

# 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

Summer '04

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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## MDEQ Organizational Adjustments

DEQ Director Chester recently announced an agency reorganization. The Geological and Land Management Division is separated into two groups. Programs related to geology are now under the Office of Geological Survey, and the land/water

interface programs are under the Land and Water Management Division. These changes will not affect how the Floodplain Management or National Flood Insurance Programs are administered.

## An Opportunity for All Persons Involved in Floodplain Management Activities

The Land and Water Management Division is providing an **opportunity to take the** Association of State Floodplain Managers (ASFPM) **exam** for becoming a **Certified Floodplain Manager (CFM)**.

Staff will proctor the ASFPM CFM exam on **October 22, 2004**, from **8:00 a.m. to 12:00 p.m.** The exam location is in the **Hutchinson Conference Room, lower level of Constitution Hall, South Tower, 525 West Allegan Street, Lansing, Michigan.** The public entrance is on the

east side of the building, and a pay public parking lot is adjacent to the entrance.

Persons interested in taking the CFM exam **must contact** the ASFPM office to obtain, complete, and submit the Association's exam application. You may contact the ASFPM by phone: 608-274-0123, by fax: 608-274-0696, by e-mail: [asfpm@floods.org](mailto:asfpm@floods.org) or by website: [www.floods.org](http://www.floods.org)

**The deadline for having the CFM application submitted and received in the ASFPM office for**

**the October 22, 2004 test date is October 1, 2004.**

Our next proctoring of the CFM exam will be during the 2005 Michigan Stormwater-Floodplain Association, Inc. conference February 14-16, 2005. The board of directors is currently planning the conference program schedule. Tentative plans include a floodplain management refresher course tailored for persons interested in taking the CFM

exam at the conference. More announcements on this will be made as conference planning is finalized.

Inquiries regarding CFM exams can be made to Les Thomas ([thomasl@michigan.gov](mailto:thomasl@michigan.gov)) of the Michigan Department of Environmental Quality, Land and Water Management Division (phone: 517-335-3448).

### **Michigan's Map Modernization Initiative Update**

*By Matt Wagoner of FMSM Engineers, Louisville, Kentucky*

The engineering firm of Fuller, Mossbarger, Scott & May (FMSM) is contracted by FEMA to provide engineering support services for map modernization efforts in Michigan. They are diligently working with the above communities, FEMA, and the State in conducting the countywide studies and preparation of new digital flood insurance rate maps (DFIRMs) as part of the beginning efforts of FEMA's map modernization efforts in Michigan. Matt Wagoner of FMSM provides the following update for the six countywide studies started in 2003.

The countywide studies for counties of Berrien, Kent, Macomb, Oakland, Ottawa, and Wayne began in October 2003, three are scheduled to end in September 2004, one is delayed, and two others are two-phase projects and will be completed in September 2005.

Oakland County is approximately 75 percent complete and is in the final stages of preliminary DFIRM production. FMSM has completed the approximate zone analysis for 67 miles of stream, incorporation of leverage studies provided by the US Army Corps of Engineers' Detroit District for 62 miles of stream, redelineation of 364 miles of effective streams, incorporation of 870 LOMCs, and the merging of all data into a countywide seamless format. In addition FMSM worked with the Oakland County GIS utility to incorporate Troy Township. The Oakland County GIS Utility performed the redelineation efforts for this community in an effort to develop an understanding of the DFIRM process. The incorporation of a 2000 study by Johnson & Anderson is still under consideration for this township. Remaining tasks include the application of zone and BFE labels, notes to users, the panel index, and merging effective and leverage study profiles.

Macomb County is approximately 70 percent complete and is in the final stages of merging the floodplain data and applying the graphic specifications. FMSM overcame a temporary setback due to inconsistencies in the topographic data provided by the Macomb County Planning Commission. This topographic data was enhanced with additional data provided by the County Engineers Office and has allowed for more realistic floodplain delineation. FMSM has completed the approximate zone analysis for 68 miles of streams, incorporation of leverage studies provided by the US Army Corps of Engineers' Detroit District for 64 miles of streams, the redelineation of 266 miles of effective areas, and the incorporation of 1,270 LOMCs. Remaining tasks include the completion of merging data from the various studies, application of zone and BFE labels, notes to users, creation of the panel index, and merging effective and leverage study profiles.

Wayne County is scheduled as a two-phase project. The first phase of work has been completed and included field surveys and reconnaissance, base map acquisition and preparation, establishment of new A zone boundaries, and leveraging existing studies provided by the Army Corps of Engineers' Detroit District. The second phase of this project is scheduled to begin in October 2004 and will include the redelineation of approximately 330 miles of streams, the incorporation of 3,873 LOMCs, additional leverage studies, the development of new A zones, and preliminary DFIRM and FIS creation.

Berrien County is approximately 75 percent complete and is in the final stages of preliminary DFIRM production. FMSM has completed the approximate zone analysis for 48 mile of streams, redelineation of 270 miles of effective areas,

incorporation of 80 LOMCs, and the merging of all data into a countywide seamless format. Remaining tasks include the application of zone and BFE labels, notes to users, the panel index, and merging effective and leverage study profiles.

Kent County is approximately 25 percent complete and has been placed on hold pending the development of new base map data. This new data will include aerial photography and a new digital terrain model (DTM), which is essential to the development of accurate floodplain boundaries. Tasks completed so far include: field survey and reconnaissance, development of new A zones, and the creation of the DFIRM geodatabase. Project activity is scheduled to resume in September 2004 with the delivery of the new GIS data.

Ottawa County is approximately 44 percent complete and has also been placed on hold. Ottawa County was originally scheduled as a two-phase project, with Phase I being completed in September 2004. This schedule has been delayed pending the delivery of new GIS data. Ottawa, like Kent, is undergoing new topographic data development. FEMA and FMSM felt it was in the best interest of the project to wait for the delivery of this new data so that floodplain boundaries would reflect current conditions. Data delivery is anticipated in January 2005. Upon receiving this data, FMSM will simultaneously complete Phase I and Phase II of the countywide DFIRM project. In addition, the counties of Washtenaw and Livingston are scheduled for studies in 2004-2005, with the first scoping meeting for Washtenaw County held in August.

### **Notice and Guidance to All Communities in the Following Counties: Berrien, Kent, Macomb, Oakland, Ottawa, Wayne, Washtenaw, and Livingston**

The counties of **Berrien, Kent, Macomb, Oakland, Ottawa, Wayne, Washtenaw, and Livingston** are either currently or will soon be going through FEMA's National Flood Insurance Program (NFIP) map modernization process. The countywide studies being conducted within each county will result in a review of all floodprone areas throughout each county, and as a result will include all county communities (townships, cities, and villages). All communities within each countywide study were notified by FEMA and invited to participate and provide input into the study.

There are 243 communities within the eight counties of which 180 are enrolled in the NFIP and 63 are not. The NFIP federal regulations require participating communities that are included in a flood study to update their current floodplain management resolutions or ordinances within six months from when the final flood insurance rate maps (FIRMs) are released. Non-participating communities with identified floodprone areas have 12 months from the release date of new maps to enroll in the NFIP before citizens of the community are required to obtain flood insurance for federally backed mortgages. After that date, citizens must obtain flood insurance when obtaining federally backed mortgages for structures within the floodplain, or they will not be able to obtain such mortgages.

These time frames are very rigid. A participating community's failure to comply with the six month

ordinance update requirement will subject itself to immediate suspension ("suspension for failure to adopt") from the program. FEMA will provide initial six-month and 90-day reminder notices to communities informing them of when the updated map adoption documents are due to their office. Once these letters are received by each community, it is very important for the community to recognize the importance of the due date and the priority that needs to be given to updating its current resolution/ordinance to adopt the new flood insurance rate maps. The communities will need to submit their updated resolution/ordinance to Les Thomas, NFIP coordinator, MDEQ, Land and Water Management Division for an initial review and approval. Mr. Thomas will then forward the acceptable completed documents on to FEMA. The community needs to factor into their adoption schedule the time needed for the state review and final submittal to FEMA and their processing.

At a certain point near the end of the six month time frame, FEMA must list in the Federal Register the names of those communities that have not updated their ordinances to adopt the new maps, and the NFIP status of those listed communities will be "suspended for failure to adopt". That official listing will result in non-participation in the NFIP, and, national flood insurance will not be available to citizens of the community. They will not be able to obtain federally backed financing for structures in the floodplain, and those with flood policies will not be able to get them renewed.

So, what can communities begin doing even before the new Flood Insurance Rate Maps are released? A community can begin to review its current floodplain management resolutions/ordinances for updating to make sure it is current with such items as current state building codes, current community officials, and community boundaries (recent annexing). The community should also develop a preliminary time frame schedule for making sure that once the final maps are released that they can provide a timely schedule for meeting their required public noticing of the proposed changes to their subject floodplain management ordinance. Without priority being given to this, it is very possible that, as a community complies with its noticing requirements, it may not comply with FEMA required ordinance update time frame, and thus find itself faced with suspension from the NFIP only because of a scheduling issue.

Starting an early review of the current floodplain ordinance may be a very wise choice by a community, especially if the its current ordinance has not been updated for a long time. Changes in a community's rate of growth, zoning, administration, and increased level of priority for floodplain management may necessitate major changes to the current ordinance. Such changes are likely to require much more public review, input, and resolution than making a more simple change to reference new floodplain maps.

Any communities involved in the countywide studies are welcome to contact the Department for further information, guidance, and assistance in starting its resolution/ordinance reviews. Feel free to contact 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.

### 2005 MSFA Conference Update

The Michigan Stormwater Floodplain Association board of directors has committed to a multi-day conference for 2005. Its location will be at the Grand Traverse Resort in Acme, Michigan, and the dates of the conference are February 14-16, 2005. Conference check-in will be in the morning of the 14<sup>th</sup>, with the program starting in the afternoon. The conference is being planned in concert with the

winter conference of the Michigan Drain Commission Association, which begins February 16<sup>th</sup> at the same location. The board of directors is researching program topics and guest speakers and is open for suggestions from the membership. Feel free to contact Les Thomas, NFIP coordinator, Michigan Department of Environmental Quality, [thomasl@michigan.gov](mailto:thomasl@michigan.gov), 517-335-3448.

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.

### Questions and Answers

**Q:** What is an elevation certificate, and what is its purpose?

**A:** In floodplain management, an elevation certificate is FEMA Form 81-31 that is used as an administrative tool of the National Flood Insurance Program (NFIP) to provide certified structural elevation data. Such data are used to assist in the determination of proper flood insurance premium rates on individual structures and for compliance determinations related to local, state, and federal floodplain development regulations. Accurately completed certificates will document the existing elevation conditions of structures. Certified elevation measurements also provide required support data for floodplain map amendments or revisions (Letters of Map Change (LOMC)). Lending institutions must require flood insurance for a structure that is located in the

mapped floodplain, and it is only through the issuance of a LOMC that they are officially relieved by federal insurance regulations of requiring flood insurance for the subject property. The LOMCs are based upon the elevation certificates.

Actual certification of elevation data provided as part of sections A, B, and C of the form can only be done by a land surveyor, engineer, or architect who is authorized by law to certify elevation information. Other data provided on the form can be provided by the property owner, owner's representative, and/or the community official authorized by law or ordinance to provide floodplain management information. The Elevation Certificate form and its instructions can be found at FEMA's website: <http://www.fema.gov/media-library/assets/documents/160?id=1383>.

One may learn more about the elevation certificate by studying a new FEMA Elevation Certificate Bulletin #467-1 found at website <http://www.fema.gov/media-library/assets/documents/3539> and copies are available from the FEMA Distribution facility at 1-800-480-2520.

**Q:** How much does it cost to have an elevation certificate completed, and how do I find someone who can do it for me?

**A:** The cost for getting an elevation certificate completed will vary with the professional person or company that you select. For any specific area, the costs will likely be comparable among the firms providing such service. One factor affecting the cost is whether the surveyor can locate and use a nearby benchmark or will have to establish a new one. Expect the cost to range from \$400 to \$1,000. Your search for a firm that provides a service of completing elevation certificates can start by contacting surveyors listed in the yellow pages. During your initial contact with a firm, inquire of them what experience they have in completing FEMA's elevation certificate form and providing the required survey information.

### **New Consumer Campaign**

FEMA has a new NFIP consumer campaign, which is aimed at educating homeowners and renters about how to prepare for flood events and how to protect property from flood damage. The campaign is called FloodSmart and involves television spots, public education through the insurance industry, realtors, and lenders, and includes a new website

of <http://www.FloodSmart.gov>. The site will help people learn more about protecting their structures from flooding, determining what risk of flooding they might have, finding a local insurance agent, and estimating the cost of flood insurance premiums.

### **Great Training Opportunity is Available**

*By Les Thomas*

I recently took advantage of a training opportunity that I consider the best I have had in 26 years of employment with the State of Michigan. I say best from a facilities accommodation and location standpoint, course materials standpoint, instructor standpoint, and, maybe of more interest to program administrators, a cost standpoint. I attended a week-long training course for "Managing Floodplain Development Through the National Flood Insurance Program (NFIP)". The facility was the National Emergency Training Center (NETC) in Emmitsburg, Maryland, about 12 miles south of Gettysburg, 75 miles north of Washington DC, and 50 miles northwest of Baltimore. The NETC is a 107-acre campus shared by various components of the Federal Emergency Management Agency,

including the United States Fire Administration, the National Fire Academy, Emergency Management Institute, Field Personnel Operations, and the Satellite Procurement Office.

The Emergency Management Institute (EMI) facilitates the development and delivery of emergency management training for enhancement of federal, state, local, and tribal officials', volunteer organizations', and public and private sectors' abilities to minimize disaster impacts and save lives and protect property. Course work development emphasis is in areas such as natural hazards, technological hazards, professional development, leadership, instructional methodology, exercise design and evaluation, information technology,

public information, integrated emergency management, and train the trainers. EMI's "Catalog of Activities" provides a thorough program description and specific course descriptions. Eligibility to enroll in and take EMI coursework depends on meeting criteria and prerequisites for each course. Enrollment is generally limited to U.S. residents, with a limited number of international persons accepted for participation.

Persons interested in enrolling must submit a General Admissions Application. Applications must be approved by the head of the applicant's sponsoring organization, the applicant's state emergency management office, and the NETC Admission Office. EMI uses a two-term enrollment system with defined application periods. There are no tuition fees for EMI courses. For most participants, instruction, course materials, and housing are provided at no cost. Travel cost reimbursements are provided to qualifying participants, which includes state or local governmental representatives. International participants, other federal agencies, and most private industry or contractors must pay their own transportation and lodging fees. All participants must pay for the cost of cafeteria meals. You certainly will not have any reason for going hungry while you are at the NETC.

I highly recommend individuals involved in multi-hazard programs to look into the EMI program for coursework specific to their roles and interests. The setting is very conducive to learning, and the opportunity to meet others from around the country involved in the same or similar roles can be a very valuable learning and sharing opportunity.

All communities considering an active role in floodplain management and those with an active program should give serious consideration to taking the course I took. It is excellent for one to learn the concepts of floodplain management and the details of the NFIP for encouraging and supporting community involvement in saving lives and protecting property through floodplain management controls across the country.

More information can be found at <http://training.fema.gov/emiweb>. The EMI catalog can be viewed at <http://training.fema.gov/emiacourses/emicalog.aspx>. The application (FEMA form 75-5) can be obtained at <http://www.training.fema.gov/apply/75-5.pdf> and the general phone number for admissions is (301) 447-1035.

## Michigan's CRS Profile

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a system designed to give credit to participating NFIP communities for the various activities they implement to facilitate improved floodplain management. The credit a community receives results in a direct reduction of flood insurance premiums its flood policy holders pay each year. The credit is established by a points system, with points given to specific program activities involving public information, mapping and regulations, flood damage reduction, and flood preparedness. The more points that a community accrues, the higher the premium reduction rate the individual policy holders receive. Michigan's 15 participating communities have a total CRS average point accumulation of 1,140 points. The national average of point accumulation for all CRS-participating communities is 1,203. As of May 1, 2004, there are 1,001 CRS communities in the nation.

Within Michigan's 15 CRS communities, there are a total of 3,666 flood policies in force. They represent a total annual premium cost of \$1,895,687. The total reduction in policy premiums that the citizens in these CRS participating communities receive is \$149,504, equaling an average premium reduction for each policy holder of \$40.

Other community benefits for participating in the NFIP and CRS include:

- Saving of lives and reduction in human suffering, enhanced public safety, property and public infrastructure damage reductions, reduced if not avoided economic disruption and losses, and environmental protection.
- CRS provides a way for communities to measure their level of floodplain management with communities across the nation.

- Technical assistance can be available to assist in the design and implementation of some of the CRS-identified floodplain management activities.
- A community's participation in CRS gives the community the incentive to maintain and continue efforts to improve its flood program, because it ultimately provides benefit to its citizens.

- The implementation of activities recognized by the CRS can help a community qualify for certain federal assistance programs.

Any person or community interested in learning more about the CRS can contact Mr. Mike Knox, C.F.M., CRS Specialist, Insurance Services Office Inc., (217) 787-0584, [mknnox@iso.com](mailto:mknnox@iso.com). You may also go to FEMA's website of <https://www.fema.gov/national-flood-insurance-program-community-rating-system> to learn more about the program and enrolling.

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