Flood Ways

A Newsletter for Michigan Communities, Floodplain Managers, and the Floodplain Curious

June 2021 Edition

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New Floodplain Minor Projects and General Permit Public Notice

There will be new floodplain Minor Project Categories and floodplain General Permit Categories. They will be integrated with the categories already in place for Great Lakes, Wetlands, and Inland Lakes and Streams programs. Please follow the link below and provide your comments. The deadline to comment is July 23, 2021. If you have questions about floodplain permitting you can contact an Environment, Great Lakes, and Energy (EGLE) Water Resources Division (WRD) floodplain engineer, but comments must be sent to Amy Berry; Wetlands, Lakes, and Steams Unit, Field Operations Support Section, WRD, as described in the notice.

Pursuant to the floodplain regulatory authority found in Part 31, Water Resources Protection; Part 301, Inland Lakes and Streams; Part 303, Wetlands Protection; and Part 325, Great Lakes Submerged Lands, of the Natural Resources and Environmental Protection Act, 1994 PA 451, as amended, EGLE, WRD is proposing new General Permit (GP) and Minor Project (MP) categories. These categories are for activities that are similar in nature, will cause only minimal adverse effects when performed separately, and will have only minimal cumulative adverse effects on the environment. The intent of these categories is to allow better coordination between applicable statutes and to provide clarity on the requirements needed to be met for each category. Permit applications made for these types of activities may be processed in an accelerated manner without the issuance of an individual public notice or public hearing. GP and MP categories are issued for a five-year period. The purpose of this public notice is to provide an opportunity for public review and comment prior to issuance of the GP and MP categories.

The proposed GP and MP categories can be found in the Announcements Section at Michigan.gov/Wetlands. Written comments should be submitted to Amy Berry at BerryA2@Michigan.gov or EGLE, WRD, P.O. Box 30458, Lansing, Michigan 48909-7958. All comments must be received by July 23, 2021. Information Contact: Amy Berry, WRD, BerryA2@Michigan.gov, at 517-243-6547.

Meet Matt Occhipinti
Michigan's National Flood Insurance Program Coordinator

Matt Occhipinti started as Michigan's National Flood Insurance Program (NFIP) Coordinator in 2017. As the NFIP Coordinator, he is the go between for local communities, our state, and the Federal Emergency Management Agency (FEMA). His role is to help communities understand how to administer NFIP regulations and the floodplain parts of Michigan Building Codes.

He works for the State of Michigan in the EGLE, WRD Hydrologic Studies and Floodplain Management Unit, but most of the funding for his position is from a grant from FEMA and the NFIP.

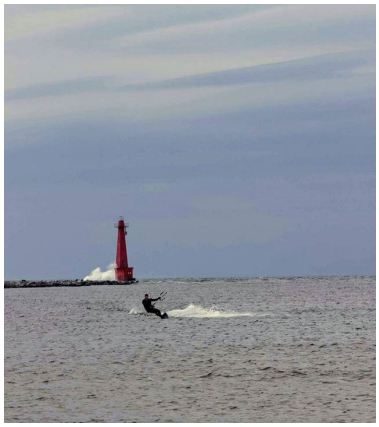
According to FEMA, the grant has three major goals: ensuring that the flood loss reduction goals of the NFIP are met; building state and community floodplain management expertise and capability; and using state knowledge and expertise in working with their communities

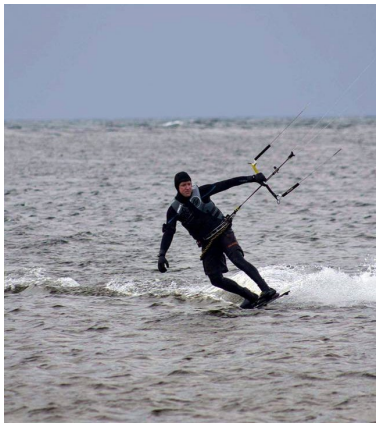
Before taking on the responsibilities of the NFIP Coordinator, he was a District Floodplain Engineer for the WRD in the Grand Rapids District office for approximately twenty years, where he focused on floodplain and coastal permitting and NFIP outreach within the district. Matt is also a licensed engineer and a Certified Floodplain Manager.

Matt accepted the District Floodplain Engineering job after graduating from Michigan Technological University. He enjoyed, and still enjoys, the diversity of the work in the Floodplain Program. Some projects and issues are simple, but others can be complex and take years to complete. He also enjoys the mix of office and field work, although there was more field work in his previous district role than in his current position.

Because he was familiar with the Houghton Area, the 2018 flooding in the Upper Peninsula was especially thought provoking. Seeing the damage in his college town and former hangouts was especially tough. He is still working with communities throughout the state that have been impacted by flooding damage, with a current focus on those impacted by the 2020 flooding.

He enjoys being outdoors with his family during his free time. He enjoys hiking, camping, swimming, boating, skiing, winter sports, and even kiteboarding.





Matt Kiteboarding Near Muskegon

As someone who enjoys the outdoors, he appreciates areas in Michigan where the natural functions and values of floodplains are used to benefit the community such as the city parks along the Chippewa River in Mount Pleasant and the Grand River Greenway.

Matt hopes to increase outreach about flooding issues to Michigan's communities with workshops, community visits, conferences, and newsletters like this one. There are over 1,000 townships, cities, and villages in Michigan that participate in the NFIP, and it is always a challenge to be sure that current officials and decision makers have the floodplain mapping and management resources that they need. He wants to align floodplain management within Michigan to better match the NFIP requirements, in order to help ensure that communities in the NFIP remain in compliance with their federal agreements.

Matt also hopes to improve EGLE assistance to local officials immediately after flooding occurs so that local emergency managers and officials can help people with damaged properties rebuild quickly and safely.

His best advice to building officials and floodplain managers is, "Don't be afraid to talk to others in the field." If you need help with floodplain issues, Matt is in a position to help. His phone number is 616-204-1708 and his email is OcchipintiM@Michigan.gov.

Great Lakes High Water Levels

by Sue Conradson

Photo by Megan Berry of EGLE

After decades of low water levels, the Great Lakes are a experiencing their highest recorded water levels since 1986. It took just seven years for the lakes to go from record lows to all-time peaks. U.S. Army Corps of Engineers forecasters expect the lakes to remain high into 2021, and perhaps longer. Experts say that the Great Lakes may expect repeated swings between extreme highs and lows due to climate change. Climate change is believed to influence water temperatures and precipitation, which impact lake levels. Warmer water boosts evaporation, which lowers water levels (as was seen 20 years ago). As the atmosphere warms, moisture is taken up from other regions and put into the Great Lakes watershed, filling the lakes back up.

Photo by Sue Conradson of EGLE

Photo by John Bayha of EGLE

Photo by John Bayha of EGLE

These high-water levels, along with storm and wave action, are causing erosion and flooding of the Great Lake shorelines. The type of shoreline determines how the high-water level is impacting shoreline properties. Great Lake shorelines are diverse, and include bluffs, floodplains, coastal wetlands, and sand dunes. Homes and businesses are flooded, roads and sidewalks crumbled, intake pipes submerged, beaches washed away, docks under water, and homes are threatening to fall into the lakes due to eroding high bluffs.

The situation has resulted in people debating how to cope with the challenges of high water. As homes are being threatened, landowners are “armoring” the shoreline with seawalls and large rock riprap.

EGLE has seen an unprecedented volume of applications for Great Lakes shoreline protection projects. Steel seawalls, large rock riprap and temporary sandbags are being installed along the Great Lakes shorelines to protect personal property. Some homeowners are moving their homes farther inland. The placement of shoreline protection structures impacts the long-term health of the Great Lakes. In some situations, the placement of shoreline protection has exacerbated erosion on adjoining parcels. Once water levels recede, the shoreline protection structures impact the lake’s ability to repair itself and build beaches.

Photo by Sue Conradson of EGLE

Photo by Pat Durack of EGLE

Photo by John Bayha of EGLE

Even before the lake levels starting rising, FEMA started studying and updating their Great Lakes Coastal Flood Study. This study models the historic gage information, along with wind and wave data, to predict the one percent chance flood boundaries on the Great Lakes. These studies are completed for some of the lakes and near completed for all the Great Lakes. As these studies get completed, the counties that border the Great Lakes will be receiving updated flood maps that will have to be adopted by the local units of government. These maps will be used as one of tools for the local units of government to manage their floodplains wisely.

Regular homeowner's insurance does not cover flooding or land movement, including erosion of land, beneath a structure. Homes that are located within the mapped floodplain of the lake are required to obtain flood insurance if they have a bank loan. For flood insurance to be applicable to the current high-water levels, the water levels must exceed anticipated cyclical levels. Flooding that occurs due to a storm event, and that causes erosion, may be covered by the NFIP. Homeowners who live on the Great Lakes, have flood insurance, and are being impacted by the high-water levels are advised to contact their insurance agent to see if their damages are covered.

How Long Does It Take to Get a State Floodplain Permit (Or Other Land and Water Permits)?

In 2004 the Natural Resources and Environmental Protection Act, 1994 PA 451, as amended, was amended to include review timeframes and deadlines for state environmental permit applications. The WRD processes permits for projects where the land meets the water, including state floodplain permits. Projects, such as a driveway with a bridge stream crossing, are reviewed under one permit application so that property owners do not need to submit multiple permits to the WRD. The application is called the Joint Permit Application and is submitted in the WRD online permitting system called MiWaters.

Here is a summary of the timeframes for the different types of land and water resources permits. All timeframes are from the date the application is submitted in MiWaters.

- All applications have an initial 30-day completeness review period to ensure that the application submission has the information needed to review the resource impact of the project and has the correct fee. If the application does not have all the information needed, correction requests must be sent to ask for all the needed information. This will add time to the initial 30-day completeness review. It is important for applicants to provide all the requested information.

- Floodplain (Part 31) Applications
  - 30-day completeness review *plus*
  - 90-day application review
    - 150 days if there is public hearing

- Inland Lakes and Streams (Part 301) Applications
  - 30-day completeness review *plus*
  - 60-day application review
    - 120 days if there is a public hearing

- Wetland (Part 303) Applications
  - 30-day completeness review *plus*
  - 90-day application review
    - 150 days if there is a public hearing

- Great Lakes Submerged Lands (Part 325) Applications
  - 30-day completeness review *plus*
  - 90-day application review
    - 150 days if there is a public hearing

- Dam Safety (Part 315) Applications
    - 30-day completeness review *plus*
    - 60-day application review

- Shorelands Protection and Management, Environmental Areas and High-Risk Erosion Areas (Part 323) Applications
    - 30-day completeness review *plus*
    - 60-day application review

- Sand Dunes Protection and Management (Part 353)
    - 30-day completeness review *plus*
    - 60-day application review
        - 90 days if there is a public hearing

When a project will affect more than one resource type, such as floodplains along with inland lakes and streams, the shortest timeframe applies.

Making sure that you have a complete and accurate application submission is the best way to ensure that your application can be processed as quickly as possible. Here are the key items that an application requires:

- The MiWaters application form.
    - Check each type of resource that your project will affect (floodplains are often not checked in the application when there are other types of resources such as wetlands and streams).
    - Complete all sections of the application.
    - Provide all supporting documentation, such as floodplain fill and excavation calculations.
- A site location map.
- An overhead site plan.
    - Be sure to include all work with measurements including fill and excavation.
- A cross section through all work areas.
    - For example, if you are proposing a house and a garage, you will need a cross section of each.
    - Include fill and excavation cross sections.
- Photographs of all project areas.
- For floodplain projects, you can include a letter of no comment/no objection from the community.

Some projects will require more information than the application and project plans, such as a hydraulic analysis. If you have questions about what is needed for a specific application, contact the floodplain engineer and environmental quality analyst for the county where your site is located.

For assistance using the MiWaters online permitting database, you can contact the MiWaters Help Desk at EGLE-WRD-MiWaters@Michigan.gov. More information about WRD resource permits can be found at Michigan.gov/JointPermit.

FEMA Mapping Projects in Michigan

by Matt Occhipinti

There are approximately 50 county mapping projects going on around Michigan right now. Most of these mapping projects are updates of the flood maps at the Great Lake's shoreline. The current shoreline flooding data is based on studies from the late 1970's. The new maps will have much more accurate depictions of flood hazards along the coastline based on improved modeling and much more precise topographic data.

Additional information on the coastal mapping program can be found online at the Great Lakes Flood Zones Overview site.

Preliminary Flood Insurance Rate Maps (FIRMs) are available for some coastal counties in Michigan on FEMA's Flood Map Change Viewer. This can be found online at https://www.arcgis.com/apps/webappviewer/index.html?id=e7a7dc3ebd7f4ad39bb8e485bb64ce44. The Flood Map Change Viewer is updated as new FIRMs become available.

The table below displays the most up to date information for various counties around the state. The various columns of the table are explained below.

- Coastal workshop – FEMA presents coastal mapping, coastal regulations, coastal insurance.
- Preliminary Map Date – the date preliminary FIRMs are released.
- CCO Meeting – "Community Consulting Officials Meeting" – a meeting with FEMA and local units of government to review the preliminary maps, explain the mapping process, and take comments on the preliminary maps. There is typically an open house for the public the same day as the CCO meeting.
- LFD Date – "Letter of Final Determination" – the date that FEMA has completed the maps. FEMA sends a formal letter to the communities indicating this. The FIRMs become effective six months after the date of this letter. Communities must adopt the FIRMs prior to the effective date to avoid being suspended. NFIP Coordinator's office will assist communities with this process.

Project	FRR Date	Coastal Workshop Date	Preliminary Map Date	CCO Date	LFD Date	Effective Date
Alcona (Coastal & Inland)	6/25/2018	11/2/2020	9/15/2020	11/9/2020		
Alger (Coastal & Inland)	7/10/2018	Jul-21	7/31/2021	Oct-21		
Allegan (Coastal & Inland)	8/29/2017	7/25/2019	11/30/2020	12/5/2019	8/25/2021	
Alpena (Coastal)	6/25/2018	11/2/2020	9/22/2020	11/10/2020		
Antrim (Coastal & Inland)	8/9/2017		Fall 2023 Early 2024			
Arenac (Coastal)	4/26/2018	8/28/2019	11/14/2019	7/8/2020	3/31/2022	
Baraga (Coastal & Inland)	7/12/2018	Jul-21	7/31/2021	10/1/2021		
Bay (Coastal)	5/14/2018	Jul-21	7/31/2021			
Berrien (Coastal)	8/28/2017	7/10/2019	11/26/2019	1/6/2020	5/17/2021	
Berrien (St Joseph WS)	8/4/2020	n/a				
Branch (St Joseph WS)	8/10/2020	n/a				
Cass (St Joseph WS)	8/12/2020	n/a				
Charlevoix (Coastal)	8/9/2017	9/2/2020	6/30/2020	9/15/2020	12/15/2021	
Cheboygan (Coastal)	6/26/2018	11/2/2020	1/12/2021	11/10/2020		
Chippewa (Coastal)	7/11/2018	TBD	Spring 2024			
Delta (Coastal)	9/21/2017	5/10/2021	4/30/2021	Jun-21		
Emmet (Coastal)	8/9/2017	5/29/2019	5/28/2021	8/15/2019	10/20/2021	
Gogebic						
Grand Traverse (Coastal)	8/9/2017	9/2/2020	3/31/2021	9/15/2020	spring 2022	
Hillsdale (St Joseph WS)	8/10/2020	n/a				
Houghton						
Huron (Coastal)	4/25/2018				on hold	
Iosco (Coastal)	4/26/2018	8/28/2019	4/30/2020	7/9/2020	7/31/2022	
Iron						
Kalamazoo	8/6/2019	n/a	4/1/2021	6/8/2021	12/30/2021	
Kalamazoo (St Joseph WS)	8/5/2020	n/a				
Kalkaska						
Kent (Digital Conversion)	4/25/2016	n/a	11/20/2020	3/1/2021	6/1/2022	

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Flood Ways

Project	FRR Date	Coastal Workshop Date	Preliminary Map Date	CCO Date	LFD Date	Effective Date
Keweenaw						
Lake						
Leelanau (Coastal)	8/10/2017	9/2/2020	4/30/2021	12/2/2020	6/1/2022	
Luce						
Mackinac (Coastal)	7/11/2018	11/2/2020	9/30/2020	12/3/2020	3/29/2022	
Macomb					6/30/2020	12/30/2020
Manistee (Coastal & Inland)	9/19/2017	5/28/2019	6/10/2019	8/13/2019	12/2/2020	6/2/2021
Marquette (Coastal)	7/10/2018	July 2021	7/27/2021		1/5/2023	
Marquette (Dead-Kelsey WS)		n/a	Jul-21			
Mason (Coastal)	9/19/2017	7/9/2019	8/26/2019	9/18/2019	2/24/2021	8/24/2021
Menominee (Coastal)	12/2/2020		9/27/2021			
Muskegon (Coastal)	8/30/2017	7/24/2019	9/30/2019	12/3/2019	4/21/2021	10/21/2021
Muskegon (Muskegon WS)	July 2021	n/a				
Oakland (Clinton WS)		n/a				
Oceana (Coastal)	9/19/2017	7/9/2019	8/26/2019	9/19/2019	2/24/2021	8/24/2021
Osceola		n/a	1/13/2010			
Osceola (Muskegon WS)	July 2021	n/a				
Otsego						
Ottawa (Coastal)	8/29/2017	7/25/2019	9/27/2019	12/4/2019	4/21/2021	10/21/2021
Presque Isle (Coastal)	6/26/2018		Spring 2024			
Saginaw		n/a	5/14/2021	Jun-21	7/12/2022	1/12/2023
Sanilac (Coastal)	4/24/2018	8/27/2019	9/13/2019	11/13/2019	2/10/2021	8/10/2021
Schoolcraft						
St Clair (Coastal)	12/8/2020	8/27/2019			3/1/2022	
St Joseph (St Joseph WS)	8/5/2020	n/a				
Van Buren (Coastal)	8/28/2017	7/10/2019	9/13/2019	12/12/2019	Spring 2022	
Van Buren (St Joseph WS)	8/12/2020	n/a				
Wayne (Coastal)	4/13/2017	7/18/2018	10/30/2020	2/27/2019	4/21/2021	10/21/2021

Michigan Stormwater Floodplain Association Notes

By Jerry Hancock – MSFA Executive Director

Are you a floodplain or stormwater professional or a municipal employee who has been assigned floodplain responsibilities? Are you looking for floodplain education opportunities or professional comradery and support in the field of stormwater or floodplain management?

The Michigan Stormwater Floodplain Association (MSFA) is the Michigan Chapter of the Association of State Floodplain Managers (ASFPM). MSFA began in 1987 to promote the common interest in floodplain and stormwater management, enhance cooperation among various local, state, and federal governmental agencies, and to encourage effective and innovative approaches to managing the state's floodplain and stormwater management systems.

ASFPM's mission is to mitigate the losses, costs, and human suffering caused by flooding, and to promote wise use of the natural and beneficial functions of floodplains. MSFA supports comprehensive nonstructural and structural management of Michigan's floodplains and related water resources, and the concept of "No Adverse Impact". MSFA members represent local, state, and federal government agencies, citizen groups, private consulting firms, academia, the insurance industry, and lenders.

The MSFA's most visible presence is our annual conference. The conference includes educational sessions on best practices, lessons learned, agency updates, and case studies. In addition to the thoughtful sessions during the conference, there are pre-conference workshops, and plenty of networking opportunities, at the evening receptions and other functions. We will also proctor the ASFPM Certified Floodplain Manager Exam during the conference. The 2022 MSFA Conference will be at the H Hotel in Midland, Michigan on March 2nd – March 4th, 2022.

Each year MSFA awards at least one scholarship to a full time junior, senior, or graduate student studying biosystems, civil or environmental engineering, or a related natural resource planning program with a specialization related to the mission and goals of MSFA at a Michigan University. MSFA also recognizes professionals contributing to better storm water and floodplain management through the annual presentation of the MSFA George Hosek Outstanding Service Award.

You can find out more about MSFA and become a member at Mifloods.org Attendance at the MSFA annual conference will automatically include an annual MSFA Membership. Please consider joining MSFA, your statewide professional association for stormwater and floodplain management!

State Floodplain Staff and Contacts June 2021

You can always check online for current maps of WRD permitting staff

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Special thanks to Jennifer Laudazio, Kim Wood, Matt Occhipinti, Sue Conradson, and Jerry Hancock. Some articles and content provided by Joy Brooks.

If you would like to contribute or have a topic you would like to see addressed, please contact Joy Brooks at 989-297-8929 or BrooksJ@Michigan.gov.

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