

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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Michigan Stormwater-Floodplain Association 2008/2009 Scholarship Application

The Michigan Stormwater-Floodplain Association (MSFA) is the Michigan Chapter of the Association of State Floodplain Managers (ASFPM). MSFA began in 1987 to promote the common interest in floodplain and stormwater management, enhance cooperation among various local, state, and federal government agencies, and encourage effective and innovative approaches to managing the State's floodplain and stormwater management systems. The Association's mission is to mitigate the losses, costs, and human suffering caused by flooding and to promote wise use of the natural and beneficial functions of floodplains. MSFA supports comprehensive nonstructural and structural management of Michigan's floodplains and related water resources and the concept of "No Adverse Impact". MSFA members represent local, state, and federal government agencies, citizen groups, private consulting firms, academia, the insurance industry, and lenders. MSFA's goals are to help the public and private sectors:

1. Reduce the loss of human life and property damage resulting from flooding.
2. Preserve the natural and cultural values of floodplains.
3. Promote flood mitigation to prevent the loss and encourage wise use of floodplains.
4. Avoid actions that exacerbate flooding and/or stream degradation.
5. Promote a watershed approach to stormwater management.
6. Promote the use of best management practices to minimize accelerated erosion and control sedimentation.

Applicant Criteria:

1. Full time Junior, Senior, or Graduate Student in Biosystems, Civil, or Environmental Engineering, or related Natural Resources Planning program with a specialization related to the mission and goals of the MSFA.
2. Have a cumulative grade point average of 3.0 or above at the end of Spring Semester 2008.

Along with this completed form you **MUST** also attach:

1. A copy of your program of study showing courses remaining and a photocopy of your transcript.
2. A current resume that includes a statement of your career objectives and your graduation date.
3. A one-page typed essay highlighting your academic achievements, extracurricular activities, past and present work experiences, the occupation you propose to pursue upon graduation, and your commitment to the mission and goals of the MSFA.
4. Letter of recommendation from a faculty of your department.

The academic year 2008/2009 award amount is \$1,500. Applicants can expect a response by December 18, 2008.

Questions may be directed to any MSFA Board Member listed under Contacts at <http://mi.floods.org>. Scholarship recipients will be recognized at the MSFA Annual Conference, March 10-13, 2009, Double Tree Hotel, Bay City, Michigan. Awardees are encouraged to participate in the full conference as a MSFA guest.

Name (last, first, middle): _____

Local Address: _____

Permanent Address: _____

Local Phone: _____ E-mail: _____ University Attending: _____

Do you currently receive any type of financial aid? (Please circle) Yes No

Have you received any other scholarships awards for academic year 2008/2009? Yes No

If yes to either, describe financial aid package and/or scholarship award received on a separate page and attach it to your application.

Applicant's Signature: _____ Date: _____

APPLICATIONS MUST BE POSTMARKED BY: Monday, November 3, 2008

Mail to: MSFA, PO Box 14265, Lansing, MI 48901-4265

NATION'S FLOODPLAIN MANAGERS MEET IN RENO-SPARKS, NEVADA

The Association of State Floodplain Managers (ASFPM) convened the nation's flood protection experts at its 32nd annual national conference in Reno-Sparks, Nevada, May 18-23, 2008, at the John Ascuaga's Nugget Hotel. The largest organization of floodplain managers in the world, ASFPM represents 11,000 flood hazard reduction practitioners and 27 State Chapters throughout the U.S. and beyond. Nearly every state in the U.S. was represented, as well as a number of internationals.

This year's theme "A Living River Approach to Floodplain Management," inspired more than 1,300 government and private professionals with techniques to mitigate the effects of flooding before floodwaters rise, the surest and most effective option for reducing the effects of future flooding. This premiere flood management training event in the country drew floodplain managers and planners from local/state/regional/federal government, as well as engineers, consultants, researchers, academia, insurance and non-profit organization experts involved in floodplain mapping, mitigation, response and recovery, and related disciplines. Particular attention was paid to national flood risk policy and risk communication.

ASFPM Chair Al Goodman, Mississippi, notes that annual flood damages in the nation continue to

increase, despite billions of dollars spent on flood control projects and numerous advances in non-structural floodplain management. ASFPM believes flood damages are increasing unnecessarily and continues to advance the No Adverse Impact (NAI) strategy for floodplain management. The NAI approach, introduced in June 2000, is premised on balancing structural and non-structural flooding solutions in a manner that will not cause additional flood damage on other properties. ASFPM's NAI Community Status Report, NAI Case Studies, and the NAI Toolkit (all available at www.floods.org) outline how communities can implement No Adverse Impact approaches and detail how some communities have already incorporated NAI approaches supporting sustainable community initiatives to reduce the devastation caused by natural disasters. A key activity at each ASFPM national conference is to recognize national excellence in flood hazard management; there are ten award categories at state, local, and individual levels. Visit ASFPM website for the categories and recipients.

The ASFPM website at www.floods.org contains more information about the conference, awards, NAI, and ASFPM.

Next year's conference is scheduled for June 7-12, 2009 at the Rosen Center Hotel in Orlando, Florida.

Special Note to Community Leaders in the Following Counties

Would you and/or citizens in your community like to have a reliable source of information to help you identify areas throughout the community that are susceptible to flood hazards? If the answer is yes, please read the following.

The FEMA, along with its map development firm of PBS&J, has recently initiated efforts to develop new digital flood hazard maps for the following counties:

Alpena	Emmet
Antrim	Gladwin
Charlevoix	Iosco
Cheboygan	Leelanau
Chippewa	Menominee
Clare	Marquette
Delta	Roscommon
Dickinson	Wexford

This effort has begun by holding scoping meetings in May and June within each of the above listed counties. Officials from all communities within the individual counties were invited to participate. The meetings were

designed to provide an overview of the FEMA Map Modernization process and facilitate the exchange of information about where efforts should be expended to revise and develop the new digital flood hazard maps for waterbodies within each county.

Community leader representation at the scoping meetings varied greatly from one county meeting to another. All information that was shared with FEMA by the attending officials will be part of the development process for production of the new maps within each county. The overall process from the scoping meetings to the effective date of the new digital flood hazard maps will be a two- to three-year period.

If your community missed out on this first step in the process (the scoping meetings), it is not too late to become an effective participant to assist in producing improved and more effective flood hazard maps for your community. Contact for staying or getting involved can be made with the map contracting firm of PBS&J in Beltsville, Maryland, by contacting James Meador at jmeador@pbsj.com or 301-210-5156. Information is also available by contacting Les Thomas, NFIP Coordinator, Michigan Department of Environmental Quality, thomasl@michigan.gov , 517-335-3448.

Five counties (Berrien, Cass, Lapeer, Macomb, and Oakland) have already completed this process and now have new digital updated flood hazard maps, while several other counties are at various stages of the process.

E-Day for Livingston and Huron County Communities

E-Day, as in effective dates, when the new FEMA digital flood insurance rate maps (DFIRMs) go into effect for each community in Livingston and Huron Counties, is near. The Livingston County maps become effective September 17, 2008, and the Huron County maps become effective December 2, 2008. It has taken approximately two years of effort by FEMA and its map contracting firms of Stantec and PBS&J to produce these county-wide DFIRMs in final form. Communities within each county now have an obligation to consider adopting these maps as the basis for managing all development within their community jurisdictions; specifically within identified flood-prone areas. The application of flood-prone building construction criteria is dependent upon a community's adoption of FEMA's flood hazard maps.

Such map adoption consideration will also involve a decision to participate in the National Flood Insurance Program (NFIP). Seven communities are currently participating in Livingston County, and in Huron County there are 13 participating communities. Participation in the NFIP is contingent upon adopting the current effective FEMA flood hazard maps. Participating communities have until the effective date for each county to complete the administrative adoption process for the new maps. Currently non-participating communities have one year from the

effective date to enroll in the NFIP and complete the administrative enrollment process, which requires the adoption of the new flood hazard maps. Failure to do so will make national flood insurance unavailable to citizens and also make citizens' businesses and the community ineligible for certain federal disaster assistance programs.

An NFIP-participating community's failure to complete the map adoption process by the due date will result in immediate suspension from the NFIP. Suspension will result in existing flood insurance policies not being renewed and new policies not being written. There are currently 381 policies with a total protection coverage of \$76.7 million in Livingston County, and 165 policies with a total protection coverage of \$18.5 million in Huron County.

Assistance and guidance in completing the map adoption process and enrolling in the NFIP is available by contacting Les Thomas, NFIP Coordinator, Michigan Department of Environmental Quality, Lansing, Michigan, thomasl@michigan.gov , 517-335-3448. **Please have your map adoption process complete 30 days before the effective date. This will allow time for final state review and forwarding to the FEMA.**

This Is the Map Service Center

By Susan Bernstein, FEMA

Are you looking for information about flood maps? Do you need a FIRMette? Do you know what a FIRMette is? Answers to these and other questions are on the FEMA website in the **FEMA Map Service Center (MSC)**. This website has information for renters and homeowners, real estate and insurance agents, engineers, surveyors, and others.

One-Stop Shopping

Many of the resources available at the MSC site can be downloaded without a fee. Although paper Flood Insurance Rate Maps (FIRMs) will cost the buyer, various electronic maps (FIRMettes) are available to view and print for free. The price is reasonable for products that are available at a cost, and some users may be exempt from paying some of the costs.

One of the most useful aspects of the MSC website is the Public Flood Map (the first option shown in the Product Search box at the upper left corner of the screen). All users need to do is enter their full address to see the FIRM for their area. Map viewing features include a zoom in and out and movement from North, West, South, and East. The MSC site also includes links to the NFIP Community Status Book and the FEMA Flood Map Status page.

Besides creating tailored flood maps, you can also find Digital FIRM (DFIRM) Databases, a DFIRM Viewer, and links to documents, publications, and forms related to mapping.

Are you looking for the definitions of FEMA flood zone designations? You can find these on the MSC website. Are you looking for information on Letters of Map Change (LOMC)? You'll find it on the MSC website, too.

Updates to Mapping Products

The MSC has a program that allows users to receive the most current revisions to maps as soon as they become available. You can choose to receive the latest maps for the entire U.S., a state, or even a county. The MSC offers subscriptions for CMAL (as received), FMSIS (monthly), and LOMC (bi-monthly). To learn more about these programs or enroll, contact the MSC Customer Service Department at 1-800-358-9616. *Susan Bernstein is the Editor of Watermark and also works with NFIP Legislation issues.*

Updated Map Change Application Forms Available Online

FEMA has recently updated the forms required for Letters of Map Change (LOMCs) and posted the forms in the FEMA Library at www.fema.gov/library. Below is a description of each form, the type of LOMC they are used for, and the link to the Resource Record in the FEMA Library.

MT-EZ

This application form is used for single residential lot or structure amendments to National Flood Insurance Program maps. It is used to request that FEMA remove a single structure or a legally recorded parcel of land or portions thereof, described by metes and bounds and certified by a Registered Professional Engineer or Licensed Land Surveyor, from a designated Special Flood Hazard Area via Letter of Map Amendment, or LOMA. The

MT-EZ form is a condensed version of the MT-1 application form. The MT-EZ application and instructions can be downloaded from the FEMA library at www.fema.gov/library/viewRecord.do?id=2328

MT-1

This application form is used for conditional and final LOMAs and Letters of Map Revision Based on Fill, or LOMR-Fs. It is used to assist requesters (community officials, individual property owners, and others) in gathering the information that FEMA needs to determine whether property (i.e., structure(s), parcel(s) of land) is likely to be flooded during the flood event that has a 1-percent chance of being equaled or exceeded in any given year (base, or 100-year, flood). The forms in this

package may be used for property that has been inadvertently included in a V zone or the regulatory floodway. However, if the property is to be removed from a V zone, it must not be located seaward of the landward toe of the primary frontal dune. The MT-1 application and instructions can be downloaded from the FEMA Library at www.fema.gov/mt-1-application-forms-instructions

MT-2

These application forms are for conditional and final Letters of Map Revision. It is used for revisions to effective Flood Insurance Study reports, Flood Insurance Rate Maps, or Flood Boundary and Floodway Maps by individual and community requesters. These forms will provide FEMA with assurance that all pertinent data relating to the revision are included in the submittal. They also will ensure that:

- (a) the data and methodology are based on current conditions;

- (b) qualified professionals have assembled data and performed all necessary computations; and
- (c) all individuals and organizations affected by proposed changes are aware of the changes and will have an opportunity to comment on them. The MT-2 application and instructions can be downloaded from the FEMA Library at <https://www.fema.gov/mt-2-application-forms-and-instructions>

The FEMA Library

In addition to the resources described above, an array of other useful FEMA, National Flood Insurance Program, and Map Mod resources can be viewed or downloaded from the FEMA Library at <http://www.fema.gov/resource-document-library>
Source: Sheila Norlin, (703) 317-3054

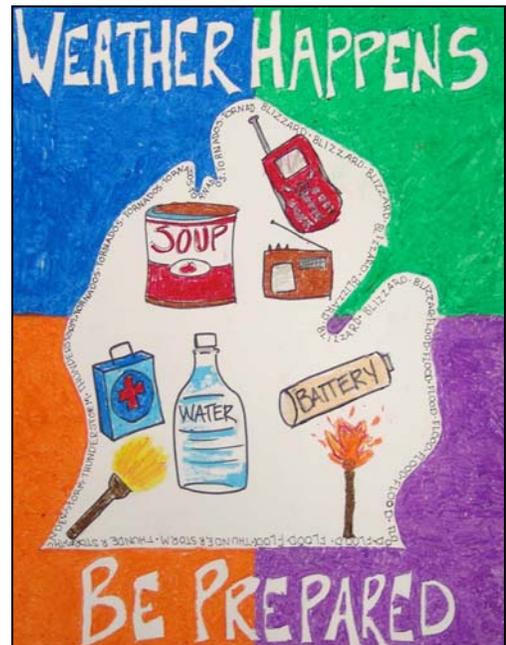
MT-2, MT-1, and MT-EZ Form Instructions

2008 Severe Weather Poster Contest Winners

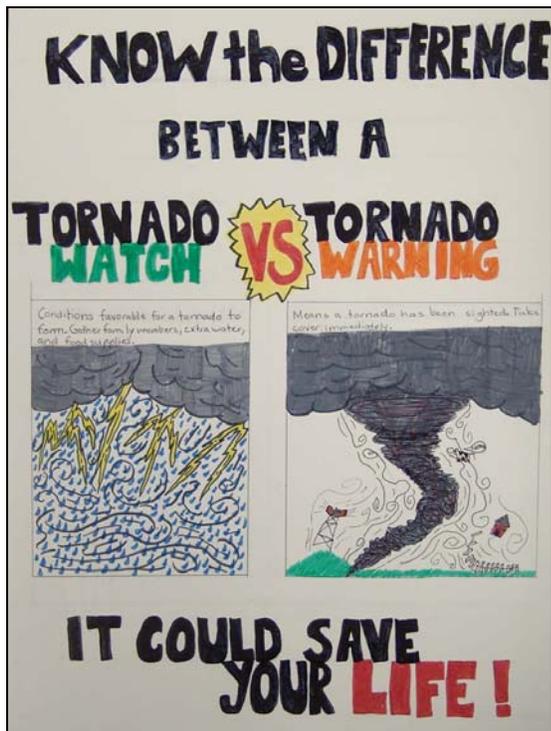
From Michigan State Police Emergency Management and Homeland Security Division Website



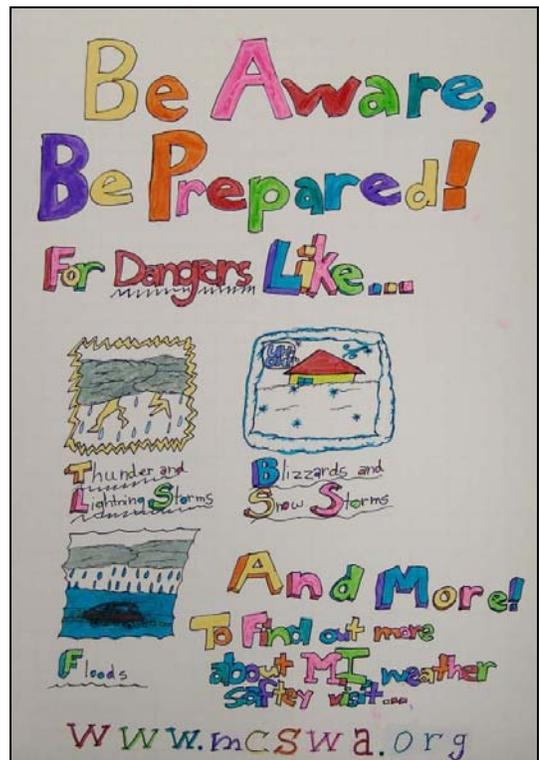
1st Place Lisa Ludtke



2nd Place Anneke Lehmann



3rd Place Max Ertzbischoff



Honorable Mention Carlie Sleeman

One of the most successful activities of the Michigan Committee for Severe Weather Awareness is its poster contest for severe weather awareness. This contest is open to any Michigan student enrolled in fourth or fifth grade. We received over 1,200 entries for the 2008 contest. The artwork portrayed above is from this year's contest winners.

The committee is grateful for the continued support it receives from its member organizations, especially for the generous contributions of State Farm Insurance in supporting the development of this Severe Weather Awareness Week poster campaign. Their partnership and participation on the committee contribute significantly to accomplishing the committee's goal of increasing the public's awareness of severe weather.

Because of the committee's efforts in developing the severe weather poster contest and several hazard awareness campaigns to inform Michigan residents of the importance of being prepared for severe weather, the Michigan Committee for Severe Weather Awareness received the National Weather Association's Public Education Award for the year 2000. The NWA Public Education Award

is presented annually to an individual, group, or organization providing significant contributions to increase the public's weather awareness.

The Michigan Committee for Severe Weather Awareness, formed in 1991, works to improve the public's awareness of severe weather events in Michigan. It provides educational information through a variety of activities to foster increased preparedness and protection from the effects of severe weather.

The committee is comprised of the following organizations: The National Weather Service, Michigan State Police Emergency Management Division, Michigan Department of Environmental Quality, American Red Cross, Michigan Emergency Management Association, Michigan Association of Broadcasters, WDIV-TV, Michigan Insurance Information Association, State Farm Insurance, Michigan Earth Science Teachers Association, and the Office of Highway Safety Planning.

Additional information and posters from past winners can be found at the Michigan State Police web site.

Are You at Risk of Being Flooded?

Your local floodplain manager, building official, city engineer, or planning and zoning administrator can typically tell you whether you are in a flood or other hazard area. Your local community official is also often a good source of information on how to protect yourself, your house, and your property from flooding and other hazards.

Ways to protect your house and property from flooding

Basement flood protection can involve a variety of changes to your house and property – changes that can vary in complexity and cost. You may be able to make some types of changes yourself. Complicated or large scale changes or those that affect the structure of your house or its electrical wiring and plumbing should be carried out only by a professional contractor licensed to work in your state, county, or city.

Some examples of flood protection

Raise or floodproof heating, ventilating, and air conditioning equipment. In flood-prone houses, a good way to protect HVAC equipment is to elevate it above the areas that flood. Another method is to leave the equipment where it is and build a concrete or masonry block flood wall around it.

Install sewer backflow valves. In some flood-prone areas, flooding can cause sewage from sanitary sewer lines to back up into houses through drainpipes. Sewage backup not only causes damage, but also creates health hazards. Backflow valves have a variety of designs ranging from simple to complex. This is something that only a licensed plumber or contractor should do.

Anchor fuel tanks. Unanchored fuel tanks can be easily moved by floodwaters. One way to anchor a tank is to attach it to a large concrete slab whose weight is great enough to resist the force of floodwaters. Elevate tanks to a minimum of at least one foot above the base flood elevation (BFE). Floating and/or damaged tanks pose serious threats not only to you, your family, and your house, but also to public safety and the environment.

Raise electrical system components. Any electrical system component, including service panels (fuse and circuit boxes), meters, switches, and outlets, are easily damaged by floodwaters. All components of the electrical system, including the wiring, should be raised at least one foot above the base flood elevation (BFE).

Raise washers and driers. Washers and driers can easily be damaged in a flood. In order to prevent this from happening, utilities can be placed on cinder blocks one foot above the base flood elevation (BFE).

Add a sump pump in your basement. Sump pumps can help keep groundwater from entering your home's interior.

Cut drywall so that it is one half to one inch off the floor. This is especially important in basements. Concrete floors commonly absorb ground moisture – especially in winter months. That moisture can wick up the wallboard if it's touching the floor, allowing mold to grow out of sight within the walls. (You can hide the gap with wood or rubberized floor trim.)

Don't forget to buy flood insurance. Flood insurance provides year-round financial protection and improves your ability to quickly recover when severe storms strike and cause unexpected flooding. Call your local insurance agent or 1-800-720-1090 to reach National Flood Insurance Program specialists.

It Can Happen to You – Are You Prepared?

The spring and early summer weather and flooding events in the Northeast and Midwest have been common items of conversation with many. The storm events have impacted thousands of people more than many can or want to imagine. Even though Michigan does not have the Mighty Mississippi to live in concert with, its citizens can still be faced with the pain and agony directly associated with flood damages and losses. High

winds, deluges, and resultant flooding in various areas of Michigan's lower peninsula caused many to share to some degree in what many Midwesterners have fought against this year to save their homes and lives.

Michigan flood risks may not be as extensive as those in the Midwest but, when the bad weather stars align, the end results can be just as bad. Throughout the lower peninsula, high winds and deluges caused downed power lines, causing power outages, causing sump pumps to stop, causing basements to flood. Wet paneling, wall board, and insulation is the same whether it is from water flowing overland from a stream and dumping into a basement window or coming in through the sump pump. I was very fortunate to be home when the power went out in our area and fortunate to have a generator that ran as needed to power the sump and avoid water damage in my basement for our 24-hour outage. There were times when the pumpage was hardly enough to keep even with the inflow. I was more fortunate than others and was without power for only 24 hours. Many in our area were without power for up to four days. Neighbors away for the weekend returned home to the shock and misery of flooded basements. And, the worst of the worst, a mother lost her life when the high winds turned an RV over onto her – the mother of one of my daughter's friends.

These unfortunate matter-of-course experiences on behalf of Mother Nature are begrudgingly dealt with, and the affected recover the best they can. Are you prepared to deal with such a hazard event? I was not as prepared as I wished I would have been. I didn't have extra flashlight batteries, and the ones I had were 50 percent at best. The glass globe and mantles on my lantern were broken, and I did not have a supply of propane canisters to power the lantern. I did not have a stock of potable water in the fridge or on the shelf. All the while I was bailing out the sump pit, first by hand and then with the generator. I was thinking I should get smarter and be more prepared for the next event. I am gaining on that. I have emergency totes now and am stocking them with emergency items of need for the next time.

See the following articles for ideas in what you can do to be more prepared.

Prepared for an Emergency?

In most type of emergency situations, there are common basic human needs that can be pre-planned for and ultimately make the survival period more bearable and maybe even a matter a living rather than dying. When preparing for a possible emergency situation, it is best to think first about the basics of survival: **fresh water, food, clean air, and warmth.**

Through its Ready Campaign (Ready), the U.S. Department of Homeland Security educates and empowers Americans to take some simple steps to prepare for and respond to potential emergencies, including natural disasters and terrorist attacks. Ready asks individuals to do three key things: Get an emergency supply kit, make a family emergency plan, and be informed about the different types of emergencies that could occur and their appropriate responses.

All Americans should have some basic supplies on hand in order to survive for at least three days if an emergency occurs. Following is a list of some basic items that every emergency supply kit should include. However, it is important that individuals review this list and consider where they live and the

unique needs of their family in order to create an emergency supply kit that will meet these needs. Individuals should also consider having at least two emergency supply kits: one full kit at home and smaller portable kits in their workplace, vehicle, or other places they spend time.

Recommended items to include in a basic emergency supply kit:

- **Water**, one gallon of water per person per day for at least three days, for drinking and sanitation
- **Food**, at least a three-day supply of non-perishable food
- Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries for both
- Flashlight and extra batteries
- **First aid kit**
- Whistle to signal for help
- **Dust mask**, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
- Moist towelettes, garbage bags, and plastic ties for personal sanitation

- Wrench or pliers to turn off utilities
- Can opener for food (if kit contains canned food)
- Local maps

Additional items to consider adding to an emergency supply kit:

- Prescription medications and glasses
- Infant formula and diapers
- Pet food and extra water for your pet
- Important family documents such as copies of insurance policies, identification and bank account records in a waterproof, portable container
- Cash or traveler's checks and change
- Emergency reference material such as a first aid book or information from <https://www.ready.gov/>
- Sleeping bag or warm blanket for each person. Consider additional bedding if you live in a cold-weather climate.
- Complete change of clothing, including a long sleeved shirt, long pants, and sturdy shoes. Consider additional clothing if you live in a cold-weather climate.
- Household chlorine bleach and medicine dropper. When diluted nine parts water to one part bleach, bleach can be used as a disinfectant. Or in an emergency, you can use it to treat water by using 16 drops of regular household liquid bleach per gallon of water. Do not use scented, color safe, or bleaches with added cleaners.
- Fire Extinguisher
- Matches in a waterproof container
- Feminine supplies and personal hygiene items
- Mess kits, paper cups, plates and plastic utensils, and paper towels

- Paper and pencils
- Books, games, puzzles, or other activities for children
- One gallon of water per person per day, for drinking and sanitation.
- Children, nursing mothers, and sick people may need more water.
- If you live in a warm weather climate, more water may be necessary.
- Store water tightly in clean plastic containers such as soft drink bottles.
- Keep *at least* a three-day supply of water per person.
- Store *at least* a three-day supply of non-perishable food.
- Select foods that require no refrigeration, preparation, or cooking and little or no water.
- Pack a manual can opener and eating utensils.
- Avoid salty foods, as they will make you thirsty.
- Choose foods your family will eat.
 - Ready-to-eat canned meats, fruits, and vegetables
 - Protein or fruit bars
 - Dry cereal or granola
 - Peanut butter
 - Dried fruit
 - Nuts
 - Crackers
 - Canned juices
 - Non-perishable pasteurized milk
 - High energy foods
 - Vitamins
 - Food for infants
 - Comfort/stress foods

Answers to NFIP Word Match:

- | | | | |
|------|-------|-------|-------|
| 1. D | 7. H | 13. S | 19. G |
| 2. P | 8. L | 14. R | 20. B |
| 3. O | 9. W | 15. Q | 21. X |
| 4. J | 10. M | 16. C | 22. K |
| 5. A | 11. F | 17. V | 23. N |
| 6. I | 12. U | 18. E | 24. T |

Notice of Grant Application Periods

The FY2009 Unified Hazard Mitigation Assistance (HMA) grant program guidance has been posted to the internet. The Unified HMA grant programs for 2009 include the Pre-Disaster Mitigation (PDM) program, the Flood Mitigation Assistance (FMA) program, the Repetitive Flood Claims (RFC) program, and the Severe Repetitive Loss (SRL) program. The Unified HMA concept is FEMA's initiative to streamline and enhance the different FEMA mitigation grant programs by creating common grant guidance, application procedures, deadlines, etc., wherever possible.

The FY2009 Unified HMA application period is from June 19, 2008 through December 19, 2008. Applicants must submit a FY 2009 grant application to FEMA through the eGrants system by December 19, 2008, at 11:59:59 p.m. Eastern Standard Time.

Guidance Link: <http://www.fema.gov/library/viewRecord.do?id=3309>

If you have any questions, please contact your FEMA Regional Office.

Resource Links

Subject	Website Address
Association of State Floodplain Managers	http://www.floods.org
FEMA Map Adoption Model Documents	http://michigan.gov/deq/0,1607,7-135-3313_3684_3725-122959--,00.html
FEMA's Elevation Certificate	http://www.fema.gov/media-library/assets/documents/160?id=1383
FEMA's Letter of Map Change Info (LOMA's, LOMR's etc.)	http://www.fema.gov/letter-map-changes
FEMA's National Flood Insurance Program	http://www.fema.gov/business/nfip/
FEMA's NFIP Community Status Book Site	http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book
Map Service Center Info	https://msc.fema.gov/portal
MDEQ Water Management	http://michigan.gov/deq/0,1607,7-135-3313_3684---,00.html
Michigan Association of County Drain Commissioners	http://www.macdc.net/
Michigan Bureau of Construction Codes	http://www.michigan.gov/lara/0,1607,7-154-10575---,00.html
Michigan State Police Emergency Management & Homeland Security Division	http://www.michigan.gov/msp/0,4643,7-123-72297_60152---,00.html
Michigan Stormwater-Floodplain Association	http://mi.floods.org
NFIP Watermark Newsletters	http://www.fema.gov/watermark
NOAA's National Weather Service	http://www.weather.gov/
Online Request for Floodplain Elevation Determinations	http://www.michigan.gov/deq/0,4561,7-135-3313_3684_3725-343719--,00.html
The Michigan Committee for Severe Weather Awareness	http://mcswa.org/default.aspx
US Army Corps of Engineers	http://www.usace.army.mil/

Last updated: 8/11/08

NFIP Regional Office Agent Workshop Itinerary

REGION V: (IL, IN, MI, MN, OH, WI)

Time	Facility/Location	Date
8:30 am - 12:30 pm	Century Center 120 S. St. Joseph Street South Bend IN 46601 Sponsored by: Independent Insurance Agents of Indiana (IIAI)	8/19/08
8:30 am - 12:30 pm	IIAI Conference Center 3435 West 96th Street Indianapolis IN 46268 Sponsored by: Independent Insurance Agents of Indiana (IIAI)	8/20/08
8:30 am - 12:30 pm	IIAI Conference Center 3435 West 96th Street Indianapolis IN 46268 Sponsored by: Independent Insurance Agents of Indiana (IIAI)	8/21/08
8:00 am - 12:00pm	IIAO Headquarters 1330 Dublin Road Columbus OH Sponsored by: Independent Insurance Agents of Ohio	8/26/08

Please contact the NFIP regional office at (708) 326-3072 if you wish to attend a workshop listed above.

** This seminar is sponsored. Please contact the appropriate regional office if you wish to attend.

Last Modified: Tuesday, 27-May-2008 14:18:59 EDT

◆ NFIP Word Match ◆

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|-----|--|--|------------------|
| ___ | 1. Type of wall providing no structural support | | a. Appurtenant |
| ___ | 2. Temporary water inundation of structures due to a broken fire hydrant | | b. Base |
| ___ | 3. Map showing flood hazard areas and risk zones | | c. Basement |
| ___ | 4. Urbanized area with basic urban infrastructure | | d. Breakaway |
| ___ | 5. Incidental structure on same parcel as principal structure | | e. CEO |
| ___ | 6. Border line delineating special flood hazard area on FHBM or FIRM | | f. CFM |
| ___ | 7. Feature of a flood protection system that can compromise entire system | | g. Community |
| ___ | 8. By itself is not covered by the NFIP | | h. Critical |
| ___ | 9. Walled and roofed | | i. Curvilinear |
| ___ | 10. Construction occurring before an effective FIRM date for the area | | j. Developed |
| ___ | 11. Nationally recognized testing program | | k. Emergency |
| ___ | 12. Communities authorized for sale of national flood insurance | | l. Erosion |
| ___ | 13. Type of structure that does not include recreational vehicles | | m. Existing |
| ___ | 14. Safety factor above flood level | | n. FIS |
| ___ | 15. Land susceptible to water inundation from any source | | o. FIRM |
| ___ | 16. Any enclosed structural area having its floor subgrade on all sides | | p. Flood |
| ___ | 17. Community enrollment status when mapped by FEMA | | q. Floodplain |
| ___ | 18. Community official charged with authority to implement community regulations | | r. Freeboard |
| ___ | 19. Authorized to adopt and enforce land use regs in a jurisdiction | | s. Manufactured |
| ___ | 20. Flood with a 1% chance of being equaled or exceeded in a given year | | t. New |
| ___ | 21. Equals or exceeds 50% market value | | u. Participating |
| ___ | 22. Phase of community participation when not mapped by FEMA | | v. Regular |
| ___ | 23. Contains flood risk data used to establish actuarial flood insurance rates | | w. Structure |
| ___ | 24. Construction started after date of effective FIRMs | | x. Substantial |

Answers to NFIP Word Match on page 10

CHAPTER MEMBERSHIP MICHIGAN STORMWATER-FLOODPLAIN ASSOCIATION MEMBERSHIP FORM

Name _____ Representing _____
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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, 517-853-0221 or msfatreas@yahoo.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: 2,900 Cost Per Copy: \$.55 Total Cost: \$1,598.00</p> <p style="text-align: right;">EQC2760</p>
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Flood News for Michigan Floodplain Managers

**A Newsletter of the
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