FEMA FLOODPLAIN UPDATE MEETING

Tuesday, December 3, 2019
5:30-7:00PM
Hope Church, 14456 E Jefferson Ave, Detroit, MI 48215
AGENDA

5:30 Welcome

5:40 City of Detroit Buildings, Safety Engineering and Environmental Department – Environmental Affairs Update and City’s efforts

6:00 City of Detroit’s Flooding Preparedness

6:10 Remarks from FEMA regarding floodplain insurance

6:30 Q&A

6:50 Closing remarks and wrap up
BUILDINGS, SAFETY ENGINEERING AND ENVIRONMENTAL DEPARTMENT

Raymond A. Scott, MPH Deputy Director
Buildings, Safety Engineering and Environmental Department

Paul T. Max, General Manager, Floodplain Manager
BSEED Environmental Affairs

Accompanied Departments: Mayor’s Office, Department of Neighborhoods, Housing Revitalization Department, Detroit Building Authority, and Law Department
Flood Study and Adoption Timeline

- Public Notice Published Twice in Local Newspaper
- Final Consultation Coordination Officer (CCO) Meeting Held / Proposed Federal Register Publication

Discovery Meeting Held | Preliminary FIRM and Report Issued | End of Appeal Period | Letter of Final Determination Issued | Date of Effective FIRM

- Flood Hazard Data Development / FIRM and Flood Study Production*
- Collect Initial Comments on Preliminary FIRM and Report*
- 90-Day Appeal Period
- Resolve Appeals and Finalize Map Products*
- 6-Month Adoption Period

Multi-Year Process
The City of Detroit will make an appeal with our engineering consultant firm Giffels Webster on behalf of the best interest of our residents and future developments.

When FEMA proposes a new or modified flood hazard determination, they must provide a 90-day appeal period to the affected community.

Our appeal period began on October 3rd, 2019 and ends on December 31st, 2019.
KEY ACRONYMS

FEMA- Federal Emergency Management Agency
FIRM- Flood Insurance Rate Map
NFIP- National Flood Insurance Program
BFE- Base Flood Elevation
CRS- Community Rating System
SFHA- Special Flood Hazard Area
EXISTING FIRM MAPS VS. PROPOSED FIRM MAPS

- The existing FIRMs became effective February 2012.
- Much of the Base Flood Elevations for this area has not changed but FEMA has determined better elevation data has necessitated the need for changes to the FIRMs.
- Based on their study, FEMA is changing their FIRMs that determine who is required to obtain flood insurance.
- Changes would now include most of the Jefferson Village and Jefferson Chalmers neighborhoods.
- Because of this change more residences in these areas are now proposed to be within the Special Flood Hazard Area.
- This is of concern to residences within the SFHA that currently have liens (i.e. mortgages, home equity loans, etc.) as they will be required to have flood insurance. Those without liens are not required but may be at a loss in the event of a flood.
FEMA’S EXISTING FIRM
FEMA’S PROPOSED FIRM
The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions.

The City of Detroit has a CRS ranking of 8 and as a result residents who live in the Special Flood Hazard Area (SFHA) and are mandated to maintain flood insurance on their property, can receive a 10% discount on the cost of their flood insurance. Also, other Detroit residents who live outside of the SFHA, but still wish to have flood insurance on their property, can receive a 5% discount on their flood insurance.
CITY’S FLOOD RESPONSE ACTIVITIES

- City Agencies responded by filling and placing tens of thousands of sandbags in the breached areas.
- The City of Detroit is seeking assistance from the United States Army Corps of Engineers and the State of Michigan.
- In the meantime, the Detroit Building Authority has retained a Civil Engineering Firm to design an immediate solution, for the upcoming Spring of 2020 season.