

# Flood News for Michigan Floodplain Managers

A quarterly newsletter of the  
Land and Water Management Division  
Michigan Department of Environmental Quality  
[www.michigan.gov/deq](http://www.michigan.gov/deq)  
Steven E. Chester, Director

Jennifer M. Granholm, Governor

Spring/Summer 2005

We are gradually reducing the number of hard copy mailings of the newsletter and relying more upon electronic distribution and availability. If you are not getting an electronic distribution of the newsletter and desire to do so, please notify me. You may respond by e-mail to [thomasl@michigan.gov](mailto:thomasl@michigan.gov), or mail to Les Thomas, MDEQ-LWMD, PO Box 30458, Lansing, MI 48909.

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## **ATTENTION! ATTENTION! ATTENTION!** **Please Mark Your Calendars: February 13-15, 2006**

Floodplain and stormwater management leaders can start making plans for the next annual Michigan Stormwater-Floodplain Association (MSFA) Conference. The Board of Directors set the 2006 conference dates for February 13-15, 2006 at the Grand Traverse Resort in Acme, Michigan. It is again being held in conjunction with the annual Michigan Association of County Drain Commissioners Winter Conference. Both association conference committees are in the process of initial program coordination and planning stages. Program and registration costs details will be made available as soon as plans are finalized. The conference hotel registration costs are

expected to be similar to last year's: \$250 - \$275 double occupancy, and \$350 - \$406 single occupancy.

Tentative subject areas being considered for the program include FEMA's Community Rating System; NPDES Phase II stormwater permitting; update/lessons learned on ice jamming impacts in Robinson Township, Ottawa County; FEMA flood map adoption process and progress; floodplain 101 training for building officials; bridge and culvert sizing training; funding ideas for NPDES stormwater management requirements; certified

floodplain managers workshop for the ASFPM certification; and the proctoring of the CFM exam.

The MSFA welcomes any suggestions that members and community officials may have for conference subject areas. Suggestions can be submitted to Les Thomas, NFIP Coordinator, Michigan Department of Environmental Quality, Land and Water Management Division, PO Box

30458, Lansing, MI 48909, thomasl@michigan.gov or 517-335-3448.

For those of you that are not current members of the MSFA and would like to become members or renew expired memberships, please see page 11 for a membership application.

## **2005 Annual ASFPM Conference – Great Opportunity!**

The 2005 annual Association of State Floodplain Managers (ASFPM) conference in Madison, Wisconsin proved to be as grand as was expected. There were 938 national and international registered attendees and 63+ exhibitors represented. Attendees involved in floodplain management from all levels of government were able to take advantage of the week-long program schedule made up of over 90 sessions of various formats. They included workshops, plenary sessions, concurrent sessions, meetings, and field tours providing a multitude of subject areas related to floodplain and stormwater management and engineering.

The event was held at the Frank Lloyd Wright-designed Monona Terrace Convention Center in downtown Madison on the shore of Lake Monona and adjacent to the Capitol Square. Taking nothing away from the Monona Terrace facility, the obvious center of attention has to be the great 200+ feet tall state capitol building, resting on the most prominent point in the downtown area. Construction of the very impressive granite capitol building started in

1906 and was completed in 1917 after the previous building was badly damaged by fire.

As any person who has attended past ASFPM conferences will attest to, they are the one and only place where a floodplain manager can find anything and everything about floodplain management in one place at one time. As a couple of the Michigan Department of Environmental Quality floodplain engineers attending the conference for the first time found, it was almost overwhelming. It is an opportunity that community administrators can be assured that staff will find value and useful guidance in handling the day-to-day floodplain management issues within the community.

So plan ahead for next year's conference. It will be held June 11-16, 2006 in Albuquerque, New Mexico, and will be hosted by the New Mexico Floodplain Managers Association.

## **"FloodSmart" – What is it? IT'S FREE AND FULL OF INFORMATION**

"FloodSmart" is a new National Flood Insurance Program (NFIP) advertising and marketing campaign sponsored by FEMA. Its purpose is to effectively provide public and insurance industry education and information on the NFIP to citizens across the country and to show why people should protect themselves against flood damages through

the NFIP. The campaign's website address is [www.FloodSmart.gov](http://www.FloodSmart.gov). The site is an excellent source for information about the many hazards of flooding and living in flood hazard areas, information on flood protection, and the benefits and value of obtaining flood insurance under the NFIP.

The new campaign uses a multi-media outlet approach promoting safe floodplain development and the use of flood insurance to help protect private and commercial property from flooding impacts. Various methods used for disseminating information include flood information fact sheets and brochures, newsletters, television commercials, print advertising, direct mailings, insurance agent education, the internet, and call center availability (with real staff to answer your questions).

Items on the site that may be of special interest to many include tools to help assess one's flood risk, help estimate the cost of flood insurance premiums, and a listing of local insurance agents. Check it out: [www.floodsmart.gov](http://www.floodsmart.gov), because I think you will be pleased and agree that it is a great resource of information.

## **"Preferred Risk Policy" – This may be something you want to consider**

Flood insurance is required when a person obtains a mortgage on a structure that is located in the 1 percent annual chance flood area (100-year floodplain). However, 25-30 percent or more of all NFIP flood insurance claims are paid for damages to contents and structures located outside of such areas and in areas that have a lower risk of being flooded. For example, in Michigan, FEMA's spring flood loss data for the spring months of March through May for the years of 1980 through 2004 show that there were paid flood losses for 2,099 Zone A flooding cases. The paid flood losses for cases outside the Zone A flood risk area equaled 1,068. That represents 34 percent of the total FEMA flood paid losses for that period paid to persons located in moderate to low flood risk areas that were outside the 1 percent annual chance flood A zone. Those persons were fortunate to have chosen to obtain flood insurance even when they were not required to do so for mortgage purposes. Seventy-eight of the 1,068 moderate to low flood risk paid cases were to persons that had preferred risk policies and represented \$689,631 of claims payments.

Now, just imagine you start enjoying your recent home remodeling efforts of new floor coverings of luxurious carpet and fine hardwoods. Also imagine that for the last week you are experiencing unseasonably high precipitation to the point that the water level of the distant river is rising to levels never thought likely. You wake up the next morning ready to put your feet out onto your brand new thick, soft, warm carpet, except it is cold and wet. Immediately the whole house gets woken up

to your sermon about things never heard from you before.

At some point after the initial shock, you find out (more insult to injury) that your homeowner's insurance policy will not cover the flood damage you have just experienced. The repair costs are all yours, and nobody will share. If you had realized before the storm event that for as little as \$112 per year you could have purchased \$20,000 of building coverage and \$8,000 of contents flood insurance coverage under the NFIP, would you have made the wise choice to invest in such protection? That is what the NFIP preferred risk flood policy for homeowners and renters is all about.

The preferred risk policy program offers lower-cost flood insurance protection to homeowners and renters in areas that are outside of the 1 percent annual chance flood areas: those areas of low to moderate flood risk areas commonly referred to as the B, C, or X zones on FEMA's flood hazard maps. Coverage of up to \$250,000 for structures and \$100,000 for contents is available under this preferred risk policy program and is available for residential and commercial properties, even if you are leasing the buildings.

If you are a renter of a unit in a low to moderate flood risk area, a preferred risk policy can be purchased for as little as \$39 per year and provide you with \$8,000 of contents coverage (does not cover contents in basements). Most apartments, single-family homes, and townhomes are eligible for the lower preferred risk flood insurance rates, as long as the building does not have a significant

history of flooding. Most multi-unit condominium buildings do not qualify under this policy, but do have flood insurance available at standard NFIP rates.

To learn more about how you qualify and how to take advantage of the great level of flood protection, visit [www.FloodSmart.gov](http://www.FloodSmart.gov) and contact your insurance agent. You can also call 1-888-CALL-FLOOD for more information.

## "Grandfathering" Can Save You Money!

The term "Grandfathering" as related to the NFIP is an important term to understand if you live in an area with potential flood hazards. The term is used to define insurance rate applicability in communities that have their Flood Insurance Rate Maps (FIRMs) revised. Such revisions can occur for any number of specific reasons, including changes to structures such as bridges, culverts, dams, levees, etc. and new developments that affect changes in the base flood elevations. All Michigan communities will have their maps revised over the next four years by the FEMA Map Modernization initiative. The new maps will result in changes to flood zone boundaries that will cause some property flood zone classifications to change. Some properties may no longer be considered to be in Zone A where flood insurance is required, while other properties will be added to the Zone A when they were not before.

It is this last scenario that "Grandfathering" pertains to, and taking advantage of the Grandfathering option can save the property owner money. The preferred risk policy program can also come into play. Here's how it works:

### For Pre-FIRM structures (constructed prior to the date of the community's initial FIRM):

1. If a policy was obtained prior to the effective date of a map change, the policyholder is eligible to maintain the prior zone and base flood elevation as a basis for insurance rating. This is the case as long as continuous coverage is maintained. Such a policy can be assigned and continued to a new owner at the option of the policyholder.
2. If a building is Pre-FIRM, and a policy was not obtained prior to the effective date of a map change, the applicant is eligible to receive the Pre-FIRM (subsidized) rates based on the new zone, rather than the actuarial (elevation based) rates.

### For Post-FIRM structures (constructed on or after the date of the community's initial FIRM):

1. If a policy was obtained prior to the effective date of a map change, the policyholder is eligible to maintain the prior zone and base flood elevation for flood insurance rating purposes, as long as continuous coverage is maintained. Such a policy can be assigned and continued to a new owner at the option of the policy holder.
2. If a building has been constructed in compliance with a specific FIRM, and that FIRM gets revised, the owner is always eligible to obtain a policy using the zone and base flood elevation information from the last FIRM, provided that proof is submitted to the insurance company. Acceptable documentation for proof is discussed in the NFIP Flood Insurance Manual, Rating Section. Continuous coverage is not required.

### Preferred Risk Policies

1. Buildings written under the preferred risk policy program are required to be located in zones B, C, or X on the FIRM in effect on the date of application and on the date of each subsequent renewal.
2. A building, which becomes ineligible for a preferred risk policy due to a map change to a special flood hazard area, can be rewritten on a standard rated policy using zones B, C, or X.

The bottom line is: If you are not now in flood zone A and there is a chance that a future revision to the current FIRM will show your parcel to be in Zone A, you can save flood insurance premium money by buying and maintaining a policy for the low risk flood area before the new map goes into effect. If you do that and maintain such a policy, you will be able to keep the lower premium rates.

Best Advice: If you believe any of the above discussion may fit your situation, then contact your

agent for details. To find an agent in your area, call toll free 1-888-FLOOD29.

## Model NFIP Resolutions and Map Mod Map Adoption Ordinance are Available

Many county floodplain managers have been participating in the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP) Map Modernization initiative for Michigan to produce a new county-wide Flood Insurance Study (FIS) and accompanying Flood Insurance Rate Maps (FIRMs). Any community that is currently participating in the NFIP, or is not and is identified as having flood hazard prone areas in the FIS and on the new FIRMs, must officially adopt the county-wide FIS and the accompanying FIRMs to maintain eligibility in the NFIP. Such official action by the community is the most critical community action that FEMA requires of all communities having flood hazard prone areas.

Communities that do not have flood hazard prone areas identified by the county-wide FIS are not obligated to go through the map adoption process. However, all communities have the option to join and participate in the NFIP and map adoption is required at that time. Joining and adopting the new FIS and FIRMs benefits citizens by making national flood insurance available at reasonable premium rates. History has shown that many actual flood events throughout the country have caused large amounts of flood damage to structures and contents that are located outside of the 1 percent chance annual flood hazard areas (Zone A's or 100-year floodplain). It is important to remember that homeowner insurance policies do not cover flood damages.

The new FEMA county-wide FIS and FIRMs are FEMA's base maps used for the management of floodplain development throughout the county by communities participating in the NFIP. They represent the base from which any community within the county is obligated to regulate floodplain development under the NFIP. A community's future acceptance into or continued participation in the NFIP requires the official adoption of the effective FEMA county-wide FIS and the

accompanying FIRMs applicable to the area within the community's political boundaries.

In the past, many communities adopted the FEMA maps using a "resolution." The Michigan Attorney General's office reviewed the historical resolution formats for map adoption and found that the resolution format, by itself, it is not an appropriate format for official adoption of maps that are used to base the regulation of floodplain development upon, under the NFIP. The appropriate method for the adoption of legally enforceable floodplain regulatory maps is the adoption of an "ordinance" which specifically references the current effective FIS and FIRMs.

The new model "resolution" and "ordinance" formats have been prepared with assistance from the Attorney General's office. They are considered appropriate for use by a community to comply with the NFIP participation and map adoption requirements. The resolutions provide program description and community commitments to the management of floodplain development within its community political boundaries. The model resolution "A" format is for a community that, by ordinance, has taken on the responsibility of administering, applying, and enforcing the state construction code act and the state construction code. The model resolution "B" format is for a community that arranges for the same to be administered by another community. The model map adoption ordinance can be used for both act and code administration situations.

The model ordinance format is tailored after the sample ordinance found in the 2003 state construction code. The sample has been modified to include reference to the effective FIS and FIRMs and the application of Appendix G of the Michigan Building Code for floodplain construction requirements. Communities that are currently administering the construction code act and state construction code within their jurisdiction should already have adopted an ordinance to do so. An

amendment to that ordinance would be appropriate to adopt the new FIS and FIRMs and Appendix G. The model ordinance can be used for amending an existing state building code ordinance. It also contains a clause that repeals all ordinances that are inconsistent with the provisions of the model ordinance. This clause may or may not be needed by a community. It is strongly suggested that each community have its legal counsel review the model resolutions and ordinance for their applicability to the community's particular needs.

Michigan communities are faced with a unique situation relative to floodplain management regulations. The state construction code authorized by the Stille Derossett-Hale Single State Construction Code Act, Act No. 230 of the Public Acts of 1972, as amended, contains floodplain management regulations applicable to all floodplain development. This regulation is compliant with the minimum NFIP criteria. Since the state construction code is administered in all communities throughout the state, a community is considered, by default, to have an applicable floodplain regulatory base from which all floodplain development is regulated. The model documents are based upon this premise. A community's use of the model documents will satisfy FEMA's required map adoption process and can result in a timely process to avoid FEMA sanctions for missing federally required map adoption deadlines.

Community floodplain management programs have used, over the years, various individually crafted floodplain regulation formats (zoning ordinances, subdivision regulations, health regulations, special purpose ordinances, and other applications of police power) in lieu of, or in addition to an ordinance adopting the state construction code act for its management of floodplain development. If a community chooses to use a floodplain regulation format other than the enclosed model resolutions and ordinance, a thorough, time-consuming review of those regulations by the community is required to ensure that they are compliant with the state construction code floodplain regulations, Appendix G, and the minimum NFIP criteria contained within

44 CFR, Section 60.3. A FEMA checklist is available to assist the community with such a review. The completed checklist needs to be included as part of the community's map adoption documentation package submitted for state review and forwarding to the FEMA.

We hope that Michigan's communities will find the model documents helpful for their efforts in complying with FEMA's official flood map adoption process. FEMA requires communities to submit their map adoption documentation to the state for an audit review for completeness and compliance with the minimum NFIP criteria before forwarding to FEMA. Communities should submit their flood map adoption documents to the MDEQ at least 45 days prior to the final adoption date indicated by FEMA.

Any community failing to meet the FEMA map adoption deadline will face immediate suspension or sanctions from the NFIP. Being suspended or sanctioned from the NFIP means that persons will not be able to obtain federally backed loans for residential or commercial development, because flood insurance through the NFIP will not be available to them. Federal regulations require flood insurance on all structures located in the 1 percent annual chance floodplain (100-year floodplain). It is very important for communities to meet the state submittal dates in order to facilitate timely submittals to FEMA prior to the final adoption deadline dates. A community's final deadline date will be provided by FEMA in its "Letter of Final Determination" to each community after the 90-day map appeal period for preliminary FIRMs.

The model documents are available online at: [www.michigan.gov/floodplainmanagement](http://www.michigan.gov/floodplainmanagement). Any questions, discussion, or guidance that a community may need relative to the map adoption process or joining the NFIP can be directed to Les Thomas, NFIP Coordinator, MDEQ-LWMD, PO Box 30458, Lansing, Michigan 48876, [thomasl@michigan.gov](mailto:thomasl@michigan.gov), or 517-335-3448.

## Please Welcome Scott Cofoid, New CRS Representative



Mr. Scott Cofoid was recently appointed an Insurance Services Office, Inc. (ISO) representative for the FEMA Community Rating System (CRS). ISO administers the CRS across the nation. Scott's new assignment will cover the FEMA Region V states of Michigan, Ohio, Indiana, Illinois, Wisconsin, and Minnesota. The position was vacated when prior representative Mike Knox accepted another position with FEMA.

Scott was previously the floodplain manager for the communities of LaSalle County and North Utica in Illinois. One particular challenge of his position in North Utica was having to face and address the many issues associated with rebuilding in regulated floodplains after the major tornado event in 2004

destroyed much of North Utica's downtown and parts of its residential areas. His efforts in working through such a devastating event to reach a successful end is evident in the Illinois Association for Floodplain and Stormwater Management's selection of Scott as the 2005 "Floodplain Manager of the Year" for Illinois. A floodplain management effort that Scott is particularly proud of is his success in getting both of his communities enrolled into the CRS.

Scott's background is in political science, and he is certified as a "Certified Floodplain Manager" through the Association of State Floodplain Manager certification program. From my brief discussion with Scott, a couple other traits were evident and I'm sure contribute to his ability to work well with communities in floodplain management: humility and composure.

I believe Michigan's current and future CRS communities will enjoy working with Scott, and their floodplain management programs should benefit from his assistance. Scott has indicated that he will work to include more communities into the CRS, making sure that every community that is going above and beyond what the NFIP requires is recognized for their efforts.

## Michigan Hazard Mitigation Plan

*By Michigan State Police, Emergency Management Division Staff*

On March 29, the Emergency Management Division (EMD) of the Michigan State Police (MSP) was notified by FEMA Region V that the Michigan Hazard Mitigation Plan (MHMP) had been approved and certified as a Standard State Hazard Mitigation Plan under the federal Disaster Mitigation Act (DMA) of 2000. This plan approval ensures the continued availability within the State of Michigan of non-emergency federal Stafford Act funding, including the Pre-Disaster Mitigation Program, Hazard Mitigation Grant Program, Public Assistance Grant Program Categories C-G, and Fire Management Assistance Grants. Electronic versions of the 1,357-page plan document are available. Contact: via e-mail,

wolvertd@michigan.gov or by phone 517-336-6198.

The EMD/MSP website has information about state level planning and mitigation programs administered by the EMD/MSP. You can go to the website of [www.michigan.gov/msp](http://www.michigan.gov/msp) and click on "specialized divisions". You will then find a selection for the "Emergency Management Division".

## Mitigation Success Story: Federal Approval of Mitigation Plans

*By Michigan State Police, Emergency Management Division Staff*

During June, local hazard mitigation plans for Chippewa County, Delta Township (Eaton County), and the City of Romulus were formally approved under the federal Disaster Mitigation Act of 2000, bringing to 12 the total number of local plans approved in Michigan to date. The list of communities with approved plans now includes:

- Berrien County
- Canton Charter Township
- Chippewa County
- Delta Township (Eaton County)

- Kentwood, City
- Keweenaw County
- Lincoln Park, City
- Macomb County
- Oakland County
- Robinson Township (Ottawa County)
- Romulus, City
- Van Buren County

Numerous other local mitigation plans are nearing completion and will be submitted to FEMA in the coming weeks for federal approval.

## EMD Honors Severe Weather Awareness Poster Contest Winners Students and Their Families Enjoy Capitol Ceremony

*By Michigan State Police, Emergency Management Division Staff*

By proclamation of Gov. Jennifer M. Granholm, March 20-26, 2005 was designated Severe Weather Awareness Week.

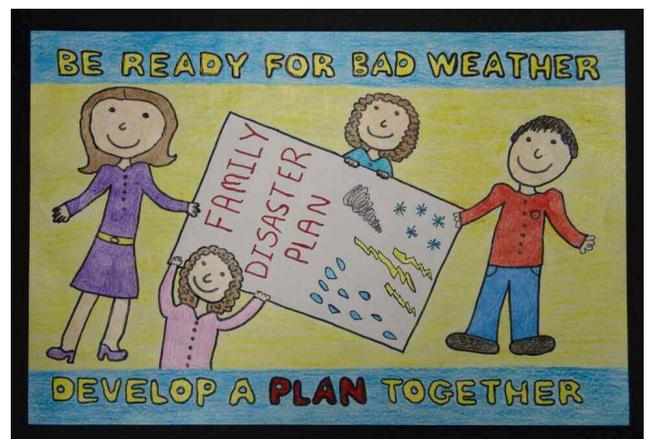
Each year, the Michigan Committee for Severe Weather Awareness (MCSWA) holds a poster contest for fourth and fifth graders to promote the message of severe weather preparedness.

Nearly 1,000 entries were received in the 2005 poster contest; winners were honored in a March 21 ceremony at the State Capitol in Lansing.

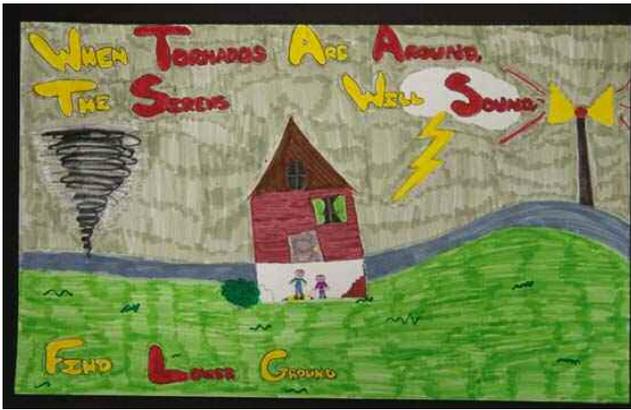
Megan Belcher of Susick Elementary School in Troy won first place. She received a \$200 savings bond. The second place winner was fifth grader Jessie Skop, also of Susick Elementary School in Troy, who received a \$100 U.S. savings bond.

Third place and a \$75 U.S. savings bond went to Brittany Laiho, a fifth grader from Aspen Ridge Elementary School in Ishpeming. Maggie Wright, a fifth grade student from Oakview South Elementary School in St. Johns, received an honorable mention and a \$50 savings bond.

The Michigan Committee for Severe Weather Awareness was formed in 1991, and 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.



First place winner Mega Belcher reminds families to develop an emergency plan.



Jessie Skop's second place poster warns of the tornado threat.



Keep safety supplies on hand, says third place finisher Brittany Laiho.

In an effort to provide service to and meet specific needs of floodplain managers and other citizens involved or impacted by floodplain management programs, we provide a question/answer segment as a regular item of the newsletter. Staff will select questions, received on a regular basis from the public and from other staff, that they feel may be of interest and value to others. Readers are encouraged to send in questions relative to issues involving floodplain management and the National Floodplain Insurance Program. Staff will review all submitted questions and select those that they believe are applicable to the intent of the newsletter and that can be efficiently researched and clearly answered.

Questions can be e-mailed to [thomasl@michigan.gov](mailto:thomasl@michigan.gov) or sent to Les Thomas, Michigan Department of Environmental Quality, Land and Water Management Division, PO Box 30458, Lansing, MI 48909-7958.

## Question and Answer

**Question:** I have recently applied to the bank for a home equity loan on the home that I have lived in for 37 years, and the original mortgage has been paid off for seven years. In all the years that I have lived in the home, I have never experienced any flooding impacts to the home, even though the home is only about 200 feet from the river channel. However, the bank is now claiming that I must purchase flood insurance to cover the amount of the home equity loan. I never had to have flood insurance before and have never experienced any flooding, so why is it required now, and what should I know about flood risks and the need for insurance?

**Answer:** Excellent question and similar to questions our office receives on a regular basis. Our response to this question has several parts to it as follows:

The first thing is to congratulate you on how fortunate you have been to not have had to face the turmoil and frustration that can result from a flood event, especially when your home is relatively close to a river. Many people across the nation are not so lucky. Reasons for your good fortune may be because there simply has not been a storm event in your area that would cause the flood volume needed to affect your home. However, if you assume that your home is in the floodplain area of the stream where there is a 1 percent chance of a flood flow being equaled or exceeded in any given year, then it simply becomes a waiting game. Given enough time, the 1 percent chance flood will occur, and if your home is in that flood prone area, it will be impacted. Such a flood event is commonly referred to as the 100-year storm event. However, that does not at

all mean that it will only happen once every 100 years. Across the nation such flood events have happened in rapid succession of one another.

Another reason for your home not being impacted is the possibility that the structure is located on a higher ground elevation that puts it in a lower risk area for flooding. If this is the case, then you would have a good basis for asking FEMA to review your situation through the Letter of Map Amendment" (LOMA) process. This process is an official FEMA review designed to identify specific small residential areas that are actually out of the 1 percent chance flood prone area. Such a finding by FEMA will provide a basis for the lending institution to not require you to obtain flood insurance.

The LOMA review process will require the collection and submittal of survey data provided by a registered surveyor to document the existing structural and adjacent ground elevations for comparison to the base flood elevation. FEMA's website of [www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-forms](http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-forms) provides the appropriate LOMA forms and guidance to assist one through the process.

In recent years lending institutions have become more diligent in evaluating whether or not homes are in or out of special flood hazard areas (1 percent chance flood areas). Changes in federal regulations provided the ability for the federal government to fine lenders for failing to require flood insurance for loans on homes at flood risk, as defined by the NFIP. Thus, where your previous lender didn't require flood insurance, they have likely adjusted their lending policies to make sure that they stay compliant with federal NFIP lending regulations.

Here are some facts that you may find helpful in your evaluation of the benefits of obtaining or not obtaining flood insurance:

- Floods are the most common, and most costly, natural disasters.
- In the 1 percent chance flood risk areas, such as your house may be in, there is a 26 percent chance of being flooded during a 30-year mortgage.
- About 20-25 percent of all flood insurance claims paid by the NFIP are for impacts to properties outside of the 1 percent chance flood risk areas.
- The average premium for flood insurance through the NFIP is about \$400 per year.
- About 60 percent of all Presidentially declared disasters involved flooding.
- Before most forms of federal disaster assistance can be offered, the President must declare a major disaster. Without a declaration federal disaster, assistance is not an option.
- The most common form of federal disaster money, when it is available, is a loan that must be paid back with interest.
- Flood insurance claims are paid even if a disaster declaration has not occurred.
- Flood insurance claims are paid promptly, and you don't have to make special application as you would for disaster assistance.
- Flood insurance can be purchased on the structure and/or its contents.
- Flood insurance is available to renters and businesses.

**2005 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. If you wish to use this form for your national membership also, please fill in the following portion. In either case, please proceed to the box at the bottom to complete the form. The state association has no provision for corporate or student memberships. Questions may be directed to Roger S. Clark, MSFA Treasurer, 517-335-3184 or ClarkRS@michigan.gov

<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</p> <p>Telephone: 517-335-3448          Fax: 517-373-9965          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: \$ .38          Total Cost: \$1,107.72</p> <p style="text-align: right;"><b>EQC2760</b></p>
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Land and Water Management Division  
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# **Michigan Floodplain Managers**

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