

Flood News for Michigan Floodplain Managers

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NOTICE

The 26th Annual MSFA Conference will be held in

Battle Creek at the
[McCamly Plaza Hotel](#)

March 5 – 8, 2013

The conference is in the planning stage, tentative topics are likely to include the Kalamazoo River (dam removals, contamination cleanup, Enbridge Oil Spill), FEMA RiskMap, USACE/FEMA Great Lakes Coastal studies, climate change, CFM one day refresher course, proctoring of the CFM exam, and much more.



Sustainable Communities and No Adverse Impact (NAI) Floodplain Management

(by-Terri L Turner, AICP, CFM)



The Problem

Floods have been, and continue to be, the most frequent and costliest natural disaster in the United States. Costs from flood damages continue to escalate with flood-related damages soaring to over \$6 billion annually in recent years. These sky-rocketing damages are occurring despite billions of dollars being poured into structural flood control projects and other non-structural measures. Sadly, nothing about this pattern of flood losses is expected to change in the foreseeable future, especially when most communities regulate to the minimum standards of the National Flood Insurance Program (NFIP), or, worse still, they do not regulate at all.

Not only do floods bring the obvious costs of rebuilding houses and businesses, and the unexpected costs of business interruption, but flood events also take an enormous emotional toll on a community's residents. The

costs to the government can be similarly devastating: mammoth expenses are associated with emergency response and recovery, debris cleanup, and repairs to roads, bridges, and vital infrastructure. The majority, if not all, of the financial burden of disasters usually is borne by localities and individuals within the community. Local governments must deal with unexpected disasters even in the face of already-strained budgets and overburdened work forces.

A Vision

Every community's dream should be of a municipality in which all aspects of the government are working so well that the community is pretty much self sustaining—it flourishes economically, socially, and culturally; crime and unemployment are low, and quality of life is high. To reach and keep that equilibrium, a vital part of any community's sustainability initiative must be to acknowledge, plan for, and minimize, exposure to many threats and risks that would impact the community's well-being, including the threats imposed by natural disasters.

"Sustainable Communities" are realizing that one easy and cost-effective path to this dream is to exercise sound management of the community's natural resources and to engage in progressive planning for sustainable development. In this way, these communities can not only minimize future damage from floods, but also take advantage of the invaluable benefits that their river banks, floodplains, wetlands, riparian buffers, and coastal zones provide - if only those lands are allowed room to function naturally.

Techniques

The decisions that local governments make today shape their future development patterns. Those patterns, in turn, not only determine how much damage future floods will cause and but also how healthy the community's riverine and coastal areas will be. There are common-sense solutions to improve that decision-making process and build a more secure and livable future. The No Adverse Impact (NAI) strategy, developed by the Association of State Floodplain Managers (ASFPM), is one of those common-sense approaches. The NAI principle is simple - *the action of one property owner or community should not adversely impact the flood risks for other property owners or communities. Adverse impacts can be measured in terms of increased flood peaks, increased flood stages, higher flood velocities, increased erosion and sedimentation, or other negative impacts that the community considers important. Any flood impacts that are unavoidable, must be mitigated to the fullest extent possible, and preferably within the same watershed. The true strength of No Adverse Impact is seen when proposed development actions that would affect local flooding, or the property rights of others, are permitted only when they are in alignment with the community's locally adopted Plan that identifies the negative impacts the community wishes to avoid and / or mitigate.*

The true strength of No Adverse Impact is seen when proposed development actions that would affect local flooding, or the property rights of others, are permitted only when they are in alignment with the community's locally adopted Plan that identifies the negative impacts the community wishes to avoid and / or mitigate.

No Adverse Impact techniques fit well within a sustainable development framework. Local governments can utilize these concepts by, among other techniques, implementing comprehensive, watershed-based plans that recognize existing hazards; using environmentally sensitive zoning ordinances; promoting floodplain management regulations that will protect existing and future generations; expanding floodplain, wetlands, and resource mapping; and adopting disaster-resistant building codes.

The Legal Outlook

More and more, state and federal case law supports not only local protection of floodplain resources and functions, but also the No Adverse Impact "do no harm" principles. Legal research has shown that courts and

legislatures have interpreted the basic rules of liability to hold governments responsible for their actions that result in or increase damage to others. In most cases, communities were apt to be required to pay damages not when they denied a development permit, but rather when the development they did permit caused damage to others. Flood-damaged landowners also are winning lawsuits against governments that do an inadequate job of administering their floodplain regulations, especially when that government permits development that result in damage to others.

In Conclusion

In many communities, current approaches to land use and development are creating future disasters. The late Gilbert F. White said it best: “Floods are acts of nature, but flood losses are largely acts of man.” The NAI principles and a broad sustainability framework are key elements in avoiding future flood-related disasters and, also, promoting and preserving natural water-related resources at the local level. A community can “pay now” by implementing sustainability initiatives and utilizing No Adverse Impact floodplain management principles, or it will have to “pay later” in manpower, community resources, and cold hard cash post-disaster – the direction to take for a sustainable future for your community may seem relatively clear, but the looming question still remains: which direction will your community take?

For more information on No Adverse Impact (NAI) Floodplain Management contact the Association of State Floodplain Managers (ASFPM) at www.floods.org or (608) 274-0123. The NAI Toolkit, the Coastal NAI Handbook and other NAI related publications can be found on ASFPM's NAI webpage: <http://www.floods.org/index.asp?menuID=460>

Terri L. Turner, AICP, CFM, is the Development Administrator/Floodplain Manager/Hazard Mitigation Specialist for the Augusta Planning & Development Department in Augusta, Georgia, as well as the ASFPM No Adverse Impact (NAI) Committee Co-Chair and the Region 4 Director of the Association of State Floodplain Managers (ASFPM).



A New Study Underway by FEMA:

Great Lakes Coastal Analysis & Mapping

(from the Great Lakes Coastal Flood Study Web Site)

About the Study

The Federal Emergency Management Agency (FEMA) has initiated a coastal analysis and mapping study to produce updated Digital Flood Insurance Rate Maps (DFIRMs) for coastal counties around the Great Lakes. This storm surge study is one of the most extensive coastal storm surge analyses to date, encompassing coastal floodplains in eight states. Ultimately, the study will update the coastal storm surge elevations for all of the U.S. shoreline of the Great Lakes. This new coastal flood hazard analyses will utilize updated 1-percent-annual chance stillwater elevations obtained from a comprehensive storm surge study conducted by the U.S. Army Corps of Engineers.

An updated coastal flood study will provide a better estimate of coastal flood hazards and risk for the Great Lakes. The current, or effective, Flood Insurance Rate Maps (FIRMs) are outdated primarily due to the age of data and methodologies, many of which date back to the 1970s. Major changes in National Flood Insurance Program (NFIP) policies and methodologies have occurred since the effective dates of many Flood Insurance Studies (FIS) in the area, creating the need for an update that would reflect a more detailed and complete hazard determination.

The Web site of <http://www.greatlakescoast.org/great-lakes-coastal-analysis-and-mapping/> will serve as the central location for public access to information on this study, as well as the locations and dates of outreach activities.



Great Lakes Basin

Spatial Scope

The Great Lakes coastline includes shoreline in Michigan, Wisconsin, New York, Illinois, Indiana, Minnesota, Pennsylvania and Ohio.

Outreach

As the study progresses, stakeholders will be provided information on the study process and status through a series of electronic announcements, mailings and, finally, public meetings to discuss results and plans for updating FIRMs around the Great Lakes region.



FEMA Announces Discovery Meetings for its Great Lakes Coastal Flood Study

What is a Discovery Meeting, and who should attend?

(from the Great Lakes Coastal Flood Study Web Site)

The Discovery Meeting is a focal point in FEMA's early coordination with communities. The meeting is high point in a process which reaches out to community and property stakeholders for disseminating information on study process and timelines, intake of local data and priorities, and exploration of data applications. For the Great Lakes Coastal Flood Study, this process encompasses a pre-meeting "Information Exchange" conference call, the field-based Discovery Meeting, and the posting of a Draft Discovery Report and Map for public review and comment. Participants in these conversations may include community leaders and officials involved in floodplain or coastal zone management, emergency management, GIS, public works, outreach and planning. Other participants will include property groups, local businesses, engineers, and regional planning and community service agencies.

In 2012, FEMA will conduct 24 Discovery Meetings in coastal communities along Lake Erie, Lake Michigan, and Lake St. Clair. The final schedule for all Discovery Meetings is listed in the Web site <http://www.greatlakescoast.org>.

Partnership and exchange of information among FEMA, state and local communities and the technical community is vital to the success of defining coastal flood risk and building resiliency through community and hazard mitigation planning. The upcoming meetings follow a series of technical workshops held earlier this summer to share information on study methodology and seek feedback on technical issues.

Information Exchange Sessions

In order to make the Discovery Meetings effective, FEMA wants to provide an opportunity for pre-Discovery Meeting conference calls with local communities. The conference call information will be included in the Discovery Invitation letters mailed to local community officials. The sessions will begin the process of learning about local data availability and what the critical issues are for the Great Lakes communities.

Discovery and Initial Coordination Meetings

The Discovery Meetings are intended to inform community officials and the general public of the Great Lakes Coastal Flood Study goals and process, to talk about flood risk and mitigation opportunities, and to solicit input on issues critical for execution. During the meetings, FEMA will:

- Provide an overview of the Study and the Discovery process.
- Share ideas on how the data compiled for the Study can advance local, State, and Federal capability in public safety, hazard mitigation, and asset management.
- Utilize a Discovery Map to help identify existing local coastal data, coastal areas of concern, and mitigation action opportunities.
- Discuss how the study may affect your community as it relates to the National Flood Insurance Program (NFIP).
- Host interactive stations for draft coastal transect review and mitigation resources, strategies, and actions.

Discovery Report and Map

The final outputs of this Discovery process will include a Discovery Report and Discovery Map. The Discovery Report will summarize coastal flood risk data and mitigation information collected and analyzed through the Discovery process. The report will also discuss the next steps in the Great Lakes Coastal Flood Study and will outline how data collected may be used to develop future coastal flood risk products. The Discovery Map will depict the spatial data collected and will be used to help identify areas of coastal concern and mitigation opportunities. Draft and final versions of these products will be available for review prior to and after the meetings, respectively. The stakeholders will be provided a 45-day review period, during which they may submit comments or questions to FEMA. Communities are encouraged to utilize these final products to assist in planning efforts.

You may visit <http://www.greatlakescoast.org/> for the latest information.



Another Type of FEMA Meeting—Resiliency Meeting

Resiliency meetings are part of FEMA's Risk MAP program. The best way to describe what FEMA's view of resiliency meetings is to first briefly describe what Risk MAP is. Risk MAP ("Risk Mapping, Assessment, and Planning") is a FEMA program that provides communities with flood information and tools they can use to enhance their mitigation plans and better protect their citizens. Through more accurate flood maps, risk assessment tools, and outreach support, Risk MAP builds on Map Modernization and strengthens local ability to make informed decisions about reducing risk.

From that explanation of Risk MAP we then can look to the meaning of resilience which is the ability to recover quickly from misfortune i.e. flooding and other hazards in the case of FEMA's Risk MAP program. RiskMAP's effort to assist communities in reducing risk to hazards relies on the sharing of discussions about community hazards and their capacity and preparedness to address such hazards, thus the scheduling of county resiliency meetings. The following portions of the FEMA stakeholder resilience meeting invitation template letter provides further insight to the intent and purpose of resilience meetings under Risk MAP:

As you may be aware, the Federal Emergency Management Agency (FEMA) is in the process updating your Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) report under our Risk **M**apping, **A**ssessment, and **P**lanning (Risk MAP) program. In addition to doing studies to improve flood hazard data used for administration of the National Flood Insurance Program (NFIP), the Risk MAP program enables FEMA to promote community resilience to flooding and other natural hazards by providing tools, resources, and discussions that foster local action to mitigate risk.

The objective for this meeting is to discuss local flood-related issues, identify potential strategies or actions to reduce flood risk, and provide you with information regarding potential resources or programs designed to support your community in the mitigation of flood risk. Some examples of possible topics of discussion during the meeting include:

- Developing or enhancing your local hazard mitigation plan;
- Mitigation grants to support mitigation activities;
- Local efforts taken on to document flood or other hazards;
- NFIP participation and the Community Rating System (CRS); and
- Land use regulations.

In advance of this meeting, we encourage you think about your communities' risk to hazards that may or may not be documented in a hazard mitigation plan and to consider strategies that could be implemented to reduce that risk. These concerns could range from the localized flooding that causes frequent small impacts to less frequent but large flood losses to concerns about other natural hazards. At the meeting, we will discuss these concerns and will help with documenting them and identifying potential mitigation strategies.

Reducing risk is shared across all levels and all departments in local government. I encourage you to extend this invitation to other community officials such as mitigation planners, emergency managers, building inspectors, floodplain managers implementing the NFIP, public works engineers, and community planners.

Help for New Floodplain Managers

By: Rhonda Montgomery, FEMA

(from the FEMA NFIP eWatermark.1/21/11)

How can you prepare yourself if your community joins the NFIP and appoints you the Floodplain Manager (FPM)? Being designated the FPM in a community is a fantastic opportunity to assist your citizens in helping them understand their risk for flooding and the options available to reduce risk and vulnerability in your community.

Contact with other FPMs can provide you with the answers to many of your questions. You may consider getting in touch with the FPMs of neighboring communities, the county, borough, or parish, or there may be an association of FPMs in your state. Each state also has a State Floodplain Coordinator designated somewhere in state government. Contact information for all State Floodplain Coordinators can be found at the Web site for the Association of State Floodplain Managers Web site (see below).

Online Assistance

There are a number of Web sites that can provide helpful background information to a new FPM:

NFIP Home Page

The NFIP home page offers a wealth of information including basic information on the NFIP; information tailored to specific audiences such as insurance agents, claims adjusters, and state and local officials; and training and educational opportunities.

NFIP State and Local Officials Page

The state and local officials™ page includes links to the Community Status Book (which identifies NFIP-participating communities), flood map information, and FEMA publications.

NFIP Flood Hazard Mapping Page

The NFIP mapping page provides links for specific user groups. In addition, this page provides a background on FEMA Flood Map Modernization, partnership opportunities, map change information, access to forms, documents and software, and online tutorials to help the user navigate the FEMA mapping program.

Watermark Newsletter

The Watermark newsletter is published by FEMA several times annually. It features information on flood Insurance, flood preparedness and response, mapping, floodplain management and safe construction, and risk assessment, planning, and grants.

eWatermark Web site

The latest news about NFIP-related topics appears online as individual articles updated monthly on the eWatermark Web site. Also included on this Web site are links to featured flood-related publications, Web sites, and NFIP stakeholder events.

FEMA Map Service Center

The Map Service Center (MSC) is the FEMA online store for many mapping-related questions and products. A virtual tour of the Map Service Center will help you access scanned versions of the Flood Insurance Rate Maps produced by FEMA. Additional information—including documents, publications, and forms, Letters of Map Change information, other product information, and price lists—can be found on the MSC Web site.

FEMA Mitigation Fact Sheet Page

The Mitigation Fact Sheet page contains detailed information on the FEMA mitigation grant programs: Hazard Mitigation Grant Program (HMGP); Flood Mitigation Assistance (FMA) Program; Pre-Disaster Mitigation (PDM) Program; Repetitive Flood Claims (RFC) Program; and Severe Repetitive Loss (SRL) Program.

FEMA Environmental Planning and Historic Preservation (EHP) Program Page

The EHP home page includes information about the EHP review process; EHP laws, public notices, and environmental documents; the environment; historic preservation; assistance for EHP grant applicants; and resources for EHP employment and Regional EHP Web sites.

Insurance Outreach Toolkit for Flood Map Updates Page

This page on the FEMA Web site provides an insurance outreach toolkit for flood map updates. Outreach material for various audiences including local and county officials, insurance agents, real estate agents, lenders, and builders/developers/surveyors is also highlighted.

Protect Your Property, Home, or Business from Disaster Page

This is an invaluable resource on the FEMA Web site for identifying opportunities to protect property from many natural hazards. Flood protection information includes Build with Flood-Resistant Materials, Dry Floodproof Your Building, Add Waterproof Veneer to Exterior Walls, Raising Electrical System Components, Anchor Fuel Tanks, Raise or Floodproof HVAC Equipment, Install Sewer Backflow Valves, and Protect Wells from Contamination by Flooding.

Letter of Map Amendment Page

The FEMA Web site page on Letters of Map Amendment (LOMA) provides an overview of the map change process and highlights NFIP regulations, guidance documents, and the effect a LOMA has on flood insurance requirements.

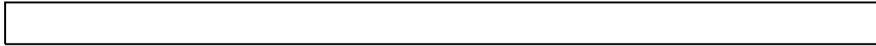
Association of State Floodplain Managers Web Site

The Association of State Floodplain Managers (ASFPM) Web site is for floodplain management professionals dedicated to reducing flood losses. Items of interest include commentary on programmatic and legislative activities, information about upcoming conferences and training, and ASFPM Foundation activities.

Resources Closer to Home

The Web sites described above are just the beginning of information available to support your work as floodplain manager in reducing the effects of flooding in your community. You may also contact the FEMA Regional Office for your community for more information.

Rhonda Montgomery is a Program Specialist with the Floodplain Management Branch of FEMA. She provides assistance to FEMA Regional offices in community enrollment, eligibility, and compliance with the NFIP and also serves as the National Training Coordinator for floodplain management training. Prior to coming to FEMA, she worked in floodplain management as a local government official and also was the Kansas NFIP Coordinator.



Benefits from Community Floodplain Management Activities through the NFIP Community Rating System

(from the FEMA NFIP eWatermark, 3/2/12)

Agents, did you know that if your community is proactive about floodplain management, it can help you sell policies and help your clients keep their costs down?

What is the Community Rating System?

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program for communities. The CRS rewards communities by recognizing community floodplain management activities that exceed the minimum NFIP requirements. Through the CRS, flood insurance premiums are discounted for policyholders in communities that participate in the CRS. Flood insurance premium discounts are provided because the community actions reduce the risk of flood damage and otherwise contribute toward the three goals of the CRS, shown below:

1. Reduce flood damage to insurable property;
2. Support the insurance aspects of the NFIP (such as actuarial rating and policy coverage); *and*
3. Encourage a comprehensive approach to floodplain management.

How does the CRS work?

Under the CRS, communities earn points for each activity they conduct that works toward one or more of the goals listed above. There are about 75 local actions that can earn credit, arranged under four categories:

1. Public Information,
2. Mapping and Regulations,
3. Flood Damage Reduction, *and*
4. Flood Preparedness.

CRS communities are assigned a CRS Class rating, depending upon the number of credit points they earn. There are nine CRS Classes, with Class 9 requiring 500 points and CRS Class 1 requiring 4,500. The insurance premium discounts are based on the CRS Class. The lower the class, the higher the benefits.

CRS discounts may differ in the high-risk Special Flood Hazard Areas (SFHAs). Remember to clarify this information for your clients.

Helping Agents Help Property Owners

All CRS Communities must maintain Elevation Certificates. How can an agent writing flood insurance use the CRS to help sell policies and assist his or her customers? Here is one example: All CRS communities

must obtain completed FEMA Elevation Certificates and floodproofing certificates for all new and substantially improved construction in the SFHA after the community has joined the CRS. The Elevation Certificates must be maintained in an accessible format and made available upon request.

This allows for more accurate insurance policy rating early in the rating process, and homeowners will not have to pay to hire a surveyor or an engineer to do a new survey. Some CRS communities receive credit for maintaining certificates on all Post-FIRM buildings constructed before entering the CRS. If the community does receive CRS credit for conducting this activity, then these certificates also are available to agents writing flood insurance and to property owners. Keep in mind that the community may charge a small fee for copying certificates.

Communities assist with Flood Insurance Rate Map inquiries. Nearly all CRS communities receive credit for providing information from the community’s FIRM to inquirers. This includes a property’s flood risk zone and the Base Flood Elevation (BFE) if listed on the FIRM. The map information service must be publicized once a year. If a community is receiving this credit, then agents should be able to use the service to obtain specific information about a piece of property.

Class	Premium Discount	
	SFHA*	Non-SFHA
1	45%	10%
2	40%	10%
3	35%	10%
4	30%	10%
5	25%	10%
6	20%	10%
7	15%	5%
8	10%	5%
9	5%	5%
10	0	0

* Special Flood Hazard Area. Non-SFHA premium reductions apply to B, C, D, X, A99, and AR Zones.

The CRS benefits everyone in the community, including agents.

Knowing your community’s CRS Class and the benefits can help you bring down premium costs for your clients. To find out if a community participates in the CRS, and its CRS Class, consult the *NFIP Agent Manual* CRS chapter and click on “Community Rating System” to access a list of all towns and counties that participate in the CRS. Information on CRS Class rating and the percentage discount policyholders receive is also provided.

For CRS-participating communities, flood insurance premium rates are discounted in increments of 5%; i.e., a Class 1 community receives a 45% premium discount, while a Class 9 community would receive a 5% discount. (A Class 10 community is not participating in the CRS and receives no discount.)

If your potential clients live in or own property in a CRS-participating community, they can purchase discounted flood insurance policies. All potential buyers like to hear that, so it can be easier to sell the coverage. That is a good thing, because everyone needs protection from floods. Being in a CRS community benefits everyone. Everyone is safer. Insurance costs can be lower. Those are results to be proud of. Some CRS communities have steering committees that advise the community on topics related to citizen outreach, floodplain management planning, and promotion of flood insurance. Agents can have a lot to offer these committees and are encouraged to show an interest in participating if needed. Agents would no doubt learn a lot about the mitigation goals of a community by volunteering for these committees.

Links to information:

More information on the NFIP CRS Program can be found at <https://www.fema.gov/national-flood-insurance-program-community-rating-system>.

The fully revised *NFIP Flood Insurance Manual* is available online at <https://www.fema.gov/flood-insurance-manual>. The CRS chapter can be found there.

For more information about the National Flood Insurance Program, visit <https://www.fema.gov/national-flood-insurance-program>.

For more information about FEMA, visit <http://www.fema.gov/>.



FEMA Community Rating System (CRS) Numbers						
Top 6 States in the Nation	# of Communities		Region 5 States	# of Communities	Average Point score	CRS Savings
Florida	216		Illinois	51	1971	\$1,454,930
California	83		Michigan	22	1373	\$429,950
North Carolina	81		Indiana	18	1407	\$859,505
New Jersey	60		Wisconsin	14	1717	\$241,623
Texas	54		Ohio	14	1915	\$169,904
Illinois	51		Minnesota	5	2783	\$56,140
Nation wide CRS Communities	1211					
Data by: ISO/CRS Specialist Scott Cofoid						



Editor note: the following article is being printed again due to its pertinence to the continuing efforts by FEMA to update existing flood maps for the remaining Michigan northern lower and upper peninsula counties being remapped under the map modernization initiative.

"LOMA Out as Shown" – A User’s Guide

Reprinted from News & Views June 2010 Vol. 22, No. 3. A publication of the association of State Floodplain Managers (ASFPM) At the recent Flood Insurance Committee meeting at the ASFPM’s annual conference in Oklahoma City, one of the points of discussion was the LOMA – Out As Shown (LOMA-OAS). This column summarizes that discussion for those who were unable to attend.

A recent survey by the National Flood Determination Association (NFDA) of its members confirms what many of us have suspected since the beginning of the Map Modernization process: when new federal insurance rate maps [FIRMs] become effective, about the same number of structures are being taken out of the mapped floodplain as are being included within the floodplain.

Good news for some, not so good for others. There are many options for property owners who believe that they have been incorrectly mapped in the Special Flood Hazard Area (SFHA), but perhaps the most effective—and least utilized—is the LOMA-Out as Shown (LOMA-OAS).

As many local officials will tell you, even though they have more accurate data that demonstrates that a property is out of the SFHA, many lenders will only accept official documents from FEMA for purposes of lifting the mandatory flood insurance purchase requirement.

A traditional LOMA (form MT-EZ) is certainly an acceptable method, since it establishes the actual lowest adjacent grade around a structure and is certified by a Registered Land Surveyor. For many properties, however, the time and expense involved with a traditional LOMA is not necessary. If the property owner or the community has reliable documentation clearly demonstrating that the structure (or building site) lies outside of the SFHA, the LOMA-OAS is in

most cases the quickest and cheapest way to remove the mandatory purchase requirement. The LOMA-OAS is a document issued by FEMA that officially shows that a property and/or structure is not located in the SFHA. To obtain a LOMA-OAS, the applicant must submit mapping and survey data for the property, much of which is available from the municipality in which the property is located (e.g., the City Hall, County Courthouse).

Remember; only use this method if it is clear, visually, that the structure/building site is not in the SFHA.

Applying for a LOMA-OAS

To obtain a LOMA-OAS, the applicant must provide information to locate the property and/or structure on the FIRM. There is no fee for FEMA's review of a LOMA-OAS request, but the applicant is responsible for providing all of the information needed for FEMA's review.

The following items should be submitted in support of all LOMA-OAS applications.

1. A copy of a recorded plat map for the property or a copy of the recorded deed for the property and a copy of the local tax assessor's map of the neighborhood in question (or other map that shows property lines, local roads, and watercourses).
2. A completed MT-EZ application form with "out as shown" written at the top. This form is available on the FEMA Web site (<http://www.fema.gov/mt-ez-form-instructions>). Write in "OAS" after the word LOMA in the fourth box down from the top. In the next box down, answer question 1 as "No." Under question 2 write "See Attached." Under question 3 check the third box "A structure on your property? What is the date of construction?" and write "N/A LOMA-OAS" at the end of the question. Fill out the last box on page one of Section A. Write "OAS" after "Structure located on natural grade (LOMA)." Write "OAS" after "Legally recorded parcel of land or portion thereof (LOMA)." Fill out the rest of the form as appropriate.
3. A FIRMette, created at <http://www.msc.fema.gov>. For information on how to create one, click on "FIRMette Tutorial" at the bottom of the screen.

The issuance of a LOMA-OAS eliminates the federal flood insurance purchase REQUIREMENT as a condition of obtaining federal or federally backed financing. However, the mortgage lender retains the prerogative to require flood insurance as a condition of providing financing, regardless of the location of the structure. The property owner also needs to be reminded that there is still a risk of the property's being flooded; it has been just reduced, NOT REMOVED.

If you have questions about the use of the LOMA-OAS form, you can call 1-800-FEMAMAP (877-336-2627). For an example of the easy procedures for completing a LOMA-OAS, we have placed on our Insurance Committee web page a copy of directions with illustrations that Steve Samuelson, CFM, and Alicia Benson (Kansas Department of Agriculture, Division of Water Resources) use to help applicants complete the form. If you have any comments that you would like to share about LOMA-OAS, please e-mail us at InsuranceCorner@floods.org.

—Your Humble Insurance Committee Co-Chairs
Gary Heinrichs and Bruce Bender



Public Service Announcement

(not directly flood related but, is water related and interesting information)

Whether you plan to swim at a pool, the beach, or a lake or river, know how to stay safe in the water.

Drowning is the fifth leading cause of unintentional injury death in the U.S., and many of these victims are children under the age of 15. Check out these Web sites to review some tips to help you and your family stay safe in the water

- general safety: (<http://www.cdc.gov/HomeandRecreationalSafety/Water-Safety/waterinjuries-factsheet.html#prevented>)
- Pool and Hot Tub Safety: (<http://poolsafely.gov/>)
- Beach Safety: (<http://www.ripcurrents.noaa.gov/>)
- Video on How to Escape a Rip Current: (<http://www.ripcurrents.noaa.gov/>)



MCSWA Severe Weather Awareness Poster Contest

The Michigan Committee for Severe Weather Awareness (MCSWA) was formed in 1991 to encourage Michigan residents to be prepared in the event severe weather (i.e. storms of every kind, high and low temperature extremes, and flooding). There are obviously many ways to go about this and one of the ways in which the committee has chosen to do so is to reach out to the impressionable group of future adults—the 4th and 5th graders of the state. Severe weather information is sent to all Michigan elementary schools for their consideration in becoming involved through the incorporation of the information into their other classroom curriculum. Part of the severe weather information program is the invitation and criteria for the poster contest

to participate in the Severe Weather Awareness Week celebration.

The special recognition week and the contest have proven over many years to be one of the most successful activities of the committee outreach effort to inform Michigan citizens about being prepared for severe weather situations. The committee believes the instilling of a basic level of understanding and respect for the powers and dangers of severe weather in our young people will benefit them and others as they become adults responsible for community safety and response to severe weather situations.

For the 2012 severe weather poster contest the committee received over 1,300 entries from schools all over the state. It was another challenging time for the committee members to review all entries and to narrow down to the top four award winners for 2012. The below artwork portrays this year's contest winners.

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Flood News for Michigan Floodplain Managers

**A Newsletter of the
Water Resources Division
Michigan Department of Environmental Quality**