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CITY OF GROSSE POINTE WOODS
CLERK'S DEPARTMENT

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ROSATI | SCHULTZ
JOPPICH | AMTSBUECHLER

MEMORANDUM

TO: Grosse Pointe Woods City Council

FROM: Lisa A. Anderson, City Attorney

DATE: September 14, 2021

RE: Ordinance Regarding Floodplain Management and Adoption of New FEMA Maps

The City participates in the National Flood Insurance Program (NFIP) administered by FEMA. In order to participate in the NFIP, a community must agree to adopt and enforce a floodplain management ordinance. In return for adopting and enforcing a floodplain ordinance, the federal government makes flood insurance available to property owners, renters, and businesses within the community.

When FEMA issues a new or revised flood insurance rate map (FIRM) for a participating community, the community is required to adopt the FIRM by ordinance and amend its floodplain management regulations as needed. The City received notification that FEMA has prepared a new Flood Insurance Study for Wayne County and new FIRM maps for the City, effective October 21, 2021. To continue participating in the NFIP, the City must adopt the new maps and Flood Insurance Study by ordinance prior to the October 21, 2021 effective date.

Enclosed is a proposed ordinance to add a new Article XVII to Chapter 8 of the City Code to address Floodplain Management. The ordinance adopts the Flood Insurance Study for Wayne County and new FIRM maps issued by FEMA. Additionally, the ordinance designates the Building Official as the enforcing agency for purposes of applying flood resistant construction regulations for development located in flood hazard areas as applicable. The FIRM maps and Flood Insurance Study show that there are currently no properties in the City located within a flood hazard zone.

The proposed ordinance has been reviewed and approved by the NFIP Coordinator for the Michigan Department of Environment, Great Lakes, and Energy (EGLE) as required. We recommend that Council approve the first reading of the ordinance during the September 20, 2021 Council meeting, with a second reading and adoption of the ordinance to occur on October 4, 2021. Upon adoption by Council, the ordinance will be sent back to EGLE and will be forwarded to FEMA for approval.

Table 3: Flood Zone Designations by Community (continued)

Community	Flood Zone(s)
Gross Ile, Township of	AE, AO, X
Grosse Pointe, City of	AE, VE, X
Grosse Pointe Farms, City of	AE, VE, X
Grosse Pointe Park, City of	AE, AO, VE, X
Grosse Pointe Shores, Village of	AE, VE, X
Grosse Pointe Woods, City of	No Special Flood Hazard Areas identified
Hamtramck, City of	No Special Flood Hazard Areas identified
Harper Woods, City of	No Special Flood Hazard Areas identified
Highland Park, City of	No Special Flood Hazard Areas identified
Huron, Charter Township of	A, AE, X
Inkster, City of	A, X
Lincoln Park, City of	A, AE, X
Livonia, City of	A, AE, X
Melvindale, City of	A, AE, X
Northville, City of	A, AE, X
Northville, Township of	A, AE, X
Plymouth, Charter Township of	A, AE, X
Plymouth, City of	AE, X
Redford, Charter Township of	A, AE, X
River Rouge, City of	AE, AO, X
Riverview, City of	A, AE, X
Rockwood, City of	A, AE, X
Romulus, City of	A, AE, X
Southgate, City of	A, AE, X
Sumpter, Township of	A, AE, X
Taylor, City of	A, AE, X
Trenton, City of	A, AE, X
Van Buren, Charter Township of	A, AE, X
Wayne, City of	A, AE, X
Westland, City of	A, AE, X
Woodhaven, City of	A, AE, X
Wyandotte, City of	AE, AO, X

message and any copy of it from your computer system. If you need any additional information, please contact the sender at 248.489.4100. Thank you.

----- Original message -----

From: "Occhipinti, Matthew (EGLE)" <OCCHIPINTIM@michigan.gov>

Date: 9/1/21 11:59 AM (GMT-05:00)

To: Bruce Smith <bsmith@gpwmi.us>, Lisa Hathaway <L.Hathaway@gpwmi.us>, Building Department <Building@gpwmi.us>

Subject: New FEMA floodmaps need to be adopted by October 21, 2021 -Grosse Pointe Woods

CAUTION: This email originated from outside of the organization. DO NOT click links, open attachments or reply to this message unless you recognize the sender and know the content is safe:

Hello,

To date, you should have received multiple notifications of the new FEMA maps going effective in your community. Because your community currently participates in the National Flood Insurance Program (NFIP), you must adopt the new FIRM panels and Flood Insurance Study (FIS) by ordinance, prior to the effective date of October 21, 2021.

Both my office and FEMA also must review and approve those documents before October 21.

Failure to have the maps properly adopted and approved before that date will result in your community from being suspended from the NFIP on October 22. Suspension will mean that flood insurance is no longer available in the community. Some forms of federal disaster assistance are also no longer available. Residents that have flood policies will get letters from their lenders saying their mortgage is due in full at the expiration date of their flood policy (since they can't renew them). Or they will need to obtain a private flood policy through Lloyds of London which will likely be several thousand dollars per year.

Samples of these documents are available online at: http://www.michigan.gov/deq/0,1607,7-135-3313_3684_3725-122959--00.html

I can review draft documents before they are voted on or approved by community officials to assure they will meet FEMA's requirements. All FIRM panels that cover your community need to be listed in the ordinance. The entire FIRM panel number must be listed in the ordinance, not just the last four digits. The Flood Insurance Study for Wayne County, All Jurisdictions, effective October 21, 2021 and the following Flood Insurance Rate Map (FIRM) panels: 26163CIND1C, 26163CIND2C, 26163C0134F, 26163C0142F, effective October 21, 2021.

Thanks,
Matt

Matthew Occhipinti, PE, CFM | NFIP Coordinator/ Floodplain Engineer | Water Resources Division
350 Ottawa Ave, NW, Grand Rapids, MI 49503 | ☎ 616-204-1708 | Fax: 616-356-0202
www.michigan.gov/floodplainmanagement



Property of the City of Grosse Pointe Woods. If you have received this transmission in error, please delete immediately.

Lisa A. Anderson

From: Occhipinti, Matthew (EGLE) <OCCHIPINTIM@michigan.gov>
Sent: Thursday, September 9, 2021 11:24 AM
To: Lisa A. Anderson
Subject: RE: New FEMA floodmaps need to be adopted by October 21, 2021 -Grosse Pointe Woods
Attachments: Ordinance Amendment - Floodplain Management.docx

This looks good. The city should email me a final copy once passed. FEMA does need to approve it, but I will send it on to FEMA once I get the final version.

Matthew Occhipinti, PE, CFM | NFIP Coordinator/ Floodplain Engineer | Water Resources Division
350 Ottawa Ave, NW, Grand Rapids, MI 49503 | ☎ 616-204-1708 | Fax: 616-356-0202
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From: Lisa A. Anderson <landerson@rsjalaw.com>
Sent: Thursday, September 9, 2021 9:47 AM
To: Occhipinti, Matthew (EGLE) <OCCHIPINTIM@michigan.gov>
Subject: RE: New FEMA floodmaps need to be adopted by October 21, 2021 -Grosse Pointe Woods

CAUTION: This is an External email. Please send suspicious emails to abuse@michigan.gov

Matt,

As you may know from my voice message, my firm represents the City of Grosse Pointe Woods. I was forwarded a copy of your email discussing the need to adopt the new FEMA floodmaps by October 21, 2021. In your email you state that your office and FEMA must review the approval documents before the City acts. Attached is a proposed ordinance that will be presented to City Council in September. It was based off the template you provided in your email so I believe it should satisfy EGLE's requirements. If I need a separate FEMA approval I would appreciate if you could send me the contact information.

My cell is (248) 880-0629. Please let me know if you have any questions. Thank you.

Lisa Anderson



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From: Occhipinti, Matthew (EGLE) <OCCHIPINTIM@michigan.gov>
Sent: Wednesday, September 15, 2021 10:53 AM
To: Lisa A. Anderson
Subject: RE: New FEMA floodmaps need to be adopted by October 21, 2021 -Grosse Pointe Woods

You are correct that there are no map panels for Grosse Pointe Woods showing any special flood hazard areas (SFHAs). However, the city does participate in the National Flood Insurance Program (NFIP). The NFIP requires every participating community to have a floodplain ordinance in effect. I could not find one in my records for the city. So likely, either one does not exist or it may be very old and not meeting current NFIP requirements.

Regarding the panels I listed – the ones ending in “C” are just index panels. The other two ending in F are FIRM panels but do not show SFHAs in the city.

Having the correct ordinance in place will maintain the availability of flood insurance in the city. The advantage is that it will not be required here under federal regs because there are no FEMA flood zones. Federally backed loans within the mapped floodplain will require flood insurance). It will simply be an option if residents chose to have it. Currently there are 15 FEMA flood policies in effect in the city for a coverage amount of \$3.5 million.

Matt

Matthew Occhipinti, PE, CFM | NFIP Coordinator/ Floodplain Engineer | Water Resources Division
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