

CITY COUNCIL REPORT

October 10, 2008

TO: Phillip L. Nelson, City Manager

FROM: Brian P. Murphy, Asst. City Manager/Economic Development Services
Steven J. Vandette, City Engineer *SV*

SUBJECT: Communications Plan for Updated Flood Insurance Rate Maps to be Effective January 16, 2009 – Five (5) Restudied Locations

As discussed at the council meeting of October 6, 2008 FEMA has issued preliminary maps that will become effective January 16, 2009. In an effort to notify our citizens, staff has evaluated these new maps. Our preliminary analysis using our geographic information system (GIS) determined that 378 structures that will be removed from the flood plain, 78 structures will remain and approximately 20 structures will be added to the floodplain (see attached maps).

Staff is currently working to verify these findings to the extent we can given the limitations due to the map's scale and limitations of our GIS. We will use other tools and in-office techniques to identify any of the 20 new structures that raise any doubt as to their floodplain status. In those cases where there is some doubt we will advise the owner by letter of our findings and suggest they contact us. We will provide residents with information on options they can pursue to change the flood plain designation and offer guidance on contacting FEMA and their mortgage company. Any information we provide regarding our preliminary findings is subject to interpretation by FEMA and by the mortgage company who often contract with flood plain determination companies to make judgments on whether to require flood insurance.

In January of 2007, Engineering sent a letter (copy attached) to all properties within the areas to be restudied, which explained that FEMA had mistakenly issued maps for their area without incorporating new data, resulting in over 500 properties being erroneously mapped in the special flood hazard area. At the time many residents were being contacted by their banks who advised them that flood insurance was now required. We further explained that FEMA would be issuing revised interim maps to banks, mortgage companies and flood plain determination companies for their use until new maps are available. The result was a return to the status quo with regard to flood insurance requirements.

Engineering received the preliminary study (Flood Insurance Study or FIS) in September '07 and commented on it at a public open house FEMA held on November 26, 2007. Since then there was a statutory comment period in early 2008 and on July 16, 2008 FEMA's letter requires us to update our

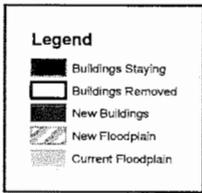
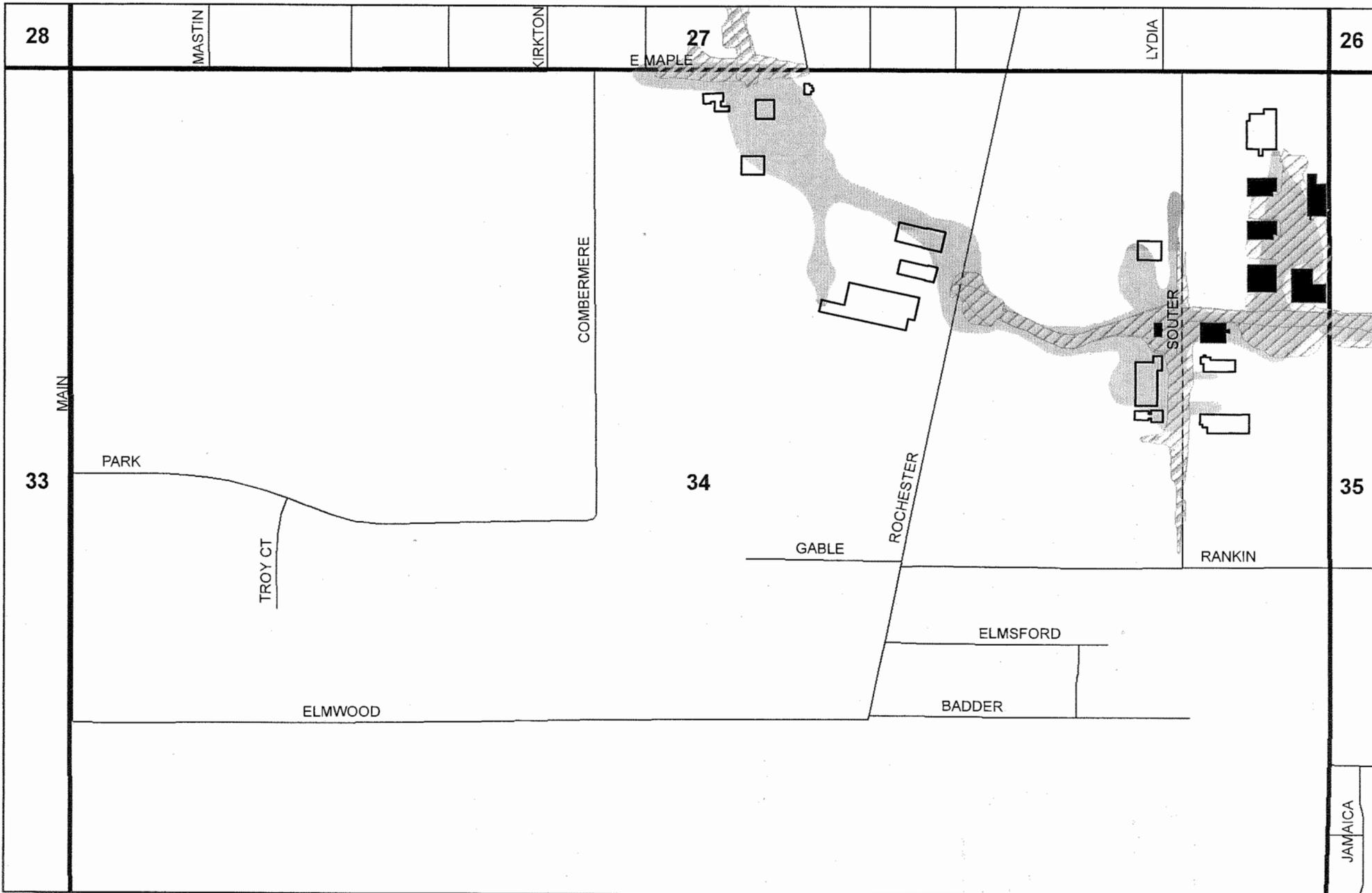
floodplain management ordinance, Chapter 42, as a prerequisite to the new map panels (based on the study) becoming effective. The FINAL updated map will be effective on January 16, 2009 and will be incorporated into the GIS map that is already on the city's web site.

Our communications plan for the new maps is to send three separate letters; one to all owners of structures that appear to be added to the flood plain; one to owners of structures that appear to be removed from the flood plain; and one letter to inform those with no change in their status. We will also post information to the city web site and Troy Today. This is a similar process used in January of 2007, informing our citizens of the mapping that FEMA printed in December of 2006 (copy attached).

As mentioned above, we will work with owners; offering information on our findings and guidance on dealing with FEMA and their mortgage company, but it is the mortgage company who will make the final determination on flood insurance. Owners may be contacted by their mortgage companies about flood insurance or owners may pursue insurance on their own accord if there is no mortgage.

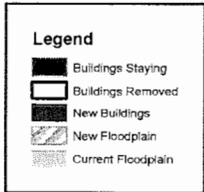
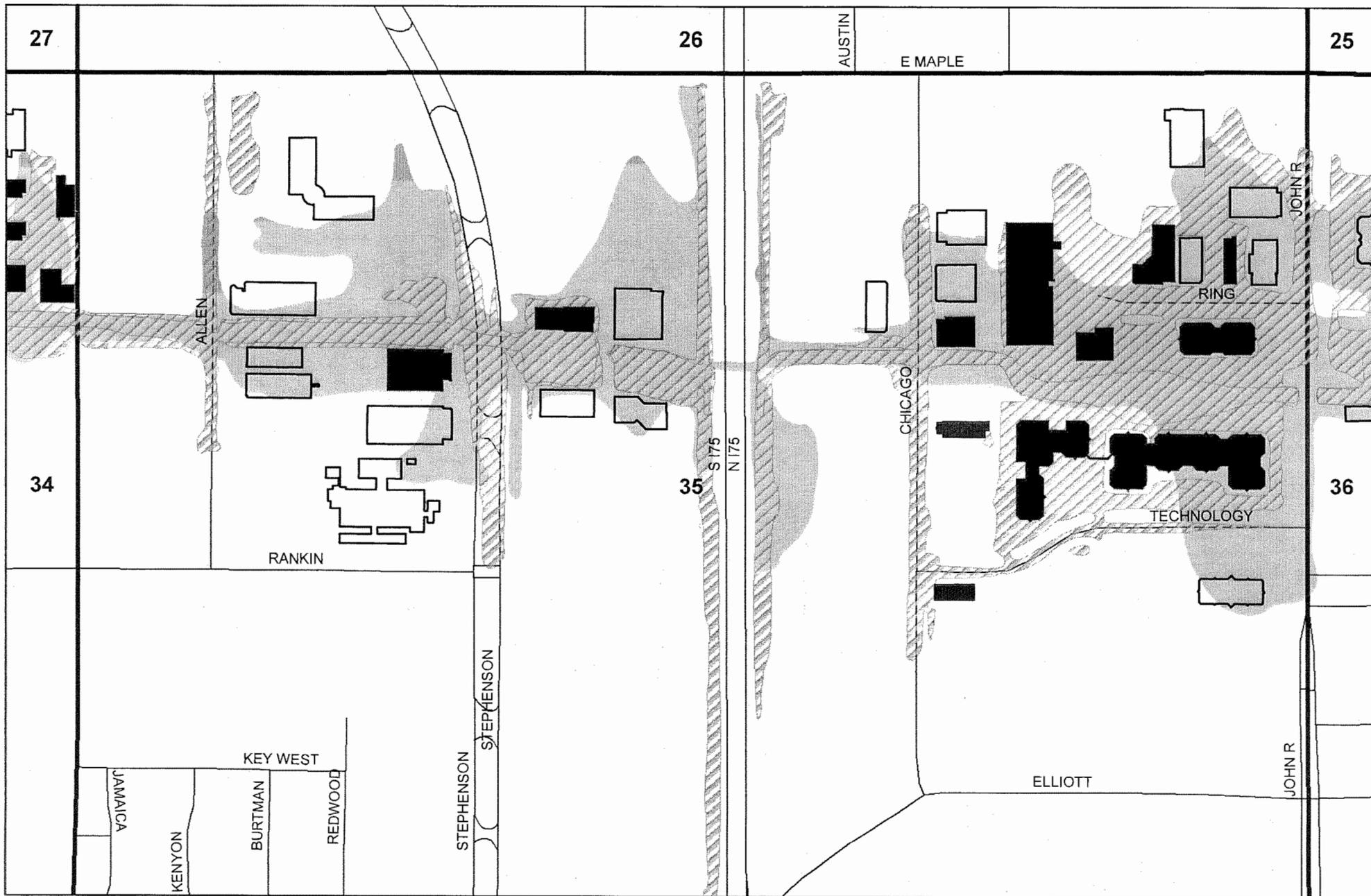
We will implement our communications plan after we receive final FEMA approval of our revisions to the Flood Plain ordinance (approved by council 10/6/08) and after we receive digital copies of the new maps so that we can complete our analysis. We anticipate this will be sometime before the end of this year and communication efforts will begin in early 2009.

Please let me know if you have any questions or need additional information.



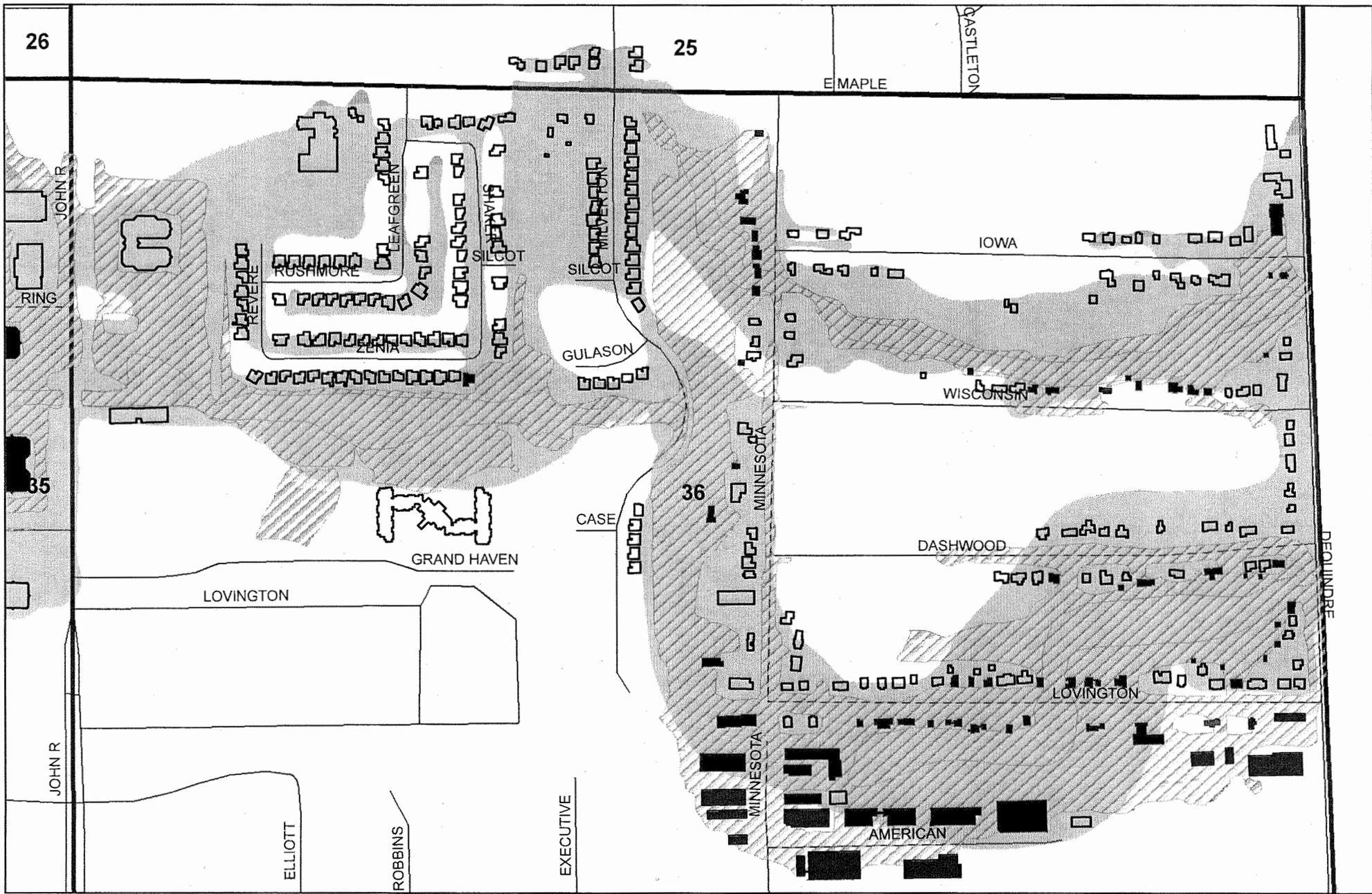
Analysis of New Floodplain Changes effective January 2009





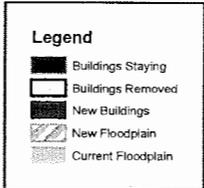
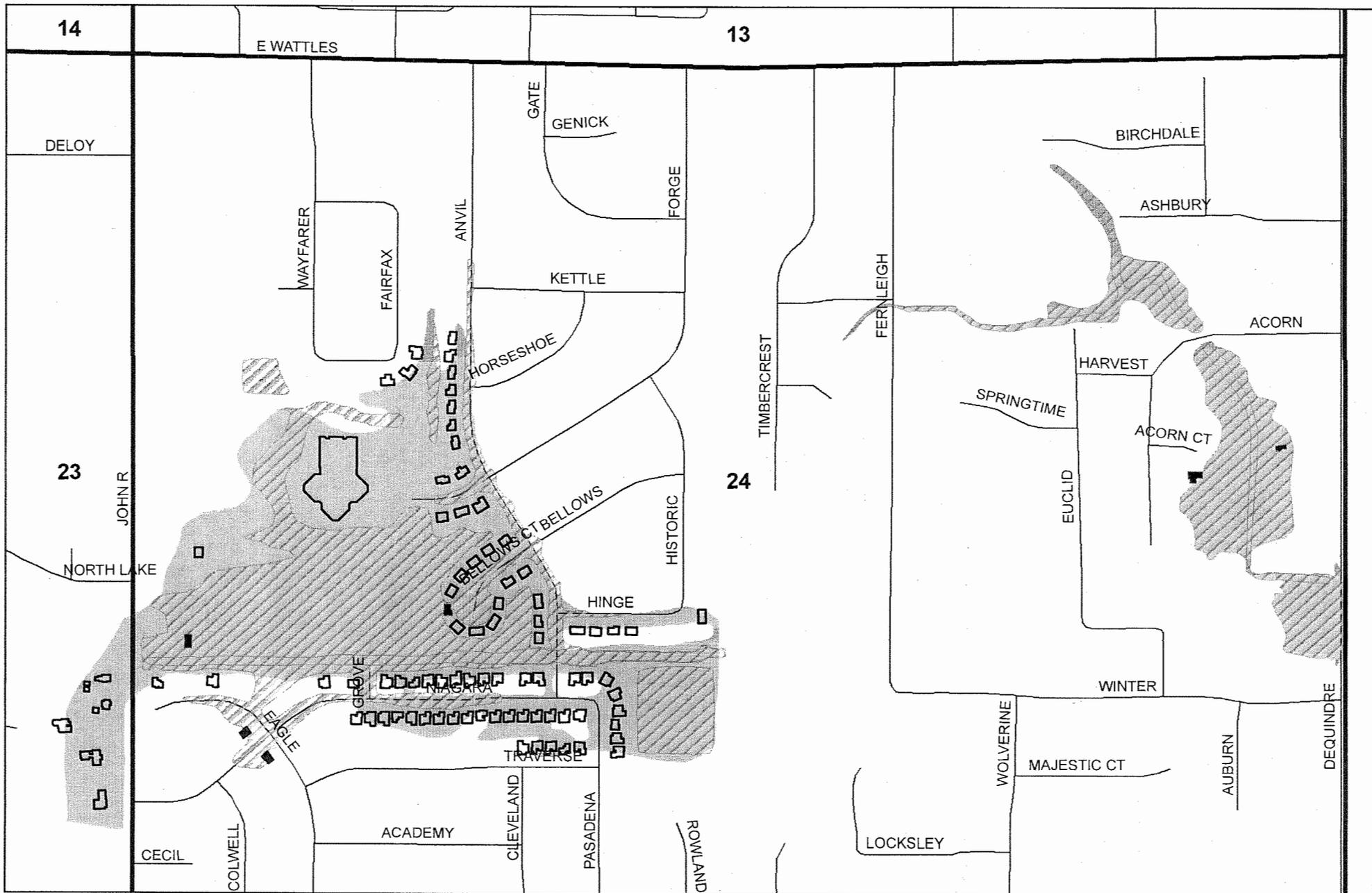
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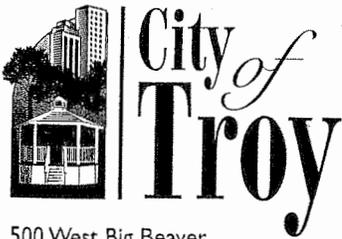
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Analysis of New Floodplain Changes effective January 2009





January 25, 2007

500 West Big Beaver
Troy, Michigan 48084
Fax: (248) 524-0851
www.ci.troy.mi.us

Re: New Interim Flood Insurance Rate Maps

Area code (248)

Dear Resident:

Assessing
524-3311

Bldg. Inspections
524-3344

Bldg. Maintenance
524-3368

City Clerk
524-3316

City Manager
524-3330

Community Affairs
524-1147

Engineering
524-3383

Finance
524-3411

Fire-Administration
524-3419

Human Resources
524-3339

Information Services
619-7279

Law
524-3320

Library
524-3545

Parks & Recreation
524-3484

Planning
524-3364

Police-Administration
524-3443

Public Works
524-3370

Purchasing
524-3338

Real Estate & Development
524-3498

Treasurer
524-3334

General Information
524-3300

The Federal Emergency Management Agency (FEMA) recently updated the nation's Flood Plain Insurance Rate Maps (FIRM) using new, more accurate aerial maps. During that process, it was found that your area required new field survey work and hydrological data. When the updated maps were issued on September 29, 2006, FEMA mistakenly issued your area map without incorporating the new data, resulting in over 500 properties being erroneously mapped in the special flood hazard area (an area subject to a 1% chance of flooding each year) commonly known as the 100-year flood plain.

The City of Troy and Oakland County have brought this matter to FEMA's attention, resulting in a map revision and issuance of revised interim maps using the older data until new maps are available. These interim maps are dated December 26, 2006. A Letter of Map Revision (LOMR) and the interim maps are being distributed by FEMA to their subscribers (banks, mortgage companies, flood plain determination companies, etc.) for use until the new maps are available.

Information regarding FEMA mapping is available by phone at 1-888-924-6924 and on line at <http://land.oakgov.com/ims/fema/viewer.htm>

The FEMA map store internet address is:
<http://msc.fema.gov/webapp/wcs/stores/servlet/FemaWelcomeView?storeId=10001&catalogId=10001&langId=-1>

To learn about risk of flooding, www.floodsmart.gov

If you have any further questions, please call Neall Schroeder at 248-524-3585, or Michael Bastien at 248-524-3596.

Sincerely,

Steven J. Vandette, P.E.
City Engineer

SJV/ln

Attachments (LOMR & FIRM)