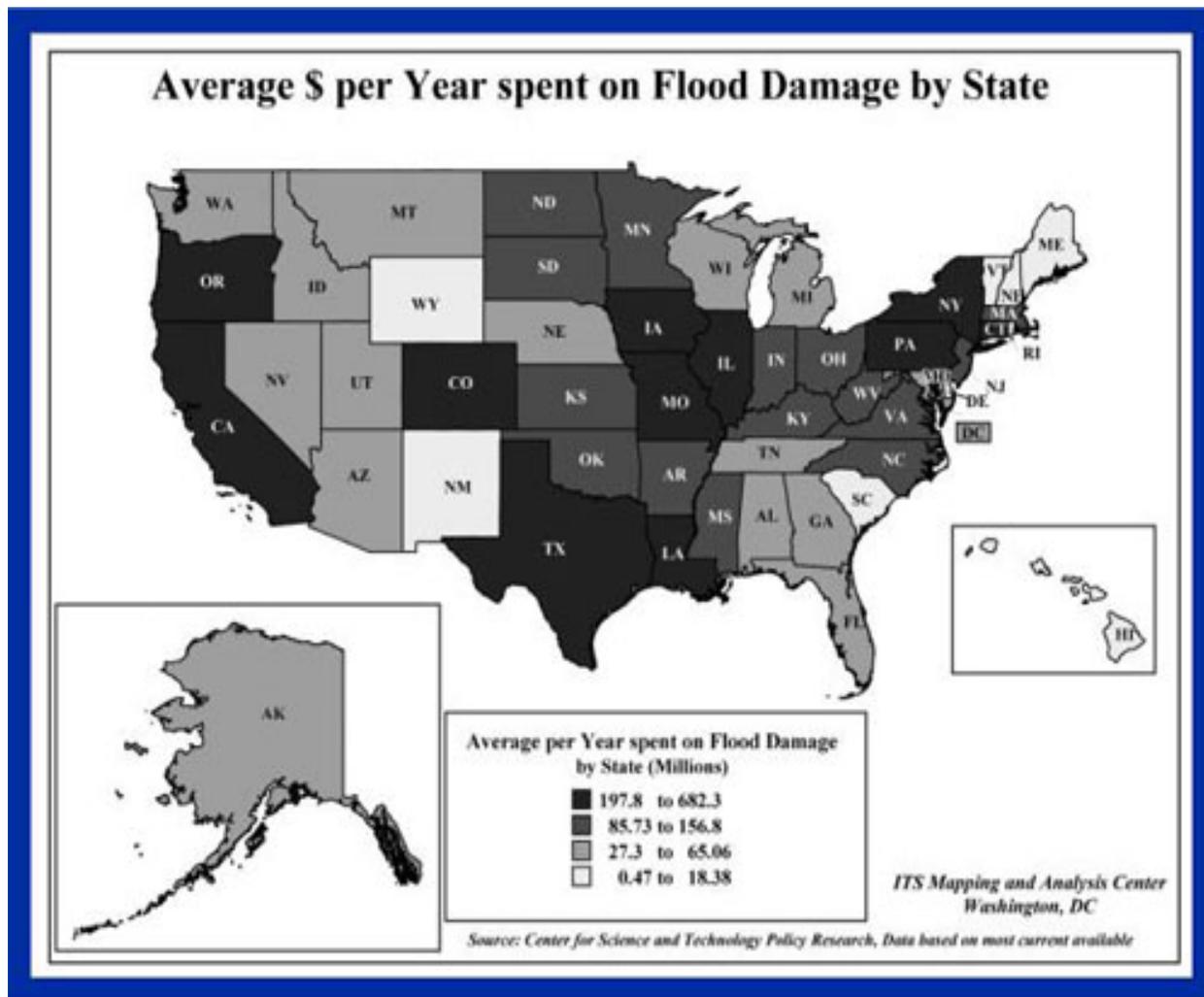


Are You Ready for a Flood?

Floods are one of the most common hazards in the United States. Flood effects can be local, impacting a neighborhood or community, or very large, affecting entire river basins and multiple states.

However, all floods are not alike. Some floods develop slowly, sometimes over a period of days. But flash floods can develop quickly, sometimes in just a few minutes and without any visible signs of rain. Flash floods often have a dangerous wall of roaring water that carries rocks, mud, and other debris and can sweep away most things in its path. Overland flooding occurs outside a defined river or stream, such as when a levee is breached, but still can be destructive. Flooding can also occur when a dam breaks, producing effects similar to flash floods.

Be aware of flood hazards no matter where you live, but especially if you live in a low-lying area, near water, or downstream from a dam. Even very small streams, gullies, creeks, culverts, dry streambeds, or low-lying ground that appear harmless in dry weather can flood. Every state is at risk from this hazard.



Editor's Note: With today's level of consciousness of all hazards, especially flooding, we all have an obligation to ourselves and others to consider the level of flood risks we are exposed to wherever we may choose to live. In any case, advance planning and preparation for a flooding incident will be one of the wisest moves to make that could save your life or someone else's life and minimize the adverse impacts to others.

Flood Hazard Terms to Know

Flood Watch: Flooding is possible. Tune in to NOAA Weather Radio, commercial radio, or television for information.

Flash Flood Watch: Flash flooding is possible. Be prepared to move to higher ground; listen to NOAA Weather Radio, commercial radio, or television for information.

Flood Warning: Flooding is occurring or will occur soon; if advised to evacuate, do so immediately.

Flash Flood Warning: A flash flood is occurring; seek higher ground on foot immediately.



Protective Measures to Take

Before a Flood

To prepare for a flood, you should:

- Avoid building in a floodplain unless you elevate and reinforce your home.
- Elevate the furnace, water heater, and electric panel if susceptible to flooding.
- Install "check valves" in sewer traps to prevent flood water from backing up into the drains of your home.
- Construct barriers (levees, beams, floodwalls) to stop floodwater from entering the building.
- Seal walls in basements with waterproofing compounds to avoid seepage.

During a Flood

If a flood is likely in your area, you should:

- Listen to the radio or television for information.
- Be aware that flash flooding can occur. If there is any possibility of a flash flood, move immediately to higher ground. Do not wait for instructions to move.
- Be aware of streams, drainage channels, canyons, and other areas known to flood suddenly. Flash floods can occur in these areas with or without such typical warnings as rain clouds or heavy rain.

If you must prepare to evacuate, you should do the following:

- Secure your home. If you have time, bring in outdoor furniture. Move essential items to an upper floor.
- Turn off utilities at the main switches or valves if instructed to do so. Disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water.



If you have to leave your home, remember these evacuation tips:

- Do not walk through moving water. Six inches of moving water can make you fall. If you have to walk in water, walk where the water is not moving. Use a stick to check the firmness of the ground in front of you.
- Do not drive into flooded areas. If floodwaters rise around your car, abandon the car and move to higher ground if you can do so safely. You and the vehicle can be quickly swept away.

Driving During Flood Conditions Facts to Know

- Six inches of water will reach the bottom of most passenger cars causing loss of control and possible stalling.
- A foot of water will float many vehicles.
- Two feet of rushing water can carry away most vehicles including sport utility vehicles (SUVs) and pickups.

Guidelines to Know for Post Flood Conditions

- Listen for news reports to learn whether the community's water supply is safe to drink.
- Avoid floodwaters; water may be contaminated by oil, gasoline, or raw sewage. Water may also be electrically charged from underground or downed power lines.
- Avoid moving water.
- Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.
- Stay away from downed power lines, and report them to the power company.
- Return home only when authorities indicate it is safe.
- Stay out of any building if it is surrounded by floodwaters.
- Use extreme caution when entering buildings; there may be hidden damage, particularly in foundations.
- Service damaged septic tanks, cesspools, pits, and leaching systems as soon as possible. Damaged sewage systems are serious health hazards.
- Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage and chemicals.

Additional Information

Consider the following facts regarding flood insurance:

- Flood losses are not covered under homeowners' insurance policies.
- FEMA manages the National Flood Insurance Program, which makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage.
- Flood insurance is available in most communities through insurance agents.
- There is a 30-day waiting period before flood insurance goes into effect, so don't delay.
- Flood insurance is available whether the building is in or out of the identified flood-prone area.

For More Information

If you require more information about any of these topics, the following are resources that may be helpful.

FEMA Publications

After a Flood: The First Steps. L-198. Information for homeowners on preparedness, safety, and recovery from a flood.

Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding. L-235. A brochure about obtaining information about how to protect your home from flooding.

Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding. FEMA-312. A detailed manual on how to protect your home from flooding.

About the Flood: Elevating Your Floodprone House. FEMA-347. This publication is intended for builders, code officials, and homeowners.

Protecting Building Utilities From Flood Damage. FEMA-348. This publication is intended for developers, architects, engineers, builders, code officials and homeowners.

American Red Cross

Repairing Your Flooded Home. Sixty-page booklet about how to perform simple home repairs after flooding, including cleaning, sanitation, and determining which professionals to involve for various needed services. Local Red Cross chapters can order in packages of 10 as stock number A4477 for a nominal fee. Also available online at http://permanent.access.gpo.gov/gpo2638/fema_p234_complete.pdf.

National Weather Service

[Hurricane Flooding: A Deadly Inland Danger](#). 20052. Brochure describing the impact of hurricane flooding and precautions to take.

[The Hidden Danger: Low Water Crossing](#). 96074E. Brochure describing the hazards of driving your vehicle in flood conditions.



TURN AROUND DON'T DROWN™

What Is Turn Around Don't Drown™ (TADD)?

TADD is a NOAA National Weather Service campaign to warn people of the hazards of walking or driving a vehicle through flood waters.

This is an official sanctioned Department of Transportation, Federal Highway Administration Road sign. For details on producing and using this sign, go to <http://tadd.weather.gov/>

**FLOODING AHEAD
TURN AROUND
DON'T DROWN**

Why is Turn Around Don't Drown™ So Important?

Each year, more deaths occur due to flooding than from any other severe weather related hazard. The Centers for Disease Control report that over half of all flood-related drownings occur when a vehicle is driven into hazardous flood water. The next highest percentage of flood-related deaths is due to walking into or near flood waters. Why? The main reason is people underestimate the force and power of water. Many of the deaths occur in automobiles as they are swept downstream. Of these drownings, many are preventable, but too many people continue to drive around the barriers that warn you the road is flooded.

What Can I Do to Avoid Getting Caught in This Situation?

Most flood-related deaths and injuries could be avoided if people who come upon areas covered with water followed this simple advice: Turn Around Don't Drown™.

The reason that so many people drown during flooding is because few of them realize the incredible power of water. A mere six inches of fast-moving flood water can knock over an adult. It takes only two feet of rushing water to carry away most vehicles. This includes pickups and SUVs.

If you come to an area that is covered with water, you will not know the depth of the water or the condition of the ground under the water. This is especially true at night, when your vision is more limited.

Play it smart, play it safe. Whether driving or walking, any time you come to a flooded road, TURN AROUND, DON'T DROWN!

Follow these safety rules:

Monitor the NOAA Weather Radio, or your favorite news source for vital weather-related information.

If flooding occurs, get to higher ground. Get out of areas subject to flooding. This includes dips, low spots, canyons, washes, etc.

Avoid areas already flooded, especially if the water is flowing fast. Do not attempt to cross flowing streams. Turn Around Don't Drown™

Road beds may be washed out under flood waters. NEVER drive through flooded roadways. Turn Around Don't Drown™

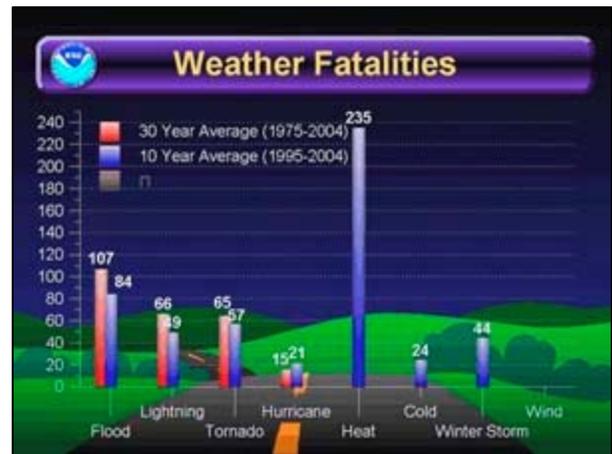
Do not camp or park your vehicle along streams and washes, particularly during threatening conditions.

Be especially cautious at night when it is harder to recognize flood dangers.



Floods Cost Lives and Billions of Dollars in Property Damage Each Year Around the United States

2005 Hurricanes Particularly Devastating to Life and Property



NOAA Reminds Everyone about Flood Safety Awareness

March 29, 2006. Across the United States each year many lives are taken or put at risk by flooding. In every state or territory floods destroy property, costing billions of dollars annually. NOAA National Weather Service [storm data](#) show that on average floods kill more people every year than lightning, tornadoes, and hurricanes. In 2005, inland flooding from Hurricanes Katrina and Rita caused an extraordinary loss of life and property damage. (Click NOAA image for larger view of weather fatalities chart covering a 30-year period from 1975 to 2004. Please credit "NOAA.")

How do you protect yourself against the dangers of floods? The NOAA National Weather Service has extensive tips and programs to help get the word out about flooding and ways to save lives and property.

Tom Graziano, acting chief of the [NOAA Hydrologic Services Division](#), part of the National Weather Service, says the greatest tragedy about flooding deaths is that most of them can be avoided if people just didn't try to drive through flooded roads. "A lot of times when you approach a water-covered roadway you don't know how fast the water is moving. You don't know how deep it is. You don't even know if there's a roadbed underneath. In fact, it only takes about six inches of moving water to sweep a person off their feet, and as little as two feet of water to sweep an automobile, including SUVs, downstream."

Whether its ice jams, rapidly melting snow, torrential thunderstorms, or slow-moving tropical storms, floods are a threat across the USA year round. Graziano said the [NOAA National Weather Service](#) continuously tries to educate the public about the dangers posed by floods and safety measures to protect life and property. He said that during the very intense 2005 Atlantic hurricane season, flooding associated with two hurricanes in particular took hundreds of lives and caused property damage in the tens of billions of dollars.

"What the numbers tells us that we're losing about over 100 people a year and in excess of four-and-a-half billion dollars in damages," said Graziano. "Now, that does not include Fiscal Year 2005 where the deaths and damages far exceed those numbers, and that's the direct result of Hurricanes Katrina and Rita. In fact, we on an annual basis compile the flood loss statistics for the Corps of Engineers, and our preliminary data for Fiscal Year 2005 indicated flood losses in excess of 40 billion dollars and the loss of life in the vicinity of a thousand folks. So, it was a particularly bad year in large part the results of the combine effects of those two hurricanes."

The NOAA National Weather Service has a public education and outreach program that informs people across the nation about weather-related hazards, including the threat posed by floods. In addition, Flood Safety Awareness Week, held in March, emphasizes the dangers of floods and what people can do to protect themselves. Graziano said, "There is a very real threat, and when people don't heed that threat or recognize that threat, then often times the results can be disastrous. So, what we've done is we've begun this campaign called "[Turn Around, Don't Drown](#)" to educate and inform people that when they approach a water-covered roadway simply to turn around and drive the other way." (Click NOAA illustration for larger view of flooding safety awareness road sign. Please credit "NOAA.")



Graziano says there are a number of things people can do before a flood poses a risk, including having a NOAA Weather Radio All-Hazards with fresh batteries.

"Find out if you're located in a high, medium, or low flood risk area. Check with your local, city, or county government to find out if your community is participating in the National Flood Insurance Program. Start with the building or planning department to review flood insurance rate maps, which are published by the Federal Emergency Management Agency. Develop an evacuation plan," he said. Everybody in the family should know where to go if you have to leave, and make sure that after you develop it you discuss it with family members. Everybody should know what to do in case family members get separated. Determine if the roads that you normally travel to reach your home or job will be flooded during a storm."



Protecting life and property is the mission of the NOAA National Weather Service. Knowing what to do to protect yourself and loved ones from the dangers of floods before, during, and after can save lives, reduce injuries, and property damage. For more information about flooding, please visit the NOAA National Weather Service Web site at www.floodsafety.noaa.gov. (Click NOAA image for larger view of flooding safety awareness road sign from the "Turn Around, Don't Drown" program. [Click here](#) for high resolution version. Please credit "NOAA.")

NOAA, an agency of the [U.S. Department of Commerce](#), is dedicated to enhancing economic security and national safety through the prediction and research of weather and climate-related events and providing environmental stewardship of the nation's coastal and marine resources.

Through the emerging Global Earth Observation System of Systems ([GEOSS](#)), NOAA is working with its federal partners and nearly 60 countries to develop a global monitoring network that is as integrated as the planet it observes.

Relevant Web Sites

[NOAA Hydrologic Services Division](#)

[NOAA Flood Summary Archive](#)

[NOAA Natural Hazard Statistics](#)

[NOAA Floods Page](#)

Media Contact:

[Chris Vaccaro, NOAA National Weather Service](#), (301) 713-0622 extension 142

Fact

- The NFIP, created by Congress in 1968, is designed to ensure that communities across the country have access to affordable flood insurance as well as encourage community floodplain management to reduce future flood damage.

Questions & Answers

Question: Insurance Premium Refund. Regarding the cancellation of a flood insurance policy due to a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR) being issued and the possible issuance of a refund, what is the procedure and the time period involved?.

Answer: In order to obtain a refund on a flood insurance policy, the insured must go back to the issuing agent or company that wrote the policy. They will process the paperwork necessary for the cancellation. The proper cancellation reason for a LOMA or LOMR that is to be put on the cancellation/nullification request form is "Reason Code 19." The request form must be accompanied by the following materials:

1. If the policy was being carried due to the mandatory purchase requirement, the request must be accompanied by a letter from the lender that flood insurance is no longer required because the property was removed from the floodplain by the LOMA or LOMR; and
2. A copy of the LOMA or LOMR.
3. If it was a multi-property LOMA or LOMR, it must also be accompanied by a letter from a community official, on community letterhead, stating that their structure was removed as part of a multi-property LOMA or LOMR. There are additional requirements when the property in question is a rural address.

If the owner provides the information referenced above, the agent will file the cancellation request, and the insured will be eligible for a full refund for the policy year that they are in, and may be eligible for the prior year if the LOMA or LOMR became effective 60 days before the current policy's effective date, and if no claims have been paid or are pending during the policy year that is being cancelled.

As an example, if the policy's effective date is in January 2009, and the LOMA was issued in October 2009, approximately 9 months from the policy's effective date, it appears that the insured is only eligible for a refund for the 2009 policy year.

Question: Houses built over water. A vacant lot exists between two fishing shanties along the shoreline of the Saint Clair River. There is interest in building a house on the lot. They are informed of the local, state, and federal regulations. The interested party has been informed by a state official that a house could be

cantilevered over the water if the pier is built landward of the high water mark, as long as the first floor is one foot above the Base Flood Elevation. Is this a reasonable expectation?

Answer: In this real life scenario, the “fishing shanties” would not meet the requirements of State’s Floodplain Regulatory Authority, found in Part 31 of the Natural Resources and Environmental Protection Act. Part 31 prohibits residential construction in the floodway.

For the proposed construction, a foundation element (the pier) is shown to be within the floodway of the Saint Clair River. Even though the pier is above the ordinary high-water mark, it is still considered to be in the floodway. The floodway for the Saint Clair River is defined as being riverward of the top of the river bank. If the foundation supporting the proposed structure and the structure itself were on ground that is above the 1 percent annual chance (100-year) floodplain elevation of the Saint Clair River, a Part 31 permit would not be required, and the building could be cantilevered. The location of the 1 percent floodplain boundary and the proposed building would define what can and cannot be done. No portion of the building or its foundation can be below the 1 percent flood elevation and riverward of the riverbank, as that would be within the floodway.

If the building was going to be built on ground that is below the 1 percent flood elevation, a Part 31 floodplain permit would be required. As a result, the building would have to be elevated 1 foot above the flood elevation, and no portion of the building could be in the floodway of the Saint Clair River. In such a scenario, the building could not be cantilevered over the riverbank and into the floodway.

As a side note, the construction of a building partially over a waterbody will require that the owner’s insurance agent submit to FEMA Headquarters for a flood insurance rating. Structures completely over water are not insurable under the NFIP. So, flood insurance may be a little complicated for a structure that is cantilevered over a river.



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Flood News for Michigan Floodplain Managers

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