

# Flood News for Michigan Floodplain Managers

A Newsletter of the  
Land and Water Management Division  
Michigan Department of Environmental Quality  
www.michigan.gov/deq

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Fall 2006  
Winter 2007

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# Federal Flood Insurance Now Available In Five New NFIP Townships

FEMA Announcement

Washington, D.C. – The Townships of **Bainbridge**, **Bertrand**, **Pipestone**, and **Weesaw**, located in Berrien County and **Milford** Township located in Oakland County have joined over 20,000 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 Pipestone is now a participant in the NFIP effective on October 2, 2006. Bertrand Township is a participant effective on November 20, 2006. Weesaw, Bainbridge, and Milford Townships are participants effective on December 20, 2006. Residents of the townships 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 4 million flood insurance policies in more than 20,000 participating communities nationwide.

## 2007 MSFA Scholarship Recipients

The MSFA awarded two \$1,500 scholarships this year. The scholarships are granted to Junior, Senior, or Graduate Engineering students specializing in a study area related to stormwater-floodplain management. The two individuals selected for the 2007 scholarships are Ms. Abby Richmond and Ms. Jacquelyn McNett.



 **Abby Richmond** 

Abby Richmond, of Leslie, Michigan, is currently a junior in the Biosystems Engineering program at Michigan State University, with an anticipated graduation date of May 2009. She has interests in both agriculture and natural resources management, including watershed management. Her experience working for Agri Business Consultants as a student assistant during the summer and fall semester of 2006 included the opportunity to help organize and write Comprehensive Nutrient Management Plans.

Abby is a student member of the American Society of Agriculture and Biosystems Engineers, the Biosystems Engineering Student Club, and the Society of Women Engineers. She is active in her local community as a 4-H leader, where she teaches leather craft and directs the poultry, rabbit, and working steers areas of her 4-H club. In addition, Abby is a board member for the Midwest Ox Drivers Association and volunteers at Tillers International in Kalamazoo, Michigan.

Growing up on a farm, Abby has developed a love for agriculture and wants to be a liaison between the farmer and the natural resource preservationist. As she stated in her application essay: "While working for Agri Business Consultants, I developed an understanding of how difficult it is to guide farmers to use their land in a way that is going to benefit and preserve the water and resources around them. I also experienced how beneficial and rewarding it is to personally work with farmers. With my whole life spent on a farm, I have an advantage when communicating with other farmers. I speak their language, I can identify with them. I may be

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the bearer of bad news, in their minds, but I can develop better solutions for them because I know how a farming operation works.” It is through communication that our environment will be preserved, and it is Abby’s goal to facilitate and encourage that preservation.



 **Jacquelyn K. McNett** 

Jacquelyn McNett, of Commerce Township, Michigan, is a Junior in Biosystems Engineering at Michigan State University. She is greatly interested in ecosystem restoration and the use of low impact development techniques that prevent environmental degradation, such as rain gardens, also know as bioretention facilities. This past summer she assisted Dr. Steven Safferman, a faculty member in the Department of Biosystems and Agricultural Engineering, with the research of phosphorus removal from wastewater and with writing a proposal and conducting research for Project GREEN (Generating Research and Extension to meet Economic and Environment Needs). Project GREEN is a cooperative effort by plant-based commodities and businesses in cooperation with Michigan State University Extension, the Michigan Agricultural Experiment Station, and the Michigan Department of Agriculture.

Jacquelyn is a member of the Biosystems Engineering Club, Society of Women Engineers, and the Honors College. She volunteers on the student organic farm and strongly advocates biodiversity and sustainability. Additionally, she has been on the Dean’s List every semester and has maintained a cumulative grade point average of 3.9/4.0. She will earn her Bachelor of Science in Biosystems Engineering in May 2008.

In addition to being a full-time student, Jacquelyn is a teaching assistant for an introductory Biosystems Engineering design course taught by Dr. Bradley Marks. She enjoys stimulating class discussions, answering questions, and holding weekly office hours. In the spring of 2007, she will serve in a similar position as a teaching assistant for Lyman Briggs Calculus, for Dr. Akilu Zeleke. Outside of school, Jacquelyn enjoys spending time with family and friends, doing yoga, hiking, and painting.

As she stated in her application essay, “I am looking for a challenging career to maximize my potential as a problem solver and a career that will encourage growth in environmental awareness from others as well as myself.” She strongly believes in educating the public on environmental issues and thinks environmental engineering designs must be sustainable. Whatever Jacquelyn does, she would like to concentrate on promoting natural solutions that prevent environmental degradation and support sustainability.



## Map Mod Feedback Sought

*By French Wetmore  
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FEMA’s Flood Map Modernization program is a multi-year effort to make floodplain maps more reliable, more available, and easier to use and update. Over the next five years, many communities will be getting new Flood Insurance Rate Maps. Most of these will be digital maps that can be incorporated into a Geographic Information System (GIS). The updated data and the maps will be accessible to all through a web based portal called the Mapping Information Platform (MIP) on FEMA’s website (<https://hazards.fema.gov/wps/portal>). The MIP also has a wide range of products and services being provided for mapping partners and contractors, as well as end users of the maps.

Some of the FEMA-provided products and services on the MIP may need end user training and require enhancements to fully meet user requirements. Accordingly, FEMA has contracted with Apptis Inc. (formerly SETA Corp.), a firm providing systems engineering and technical assistance services, to assess the effectiveness of the Map Mod program's products and services from the perspective of the end users and obtain necessary feedback to be utilized for ongoing program improvement.

Apptis Inc. is seeking volunteers who have received new maps and DFIRMs to help FEMA in this effort. Persons interested in participation in this effort should contact Rahul Johri at [Rahul.Johri@apptis.com](mailto:Rahul.Johri@apptis.com) or call 703-821-5513.



Apptis will select a representative sample of the volunteers and e-mail them a copy of the user feedback questions. Subsequently, a telephone interview will be scheduled at the volunteer's convenience. It is expected that the interview will take 10 – 15 minutes.

If you are interested in assisting FEMA in improving its Map Modernization products and services, please consider volunteering for this end user feedback effort and contact Rahul Johri at [Rahul.Johri@apptis.com](mailto:Rahul.Johri@apptis.com) or call 703-821-5513.

## How Well Trained in Flood Insurance Issues and the NFIP is Your Insurance Agent?

If you have ever had a discussion with an insurance agent about flood insurance and the National Flood Insurance Program then you and I may share the same observation. From many discussions with citizens about flood insurance I have concluded that insurance agents are not as well versed on the subject as one would expect or hope. There can be a variety of valid reasons for this. Regardless, of the reason, if an agent wishes to be more versed in the area of flood insurance and the NFIP, training is available. The FEMA Regional Office provides an annual regional training schedule of workshops for agents to attend. Following is the current schedule for the FEMA Region V states (IL, IN, MI, MN, OH, & WI). The workshops scheduled for Michigan have passed for this fiscal year, but, more will be scheduled for next fiscal year.

If you know agents that might benefit from attending such a workshop and would be interested in being more informed and knowledgeable in the area of flood insurance, please share the following schedule with them. For more information and arrangements to attend a workshop contact the Regional Manager of the NFIP Bureau and Statistical Agent at (708) 326-3072. The manager may be on the road doing workshops so feel free to leave a message for him to call you back. There may be a minimal fee required for attending a workshop. You may also go to the website address of [http://www.fema.gov/business/nfip/a\\_wshop5.shtm](http://www.fema.gov/business/nfip/a_wshop5.shtm) for information and the most current workshop schedule.

Time	Facility/Location	Date
8:30am -12:30pm	Best Western 4343 State Road 26 East Lafayette, IN (765) 447-0575	5/15/2007

<b>Time</b>	<b>Facility/Location</b>	<b>Date</b>
8:30am -12:30pm	IIAI Conference Center 3435 West 96 <sup>th</sup> Street Indianapolis, IN 46268 (800) 438-4424	5/16/2007
8:30am -12:30pm	Sponsored by: Independent Insurance Agents of Indiana Comfort Suites 52939 U.S. 933 North South Bend, IN (574) 272-1500	5/17/2007
8:30am -12:30pm	Sponsored by: Independent Insurance Agents of Indiana Best Western Kelly Inn 100 4th Avenue South St. Cloud, MN 56301 (320) 258-8406	6/5/2007
8:30am -12:30pm	Sponsored by: Minnesota Independent Insurance Agents & Brokers Prairie Conference Center 7500 Flying Cloud Drive, #125 Eden Prairie, MN 455344 (952) 835-4180	6/6/2007
8:30am -12:30pm	Sponsored by: Minnesota Independent Insurance Agents & Brokers Radisson Plaza Hotel 150 S. Broadway Rochester, MN 55904 (507) 281-8000	6/7/2007
8:30am -12:30pm	Sponsored by: Minnesota Independent Insurance Agents & Brokers Courtyard by Marriott 310 South College Bloomington, IN (812) 335-8000	10/9/2007
8:30am -12:30pm	Sponsored by: Independent Insurance Agents of Indiana IIAI Conference Center 3435 West 96th Street Indianapolis, IN (800) 438-4424	10/10/2007
8:30am -12:30pm	Sponsored by: Independent Insurance Agents of Indiana Fort Wayne Marriott 305 E. Washington Center Road Fort Wayne, IN (260) 484-0411	10/11/2007
	Sponsored by: Independent Insurance Agents of Indiana	

Time	Facility/Location	Date
8:30am -12:30pm	Wisconsin Dells Kalahari Resort 1305 Kalahari Drive Wisconsin Dells, WI 54914 (877) 253-5466	10/23/2007
8:30am -12:30pm	Sponsored by: Independent Insurance Agents of Wisconsin Appleton Holiday Inn Select 150 Nicolet Road Appleton, WI 54914 (920) 735-9955	10/24/2007
8:30am -12:30pm	Sponsored by: Independent Insurance Agents of Wisconsin Milwaukee Comfort Suites – Airport 6362 South 13th Street Oak Creek, WI 53154 (414) 570-1111	10/25/2007
	Sponsored by: Independent Insurance Agents of Wisconsin	

## ~ Flood Info ~

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 multiple states. All floods are not alike. Some floods develop slowly, sometimes over a period of days with the water level rising and flowing over the banks of the lake basin or the river/stream channel. 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 appears harmless in dry weather can flood. Every state is at risk for this hazard.

## Floods: Be Clear on Terms

**“Watch”:** There *might* be trouble

**“Warning”:** There *is* trouble

***Familiarize yourself with these terms to help identify a flood hazard:***

***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.

## Things to do During a Flood

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

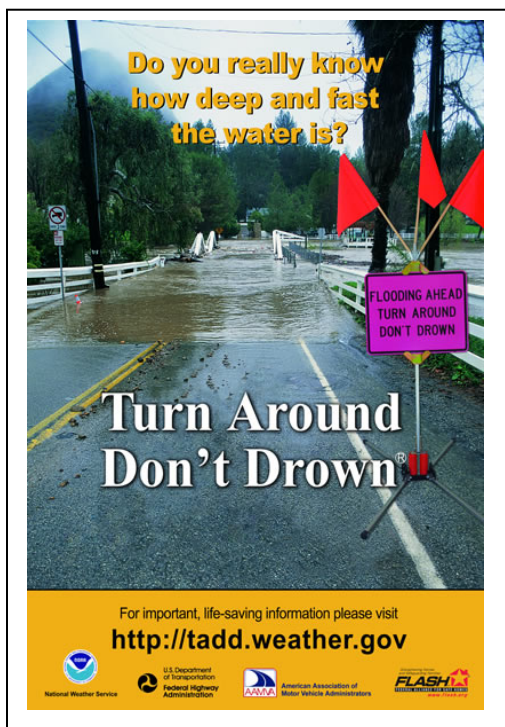
- Listen to the radio or television for information.
- Be aware that flash flooding can occur. If there is any possibility of a flash flood, move immediately to higher ground. Do not wait for instructions to move.
- Be aware of streams, drainage channels, canyons, and other areas known to flood suddenly. 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 in a Flood, Facts

The following are important points to remember when driving in flood conditions:

- 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.

## Be Smart – Be Safe!

## Things to do After a Flood

The following are guidelines for the period following a flood:

- 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.



## Did You Know?

- Floods and flash floods happen in all 50 states.
- Everyone lives in a flood zone. (For more information, [visit the Frequently Asked Questions about Flood Zones](#))
- Most homeowners insurance does not cover flood damage.
- If you live in a Special Flood Hazard Area (SFHA) or high risk area, your mortgage lender requires you to have flood insurance. (To find out if you are in an SFHA, [visit What's Your Flood Risk?](#))
- Just an inch of water can cause costly damage to your property.
- Flash floods often bring walls of water 10 to 20 feet high.
- A car can easily be carried away by just two feet of floodwater.
- Hurricanes, winter storms, and snow melt are common (but often overlooked) causes of flooding.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.
- Federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4% interest, your monthly payment would be around \$240 a month (\$2,880 a year) for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$500 a year (\$33 a month).

- If you live in a low to moderate risk area and are eligible for the Preferred Risk Policy, your flood insurance premium may be as low as \$112 a year, including coverage for your property's contents.
- You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program. [Check the Community Status Book](#) to see if your community is already an NFIP partner.
- It takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the floodwaters start to rise.
- Your home has a 26% chance of being damaged by a flood, if located in the 100-year floodplain, during the course of a 30-year mortgage, compared to a 9% chance of fire.
- Roughly 25% of all claims paid by the NFIP are for policies in low- to moderate-risk communities.
- The average annual U.S. flood loss in the past 10 years ('96-'05) was more than \$2.4 billion.
- When your community participates in the Community Rating System (CRS), you can qualify for an insurance premium discount of up to 45%. [Read more about CRS Ratings.](#)
- The NFIP awarded nearly \$16 billion in flood claims in 2005.
- Since 1978, the NFIP has paid \$31.4 billion for flood insurance claims and related costs (as of 3/31/06).
- Over 5 million people currently hold flood insurance policies in more than 21,000 communities across the U.S.

For more policy and claim statistics, [visit FEMA.gov/business/NFIP](http://www.fema.gov/business/NFIP)

## The Value of Testing Emergency Action Plans (EAPs)

Teresa Schwalbach, PEM  
Emergency Management Coordinator  
Marquette County, Michigan



Have you ever heard this... "It will never happen here." As emergency management coordinators, it is our role to work with the public and private sectors to plan, train, mitigate, and exercise for any type of emergency along with providing training opportunities for/and educating the public. Since 9/11, planning for events has been focused on terrorist attacks. However, our country has been dealing with more domestic terrorism and weather related issues during the last few years. A lesson learned from hurricane Katrina, was that planning ahead is the key to making sure residents, emergency responders and their families, are taken care of during an event.

Back in May of 2003, our area was hit with an event that most would have said, "It will never happen here." An earthen dike, which impounded over nine billion gallons of water, failed unexpectedly, causing three dams downriver to be damaged and two dams destroyed.

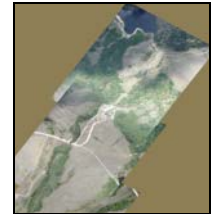
In our professional and personal lives, we know the importance of planning ahead. The same holds true when planning for any type of emergency or disaster situation. As fate would have it, a similar flood scenario was tested in 1998 during a "functional exercise" with dam operators, local officials, emergency management

personnel, emergency response personnel, media, and state and federal agencies. Of course, some of those who participated said this scenario would never happen . . . but it did . . . just not to the extent if one of the bigger dams had breached. Because of pre-planning and exercising, the response during this event went very well. All participants knew what their roles were and went to work. They were prepared prior to the event.



It seems these days we do a lot of planning and exercising almost to the point of being burned out, but we cannot plan and exercise enough. Emergency plans and personnel are always changing and by keeping plans updated and exercising them allows everyone to be prepared ahead of time and know what they need to do when a situation presents itself.

During our event, there were a lot of lessons learned. The major lesson was that the dam owner's emergency action plan was vital. Coordination with all involved was also an important part because we all knew who we were dealing with. Accurate inundation maps were invaluable. Our emergency operations center included representatives from the dam owner's. This is a must in an Emergency Operations Center (EOC). They kept us informed on what was water levels were and when they were to reach the population of the city. This allowed emergency responders to focus on the areas of evacuation that needed to take place. Turf wars during an event do not work. Problems and issues should be worked out ahead of time. It does not do anyone any good; especially during an emergency, to worry about personality or turf issues. We are all there to respond and help the residents of our community. Real time information was also provided to local residents on a regular basis to keep them from inundating the EOC with phone calls and from going to the dams down stream to see the water.



The importance of testing your EAP and working with your emergency management coordinator is crucial. Face to face contact on a regular basis allows trust and coordination between each other to make it easier to deal with the situation.

As an emergency management coordinator, I cannot stress enough the importance of planning ahead, not only on a professional level, but on a personal level as well. Do not assume that since you live in a small community or do not have any major infrastructure, nothing will happen. It will. It doesn't have to be a terrorist or weapons of mass destruction type of event. It could be a power failure, major snow storm, or tornado, or even an event at a school or activity. Be prepared and get to know the emergency response personnel in your area. Become a member of a local committee that these people attend. You will find that if/when you do have an event, working with someone you are familiar with is much better than working with someone whom you are not.

## 2007 MSFA Conference New Venue – Well Done!

The 20<sup>th</sup> annual Michigan Stormwater-Floodplain conference was held at the Amway Grand Plaza Hotel in Grand Rapids, Michigan February 20 through the 23<sup>rd</sup>. 110 persons registered for the conference. The program features included a floodplain management/National Flood Insurance Program refresher course given by PBS&J Consulting of Beltsville, Maryland on the first day of the conference. The refresher was geared toward preparations for those individuals intending to take the Certified Floodplain Manager (CFM) exam the

following morning. The exam was proctored before the main conference opened. Sixteen persons sat for the refresher, and nine took the exam.

The main conference program featured 16 presentations covering a variety of subject areas such as floodplain construction requirements, the NFIP community rating system, the flood insurance side of the NFIP, drainage and soil erosion technology, relationship of emergency management to floodplains and mitigation planning,

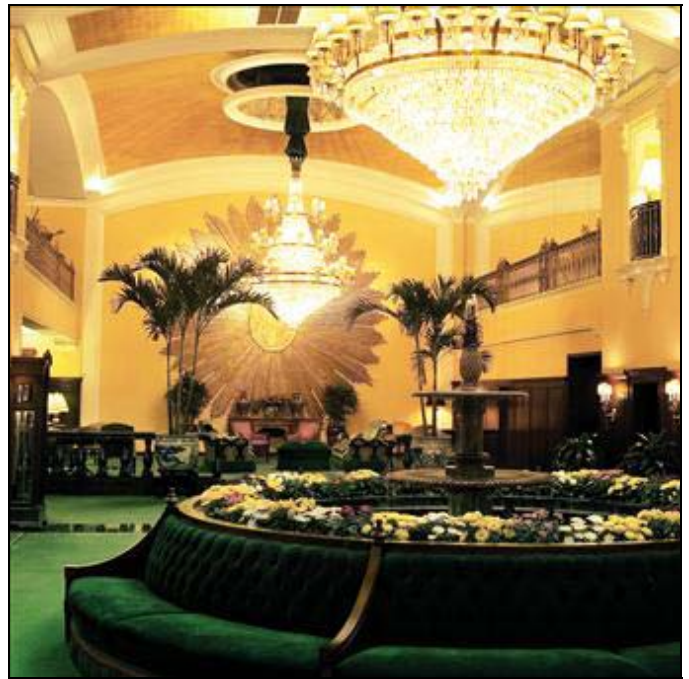
rain garden and stormwater management technologies, roof garden technologies, and real life experiences and observations in Katrina aftermath.

The conference evaluations indicated a high satisfaction with the program content, schedule, food, and facilities. Many suggestions were received for subject areas to consider for next year's program. Several suggestions were made for the planning committee to consider when designing next year's conference that should

produce an improved conference next year. So, feel free to pass the word on to your fellow members that did not attend this year and to other community leaders you believe would benefit by attending the annual conference. **Next year's conference will again be at the Amway Grand Plaza Hotel in Grand Rapids and is scheduled for March 18-21, 2008.**

### Great Administrative Support and Superb Facilities

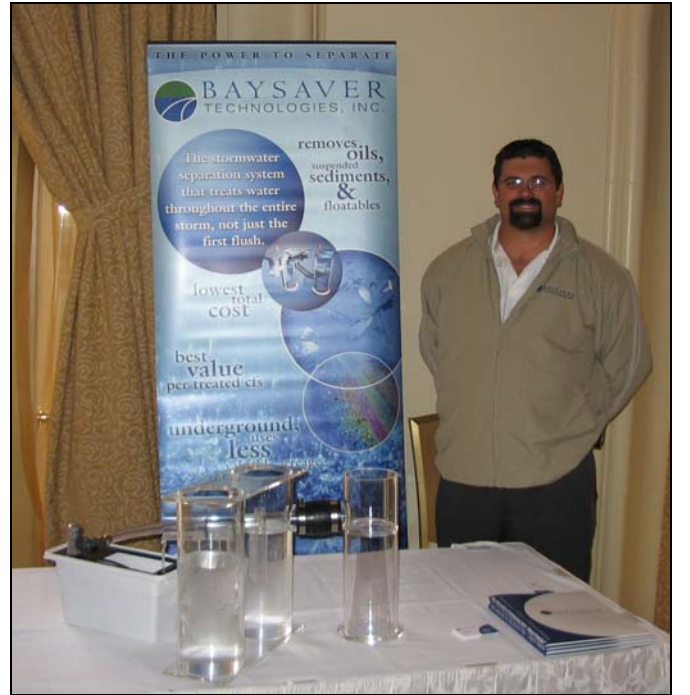




**Excellent Food, Friendly Service, & Dedicated MSFA Members**



## Very Supportive and Invaluable Exhibitors





## 2006 CFMs Recognized



***Pictured CFMs left to right:  
Dave Gerczak, Tom Smith,  
Mark Walton, Gregory  
Hoffman, Daryl Poprave,  
Brent LaVanway, Michael  
Marks, James Abron***

At the 2007 20<sup>th</sup> Annual Michigan Stormwater-Floodplain Association (MSFA) Conference, 15 persons were acknowledged for successfully passing the Association of State

Floodplain Managers Certified Floodplain Manager (CFM) exam during the past year.

The acknowledgement took place during the general membership meeting luncheon with each person being called upon to receive a certificate plaque from George Hosek, Executive Director for the MSFA. The following were acknowledged this year by the MSFA:

James Abron Jr., P.E., CFM  
Alicia Askwith, P.E., CFM  
Michael Beebee, P.E., CFM  
David Gerczak, CFM  
Gregory Hoffman, P.E., CFM  
Timothy Inman, P.E., CFM  
Brent LaVanway, P.E., CFM  
Michael Marks, P.E., CFM

Daryl Poprave, CFM  
Tom Smith, P.E., CFM  
Rob Stiverson, P.E., CFM  
Michael Townley, P.E., CFM  
Joseph Vaglica, CFM  
Larry Voice, CFM  
Mark Walker, R.F., CFM

## Question and Answer

**Q:** Are NFIP-participating communities required to use the FEMA Elevation Certificate to verify compliance?

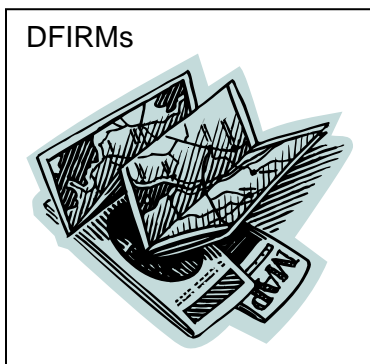
**A:** Under the NFIP, communities are required to obtain the elevation of the lowest floor (including basement) of all new and substantially improved structures within the special flood hazard area and maintain a record of all such information [44 CFR 60.3(b)(5)]. The community's records need to have official documentation of what elevation all new and substantially improved structures in special flood hazard areas have been built to. This will demonstrate compliance with floodplain management construction elevation requirements of the state construction code, which represents Michigan's minimum NFIP elevation requirements.

The NFIP does not dictate that its Elevation Certificate must be used; however, its use will help satisfy the community's required recordkeeping, and it will also facilitate the property owner in obtaining flood insurance, since the information included in the FEMA Elevation Certificate is information used in determining a specific flood insurance rate for individual structures. The use of the FEMA Elevation Certificate will also help a community qualify for points under the Community Rating System (CRS).

**Q:** When is the best time to start tracking compliance with floodplain management construction required elevations on new or substantially improved structures?

**A:** Frequent inspections during the construction phase is the most effective way to ensure compliance. The best time is as soon as the construction resulting in a regulated structural elevation has been set and/or completed. In other words, when forms have been placed for concrete pour, or when the structural members have been permanently placed. At early stages, forms and structural support members can obviously be adjusted for less expense than after the whole structure is completed. The state residential and building construction codes require foundation and floodplain inspections. The floodplain inspections shall be made upon placement of the lowest floor, including basement, and prior to further vertical construction. The building official shall require submission of documentation, prepared and sealed by a registered design professional, of the elevation of the lowest floor, including basement.

## FEMA's New DFIRMs for Cass and Lapeer Counties Go Effective



September 5, 2007 and September 28, 2007 are DFIRM days for Cass and Lapeer County communities, respectively. FEMA's recently finalized new digital flood insurance rate maps will go into effect on those days. Federally regulated lenders must require mortgagors to purchase national flood insurance to protect the value of their mortgages from flood damages based on these maps. How do communities fit into this picture?



Cass and Lapeer County communities are key participants in protecting people and property from flooding losses. Property owners will not be able to obtain national flood insurance unless their community is participating in the NFIP and the community has legally adopted the new flood maps. This affects residential and commercial new and existing mortgages, refinancing, and home equity loans. Mortgagors with structures located within the FEMA identified 1% chance floodplain must obtain flood insurance. Failing to do so will give cause for lenders to exercise an option of force-placing insurance coverage on existing loans for floodplain structures.

Communities currently participating in the NFIP have until the date their maps become effective to adopt the new maps and avoid being suspended from the NFIP. A suspension will mean mortgages from federally regulated lenders will not be available, current NFIP policies will not be renewed upon expiration, and many federal disaster monies will not be available if a disaster declaration due to incidents such as flooding or tornadoes is made.

Five Cass County communities are currently participating in the NFIP and sixteen are not. Eighteen Lapeer county communities are NFIP participants and twelve are not. Non-participating communities will have an additional six months to adopt the new DFIRMs and enroll in the NFIP.

## FEMA Map Mod Scoping Meetings for 19 Counties This Year

Flood hazard map modernization studies will begin in fiscal year 2007 for the following Michigan counties:

Branch	Jackson	Oceana
Calhoun	Lenawee	Osceola
Grand Traverse	Manistee	Shiawassee
Gratiot	Mason	St. Joseph
Hillsdale	Monroe	Van Buren
Ionia	Muskegon	
Isabella	Newaygo	

FEMA will begin conducting a flood insurance study and the production of new flood hazard maps for each county. The process for each county-wide study will take about two years to produce new digital flood hazards maps that each community within a county can use for managing safe floodplain use and development throughout their jurisdictions. Each study will commence by FEMA's scheduling of a project scoping meeting, locally for each county. Each community within each county will be invited by FEMA to attend the meeting and assist in developing a study to identify and prioritize efforts in mapping potential flood risks for each community throughout each county. This is a community's opportunity to get involved and be a critical and effective partner in the production of their flood hazard maps being sponsored by FEMA.

Inquiries about this process for each one of the above listed counties can be made by contacting Les Thomas, NFIP Coordinator, MDEQ, Land and Water Management Division, PO Box 30458, Lansing, MI 48909, [thomasl@michigan.gov](mailto:thomasl@michigan.gov), 517-335-3448.



The Association of State Floodplain Managers will convene our 31st annual gathering--the world's largest and most comprehensive floodplain management conference--the week of June 3-8, 2007, in Norfolk, Virginia. We invite you to share your experiences with local, state, and federal officials, industry leaders, consultants, and other interested parties by presenting a paper relevant to our theme, "Charting the Course to New Perspectives in Floodplain Management".

Norfolk is beset with miles of lake, river, and bay shoreline, with the Atlantic coast nearby, so "Charting The Course" is a relevant theme in keeping with its unique nautical legacy. For floodplain managers, it means tracking the progress and making critical decisions for approaching storms, hurricanes, tornadoes, and other such tempests. It also represents the increasing trends in human migration and development in flood-prone areas. Plus, it can signify taking charge of your career by surrounding yourself with the best in the business and gleaning all you can to better do your job! Throughout the week, 180 of the industry's experts will conduct plenary and concurrent sessions and share the state of the art in techniques, programs, and resources to accomplish flood mitigation, watershed management, and other community goals. A three-day comprehensive exposition features the materials, equipment, accessories, and services vital to get the job done. Supplementary technical field tours and workshops provide in-depth training. Numerous networking activities offer additional opportunities to learn from each other.

Association Office

2809 Fish Hatchery Road, Madison, WI 53713, Phone: 608-274-0123, Fax: 608-274-0696  
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# CHAPTER MEMBERSHIP MICHIGAN STORMWATER-FLOODPLAIN ASSOCIATION MEMBERSHIP FORM

Name \_\_\_\_\_ Representing \_\_\_\_\_  
 Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_  
 Telephone (    ) \_\_\_\_\_ E-mail \_\_\_\_\_ New \_\_\_\_ Renewal \_\_\_\_

**MICHIGAN STORMWATER-FLOODPLAIN ASSOCIATION CHAPTER RENEWAL = \$35.00 per calendar year.**  
 Please complete this portion for state association membership. The state association has no provision for accepting credit cards. Questions may be directed to Roger S. Clark, MSFA Treasurer, 517-335-3184 or msfatreas@hotmail.com . Please mail this form and your check to P.O. Box 14265, Lansing, MI 48901-4265.

<p>Editor: Les Thomas          Articles are by the Editor unless noted otherwise.</p> <p>For questions, comments, or information, contact:</p> <p>Les Thomas          MDEQ          LWMD          P.O. Box 30458          Lansing, MI 48909-7958          Telephone: 517-335-3448          Fax: 517-373-6917          e-mail: thomasl@michigan.gov</p>	<p>The MDEQ will not discriminate against any individual or group on the basis of race, sex, religion, age, national origin, color, marital status, disability, or political beliefs. Questions or concerns should be directed to:</p> <p>MDEQ          Office of Personnel Services          P.O. Box 30473          Lansing, MI 48909</p>	<p>This newsletter is supported by funding under a Cooperative Agreement with the Federal Emergency Management Agency. The substance and findings are dedicated to the public. The MDEQ, LWMD, is solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the federal government.</p>	<p>Printed by Authority of Part 31, Water Resources Protection, of the Natural Resources and Environmental Protection Act, 1994 PA 451, as amended.</p> <p>Total Number of Copies          Printed: 2,800          Cost Per Copy: \$ .75          Total Cost: \$2,091.18</p> <p style="text-align: right;"><b>EQC2760</b></p>
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**Department of Environmental Quality  
Land and Water Management Division  
P.O. Box 30458  
Lansing, MI 48909-7958**

## **Flood News for Michigan Floodplain Managers**

**A Newsletter of the  
Land and Water Management Division  
Michigan Department of Environmental Quality**