Flood News for Michigan Floodplain Managers

A Newsletter of the
Water Resources Division
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Rick Snyder, Governor
2011 3rd Edition

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Hazard Mitigation Funding Assistance

Info from FEMA's NFIP Web site

The U.S. Department of Homeland Security (DHS) Federal Emergency Management Agency (FEMA) HMA programs present a critical opportunity to reduce the risk to individuals and property from natural hazards while simultaneously reducing reliance on Federal disaster funds.

Hazard mitigation is any sustained action taken to reduce or eliminate long-term risk to people and property from natural hazards and their effects. This definition distinguishes actions that have a long-term impact from those that are more closely associated with immediate preparedness, response, and recovery activities. Hazard mitigation is the only phase of emergency management specifically dedicated to breaking the cycle of damage, reconstruction, and repeated damage. As such, States, Territories, Indian Tribal governments, and communities are encouraged to take advantage of funding provided by HMA programs in both the pre- and post-disaster timeframes.

Together, these programs provide significant opportunities to reduce or eliminate potential losses to State, Tribal, and local assets through hazard mitigation planning and project grant funding. Each HMA program was authorized by separate legislative action, and as such, each program differs slightly in scope and intent.

The Hazard Mitigation Grant Program (HMGP) may provide funds to States, Territories, Indian Tribal governments, local governments, and eligible private non-profits (PNPs) following a Presidential major disaster declaration. The Pre-Disaster Mitigation (PDM), Flood Mitigation Assistance (FMA), Repetitive Flood Claims (RFCs), and Severe Repetitive Loss Pilot (SRL) programs may provide funds annually to States, Territories, Indian Tribal governments, and local governments. While the statutory origins of the programs differ, all share the common goal of reducing the risk of loss of life and property due to natural hazards.

Fiscal Year 2012 Hazard Mitigation Assistance Application Period

FEMA is accepting applications for funding consideration under the FY12 HMA Grant Programs beginning June 1, 2011, until December 2, 2011, at 3:00 p.m. EST. All applications must be submitted via eGrants by the time and date posted.

The Hazard Mitigation Assistance Unified Guidance dated June 1, 2010, is available in the FEMA Library and applies to the FY12 HMA application cycle. For HMGP, this Guidance applies to disasters declared on or after June 1, 2010. The guidance in this document is subject to change based on new laws or regulations enacted after June 1, 2010.

The "Applicant" for HMA programs is the State, Territory, or Indian Tribal government applying to FEMA. The Applicant is responsible for soliciting subapplications from eligible subapplicants, assisting in the preparation of them, and submitting them to FEMA in priority order. HMA grant funds are awarded to Applicants. When funding is awarded, the Applicant then becomes the "Grantee" and is accountable for the use of the funds, responsible for administering the grant, and responsible for complying with program requirements and other applicable Federal, State, Territorial, and Tribal laws and regulations. As the Grantee, the Applicant is also responsible for financial management of the program and overseeing all approved projects.

In general, the "subapplicant" is the State-level agency, Indian Tribal government, local government, or other eligible entity that submits a subapplication for FEMA assistance to the Applicant. If HMA funding is awarded, the subapplicant becomes the "subgrantee" and is responsible for managing the subgrant and complying with program requirements and other applicable Federal, State, Territorial, Tribal, and local laws and regulations. An Indian Tribal government may participate as either the Applicant/Grantee or the subapplicant/subgrantee

(see Part III A). For HMGP, “subapplicant” has the same meaning given to the term “Applicant” in the HMGP regulations at Title 44 of the Code of Federal Regulations (CFR) Section 206.431.

Authorization and Appropriation

HMGP is authorized by Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (the Stafford Act), Title 42, United States Code (U.S.C.) 5170c. The key purpose of HMGP is to ensure that the opportunity to take critical mitigation measures to reduce the risk of loss of life and property from future disasters is not lost during the reconstruction process following a disaster. HMGP is available, when authorized under a Presidential major disaster declaration, in the areas of the State requested by the Governor. The amount of HMGP funding available to the Applicant is based upon the estimated total Federal assistance to be provided by FEMA for disaster recovery under the Presidential major disaster declaration.

The **PDM** program is authorized by Section 203 of the Stafford Act, 42 U.S.C. 5133. The PDM program is designed to assist States, Territories, Indian Tribal governments, and local communities to implement a sustained pre-disaster natural hazard mitigation program to reduce overall risk to the population and structures from future hazard events, while also reducing reliance on Federal funding from future disasters.

The **FMA** program is authorized by Section 1366 of the National Flood Insurance Act of 1968, as amended (NFIA), 42 U.S.C. 4104c, with the goal of reducing or eliminating claims under the National Flood Insurance Program (NFIP).

The **RFC** program is authorized by Section 1323 of the NFIA, 42 U.S.C. 4030, with the goal of reducing flood damages to individual properties for which one or more claim payments for losses have been made under flood insurance coverage and that will result in the greatest savings to the National Flood Insurance Fund (NFIF) in the shortest period of time.

The **SRL** program is authorized by Section 1361A of the NFIA, 42 U.S.C. 4102a, with the goal of reducing flood damages to residential properties that have experienced severe repetitive losses under flood insurance coverage and that will result in the greatest savings to the NFIF in the shortest period of time. The NFIF provides the funding for FMA, RFC, and SRL programs. The PDM, FMA, RFC, and SRL programs are subject to the availability of appropriation funding, as well as any program-specific directive or restriction made with respect to such funds.

More information about each program can be found on the FEMA HMA Web site at https://www.fema.gov/hazard-mitigation-assistance.

Submission Dates and Times

HMGP submittal deadlines for applications are established based on the disaster declaration date. For submission of an application for HMGP, see Part VIII A.1 and A.6.

Part IV. Application and Submission Information 25

Completed applications for PDM, FMA, RFC, and SRL must be submitted to FEMA through eGrants. Application submission due dates and times are posted to the HMA Web site at: https://www.fema.gov/hazard-mitigation-assistance.

Late applications will not be reviewed or considered for funding for this application cycle. Subapplicants should consult the official designated point of contact (POC) for their Applicant for more information regarding the application process.

For further information and assistance regarding this program, please feel free to contact:

Mr. Joel Pepper
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Emergency Management and Homeland Security Division
517.336.2039 voice
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Michigan Department of State Police
Emergency Management and Homeland Security Division
4000 Collins Road
Lansing, Michigan 48910

The ASFPM Annual National Awards for Excellence

The ASFPM Annual National Awards for Excellence were presented at the ASFPM's 2011 Floodplain Annual Conference held in Louisville, Kentucky, May 15-20. Of the presented awards, **Mr. Wallace A. Wilson**, W.A. Wilson Consulting Services, located in Williamston, Michigan, received the John R. Sheaffer Award For Excellence In Floodproofing. This award was created by the ASFPM to honor its namesake for his pioneering work in demonstrating floodproofing as a viable flood loss reduction measure and for his decades of work in promoting and advancing the knowledge of these measures.

Awards may be presented to a nominated individual, private organization, governmental unit, or governmental agency that has completed work involving a particular project, work, research, design or publication that exhibits the incorporation of accepted procedures, practices and constraints of floodproofing or promotes the field or knowledge of floodproofing by enhancing the awareness and use of new procedures, methods, designs, and/or products. The work should have been completed within the calendar year preceding the annual conference. This award is not presented every year.

STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF INSURANCE AND FINANCIAL SERVICES

Bulletin 2007-07-INS

In the matter of: Flood insurance training requirements for insurance producers with a property line of authority selling through the National Flood Insurance Program (NFIP)

Issued and entered this 11th day of June 2007
By Linda A. Watters, Commissioner

The purpose of this bulletin is to advise insurers and Michigan resident insurance producers of **training requirements for selling federally backed flood insurance through the National Flood Insurance Program** (NFIP). Section 207 of the Federal Flood Insurance Reform Act of 2004 (Act), requires all producers selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The Act[1] directs the Director of the Federal Emergency Management Agency (FEMA), in cooperation with the insurance industry, State insurance regulators, and other interested parties, to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state approved

continuing education providers have developed courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements of the Act by completing a course related to the NFIP. Failure to comply with the training and education requirements of the Act will jeopardize an insurance producer's authority to write insurance through the NFIP.

An insurance producer who chooses to satisfy the training and education requirements of the Act by successfully completing a course related to the NFIP that has been approved by the Michigan Office of Financial and Insurance Services (OFIS) under Section 1204c of the Michigan Insurance Code (Code) (MCL 500.1204c) will receive three hours of continuing education credit from OFIS. FEMA has not filed its online NFIP course for approval by OFIS, so the FEMA online course does not currently qualify for Michigan continuing education credit.

All Michigan licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the Act, and basic flood education as outlined at 70 Fed. Reg., 521 17 (Sept. 1,2005)[2], or such later requirements as are published by FEMA, whether or not they receive Michigan continuing education credit for the course work.

Licensed insurers must demonstrate to the OFIS Commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies through NFIP have complied with the minimum federal flood insurance training requirements, as described above.

Any questions regarding this bulletin should be directed to:

Office of Financial and Insurance Services
Regulatory Compliance Division
611 West Ottawa Street
P.O. Box 30220
Lansing, Michigan 48909-7720
Phone: (517) 373-7228
Toll Free: (877) 999-6442
Linda A. Watters, Commissioner

[1] SUPPLEMENTARY INFORMATION: On June 30, 2004, the President signed the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (Flood Insurance Reform Act of 2004), Pub. L. 108-264.

Section 207 of the Flood Insurance Reform Act states:

The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, State insurance regulators, and other interested parties, (1) Establish minimum training and education requirements for all insurance agents who sell flood insurance policies, and (2) Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.

[2] This notice describes FEMA's implementation of section 207 of the Flood Insurance Reform Act of 2004. As required by the Act, FEMA has coordinated with the State insurance regulators, the insurance industry, and other interested parties. Input received from these organizations emphasizes the value of working through the State insurance departments to avoid establishing conflicting or burdensome training requirements upon insurance agents. While implementing the minimum training requirements required by section 207, FEMA has been mindful of the Senate Report language, (S. REP. NO. 108-262, at 4 & 9 (2004)), which cautions: In some cases, states may already have requirements to ensure that agents are well versed in the flood insurance program. Where possible, FEMA should work to make sure that agents are not burdened with inconsistent state and federal training and education requirements. In addition, where possible, FEMA should work to implement the training requirements through the states, which already have continuing education processes in place.

(NIMS) National Incident Management System

(From the Michigan State Police Web site: Michigan.gov/MSP)

In response to significant disasters, the President issued Homeland Security Presidential Directive (HSPD) 5, which directed the Secretary of Homeland Security to establish a national incident management system (NIMS). This system provides a nationwide template that enables federal, state, local and tribal governments, the private sector, and non-governmental organizations to work together efficiently and effectively to prepare for, prevent, respond to, and recover from all incidents. It consists of concepts, principles, organizational processes, and terminology to enable an effective and collaborative incident management.

All levels of government are required to adopt the NIMS in order to be eligible for preparedness funds issued by multiple federal agencies. Adoption includes abiding by the fiscal year requirements that public safety agencies must conduct to meet a level of full NIMS compliancy. The National Integration Center, Incident Management Systems Division (NIC/IMSD) is responsible for setting the requirements to be conducted to enhance incident management capabilities. The Michigan State Police, Emergency Management and Homeland Security Division serves as a resource to provide additional guidance to assist state, local, and private agencies in complying with the NIMS and serves as the contact for certifying compliancy with the federal government.

For questions in complying with the National Incident Management System, please contact the State NIMS Coordinator, Mr. Jim Reardon, at 517-333-5017 or reardonj@michigan.gov.

The following bullets on the Michigan State Police (MSP) link to guidance and materials to assist state, local, and private agencies in becoming NIMS compliant.

Adoption

- Sample Local Government NIMS Resolution

Planning

- NIMS Integration into Local Emergency Operations Plans (EOP)
- NIMS Supplement for insert to Emergency Operation Plans (EOP)
- Municipal Support Plan template

Training

- ICS 100 - 400 Course Content
- NIMS 5 Year Training Plan
- NIMS/ICS Training Requirements
- Link to IS 700 "Intro to NIMS" EMI course
- Link to IS 800.b "Intro to NRF" EMI course
- Link to IS (ICS) 100 "Intro to ICS" EMI course
- Link to IS (ICS) 200 "Advanced ICS" EMI course
- Certified ICS 300 and ICS 400 Instructors
- Emergency Management and Homeland Security Training Center Info

Exercising

- HSEEP Exercise Evaluation Guides
- Regional Exercises Schedules

Resource Management

- National Resource Typing Initiative
- National Resource Typing Categories
- Resource Typing and Inventory Excel Worksheet
- Resource Typing and Inventory Excel Worksheet Instructions
- Critical Asset Entry in ETeam Guidance
- 120 FEMA Typed Resources by discipline (and link to FEMA Web site)

NIMS Certification

- NIMSCAST link
- NIMSCAST Instructions
- FY '07 Municipal Certification Form

Presentations
For copies of past presentations and handouts, please e-mail Jim Reardon at reardonj@michigan.gov
Contact Info for:

NIMS Compliancy & NIMSCAST Accounts:
Mr. Jim Reardon
State NIMS Coordinator
Michigan State Police, Emergency Management and Homeland Security Division
517-333-5017 or reardonj@michigan.gov

Training Courses:
Lieutenant Mike Johnson
Michigan State Police, Emergency Management and Homeland Security Training Center
517-322-1942 or johnsonmw@michigan.gov

E Team and Resource Inventory:
Ms. Jaclyn Barcroft
ETeam Administrator
Michigan State Police, Emergency Management and Homeland Security Division
517-324-2385 or barcrofj@michigan.gov

Michigan Committee for Severe Weather Awareness

(from the Michigan Committee for Severe Weather Awareness website)

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

The committee is comprised of the following organizations: The Insurance Institute of Michigan; the National Weather Service; the Michigan Departments of State Police, Natural Resources and Environment, and Community Health; WDIV-TV; State Farm Insurance; the Michigan Earth Science Teachers Association; the Michigan Emergency Management Association; the American Red Cross; the Michigan Sheriffs' Association; and Consumers Energy.

Because of the committee's efforts in developing the severe weather poster contest and several weather hazard awareness campaigns, the Michigan Committee for Severe Weather Awareness received the National Weather Association's Public Education Award for the year 2000. The NWA Public Education Award is presented annually to an individual, group, or organization providing significant contributions to increase the public's weather awareness.

MCSWA Committee Members (PDF)
MCSWA website

2011 Severe Weather Elementary School Poster Contest

From the MCSWA Web site of http://mcswa.com

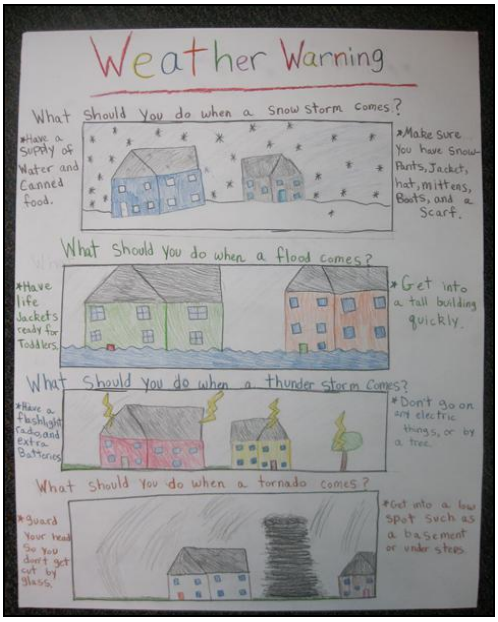
One of the most successful activities of the committee is its poster contest for severe weather awareness. This contest is open to any Michigan student enrolled in fourth or fifth grade. We received over 400 entries for the 2011 contest. The artwork portrayed below are the 2011 contest winners.

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

Because of the committee's efforts in developing the severe weather poster contest and several hazard awareness campaigns to inform Michigan residents of the importance of being prepared for severe weather, the Michigan Committee for Severe Weather Awareness received the National Weather Association's Public Education Award for the year 2000. The NWA Public Education Award is presented annually to an individual, group, or organization providing significant contributions to increase the public's weather awareness.

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

1st Place
Rachael Kuiper, Fremont Christian School



2nd Place
Lela Rautiola, Chassell Schools

3rd Place
Brittany Barrus, Fulton Elementary School

Honorable Mention
Evan Dowling, Hanover Horton Elementary

What is a Floodplain?
PBS NewsHour Online has Answers for Students

The Teacher Center of the Public Broadcasting System's website "NewsHour Online" has a package of resources about flooding for teachers of middle- and high-school science and economics classes – but the materials would be useful for public outreach and awareness projects as well. A lesson plan for two class periods and one night of homework is provided, through which the students:

- View flooding scenarios and, using maps, hypothesize how much flood risk they face at home and at school;
- Estimate the expense of living through a flood;
- Compare the cost of flood damage to the cost of flood insurance and to the cost of repairing flood damage;
- Discuss the benefits and costs of living near water, or in an area likely to be flooded; and
- Explore how to prepare, stay informed, and build before, during, and after a natural disaster.

The module also includes photos, videos, additional lesson plans, worksheets, and links to more information useful for students and others.

"What is a Flood Plain? Background, Activities and Critical Analysis" was produced for PBS by Shannon Sullivan, a specialist in online learning and a former teacher.

U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472

W-11030

May 17, 2011

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators and the National Flood Insurance Program (NFIP) Servicing Agent

FROM: Edward L. Connor
Acting Federal Insurance and Mitigation Administrator

SUBJECT: Flood-In-Progress, SFIP, Section V (B).

This Bulletin provides guidance regarding the exclusion contained in the Standard Flood Insurance Policy (SFIP) Section V (B). (Dwelling Form, General Property Form, and Residential Condominium Building Association Policy). Section V (B) excludes from coverage a loss caused by a flood that is already in progress

at the time and date the policy term begins or when coverage is added pursuant to the policyholder's request. The exclusion at Section V (B) specifically provides that:

B. We do not insure a loss directly or indirectly caused by a flood that is already in progress at the time and date:

1. The policy term begins; or
2. Coverage is added at your request.

Questions have been raised regarding what triggers the exclusion, and how to interpret the exclusion together with exceptions to the 30-day waiting period found at 44 C.F.R. § 61.11. The Section V (B) exclusion is triggered on the date and time of the flooding event as defined in the SFIP that causes the loss. Specifically, FEMA considers that Section V (B) is triggered by the earlier of the following situations:

A. The community where the insured building is located first experiences a flood as defined in the SFIP, or

B. The date and time of an event initiating a flood that causes damage, including but not limited to:
i) a spillway is opened,
ii) a levee is breached,
iii) water is released from a dam, or
iv) water escapes from the banks of a waterway (stream, river, creek, etc.).

www.fema.gov

These situations are provided for illustrative purposes only and do not encompass all instances in which the Section V (B) exclusion is triggered. Individual losses will be evaluated on an individual basis.

The Section V (B) exclusion is not limited to individual property, city, county, or parish boundaries. FEMA will apply the Section V (B) exclusion regardless of individual property, city, county, or parish boundaries if causation of the flood is clear.

FEMA does not interpret the Section V (B) exclusion as being triggered only when floodwaters physically touch the insured building.

The applicability of the Section V (B) exclusion is separate from the applicability of the 30-day waiting period provisions found at 44 C.F.R. § 61.11. An insurance policy may be purchased without the 30-day waiting period, but that does not mean that Section V (B) of the Standard Flood Insurance Policy is inapplicable.

If you have any questions, please contact James A. Sadler at James.Sadler@dhs.gov

cc: Vendors, IBHS, FIPNC, Government Technical Representative
Required Routing: All Departments

Michigan Stormwater-Floodplain Association Outstanding Service Award Guidelines

The Michigan Stormwater-Floodplain Management Association (MSFA) was formed in 1987 in response to a need expressed by floodplain professionals for a common forum, and a network that supports and improves their management of Michigan's storm water and floodplains. The MSFA recognizes professionals contributing to better storm water and floodplain management through the annual presentation of the MSFA Outstanding Service Award. In addition, MSFA will nominate the award winner for consideration at the national level through the Association of State Floodplain Managers (ASFPM) award program.

Please help the MSFA in recognizing outstanding local, regional, and state programs and professionals, by nominating one of Michigan's floodplain management leaders!

MSFA Outstanding Service Award Criteria

The MSFA Outstanding Floodplain and Stormwater Management Service Award will be awarded to a floodplain manager, local official, consultant, or other individual who has gone above and beyond normal expectations and duties to promote MSFA's goals. This award is designed to honor an individual whose contributions have resulted in an outstanding local program or activity for comprehensive floodplain and storm water management, or unique programs that encourage flood impact awareness and reduction. The recipient of this award will serve as a role model and inspiration to other floodplain and storm water management professionals.

- ✓ The recipient will be selected based upon his/her outstanding accomplishments in, or contribution to the field of storm water and floodplain management in Michigan.
- ✓ The recipient will be selected based upon his/her leadership and demonstration of both personal and professional character of the highest quality.
- ✓ The activities and work undertaken by the recipient shall demonstrate a direct impact on improving the quality of life through better water resource management in accordance with the MSFA purpose and objectives (on-line at mi.floods.org).

MSFA Outstanding Service Award Application and Instructions

- ✓ Complete the MSFA Outstanding Service Award application.
- ✓ Attach a one-page summary of the nominee's qualifications and activities.
- ✓ Publications, photographs, videos, letters of recommendation, and project descriptions may be submitted to support your nomination (all submitted materials will become the property of MSFA).
- ✓ Submit application, description, and supporting materials to:

Michigan Stormwater-Floodplain Management Association
P.O. Box 14265
Lansing, Michigan 48901-4265

You may direct any questions to Awards Coordinator Tom Smith at 616-364-8491.

The deadline for submittal of annual nominations is November 1, 2011.

Michigan Stormwater-Floodplain Association
Outstanding Service Award Application

Name of Nominee _____

Address _____

Phone Number _____ Employer _____

Employer Contact/Phone _____

On a separate page, please describe the qualifications and activities of the nominee. Please address the award criteria and provide specific information, including any substantiating materials, which support your nomination.

Nominated by _____

Address _____

Phone _____ E-mail _____

Fax _____ Date Submitted _____

Submit nominations to:
Michigan Stormwater-Floodplain Association
P.O. Box 14265
Lansing, Michigan 48901-4265

DEADLINE: November 1, 2011

CHAPTER MEMBERSHIP
MICHIGAN STORMWATER-FLOODPLAIN ASSOCIATION
MEMBERSHIP FORM

Name _____ Representing _____

Address _____ City/State/Zip _____

Telephone ( ) _____ E-mail _____ New ____ Renewal ____

MICHIGAN STORMWATER-FLOODPLAIN ASSOCIATION CHAPTER RENEWAL = $35.00 per calendar year. Please complete this portion for state association membership. The state association has no provision for accepting credit cards. Questions may be directed to Roger S. Clark, MSFA Treasurer, 517-853-0221 or msfatreas@yahoo.com . Please mail this form and your check to MSFA, P.O. Box 14265, Lansing, MI 48901-4265.

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Michigan Department of Environmental Quality
Water Resources Division
P.O. Box 30458
Lansing, MI 48909-7958

Flood News for Michigan Floodplain Managers

A Newsletter of the
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