

December 17, 2007

To whom it may concern:

You are receiving the following information because your home and/or business or portions of your property are located within the 100 year floodplain. The floodplain on your property has been identified by the Flood Insurance Rate Maps (FIRM) produced by the Federal Emergency Management Agency (FEMA). Because the City of Midland participates in the National Flood Insurance Program (NFIP) we feel it is important to inform our citizens about the potential flood related hazards which may affect your property and explain what options exist to protect your property from these hazards.

The Local Flooding Hazard

There are several flood hazard areas throughout the City of Midland. Most flooding occurs from the Tittabawassee and Chippewa rivers, Sturgeon and Snake creeks and Inman Drain and can usually be forecast in advance. The Tittabawassee River is the largest source of flooding in Midland, with the last 100-year flood event occurring in 1986, when the river crested at 33.94 feet. Since then, the Tittabawassee River has reached flood stage (24 feet) 11 times and most recently crested at 24.6 feet in March 2007.

During flood events the velocity of rivers and streams greatly increases. For example, during the 1986 flood the Tittabawassee River reached an all-time peak flow of 38,700 cubic feet per second (cfs). The typical flow of the river is between 1,000 and 3,000 cfs.

Ice Jams can also occur on the Chippewa and Tittabawassee Rivers during the winter months. This usually happens when temperatures rise and warm rains fall on the frozen rivers causing them to break up. Broken ice then jams up against the shallow river bottom which in turn backs up the river, making it rise beyond normal levels. Fortunately, ice jams are most frequently experienced in areas west of Midland and in areas where only parkland and natural preserves are affected.

To find out which portions of your home, business or property is located within the floodplain, please contact the Midland Planning and Community Development Department at (989) 837-3374. Elevation certificates that have been submitted by property owners and/or developers, to the city, since 2000, are also available.

Flood Safety

Many roads and low lying areas in Midland are quickly covered by water during yearly flooding events. If you come upon “Road Closed” barricades while driving, please locate an alternate route: this will help ensure your safety. Most injuries and deaths in flooding events occur when unsuspecting citizens drive into flooded roadways. In as little as two feet of water, your vehicle can become buoyant. This could cause you to lose control of your vehicle and lead to either an accident or cause the vehicle to be swept downstream into a deeper water hazard or river. There is a simple way to avoid this predicament:

Turn Around Don't Drown!

Remember, if flooding occurs to keep your home and family safe by shutting off gas and electric utilities so as not to cause additional hazards once your home is inundated with flood water. If you have to evacuate your property due to rising flood waters remember not to walk through flowing waters because currents can be deceptive. As little as six inches of flowing water can knock an adult off their feet. Also, stay away from electrical power lines. Electrical current can travel through water and electrocution is the second leading cause of death during floods. Finally, keep children away from flood waters, ditches, culverts, and storm drains. Flood waters can carry unimaginable items that have dislodged themselves. Culverts may suck smaller people into them rendering them helpless.

When a flood watch or warning is issued, call **1-888-TELL-MORE** for the latest flood levels and road closures. Another good source of information is **MGTV Cable Channel 5 in Midland and WMPX 1490 AM or WMRX 97.7 FM**. To learn more about flood safety, citizens can view the following websites: www.midlandcounty.org/emergency, www.midland-mi.org/government/departments/planning/Planning/floodplain.htm

Flood Insurance Requirements

According to the NFIP, a home located within the special flood hazard area (SFHA) or 100 year floodplain has a 26% greater chance of being damaged by a flood over the life of a 30-year mortgage than by fire or other loss. Your homeowner's insurance WILL NOT cover flood damage. This is why flood insurance is mandatory for all federally backed mortgages. Your home does not have to be in the floodplain to get flooded.

Because the City of Midland participates in the NFIP, anyone who owns or rents property within the city can purchase flood insurance through a local insurance agent. There is a 30-day waiting period for flood insurance coverage to begin.

Both home owners and renters may purchase flood insurance. Be sure to examine your policy to make sure you have enough coverage. Also, check to be sure you have contents coverage. Make sure you read your policy carefully to see what is not covered (e.g. furniture and TV in a basement are not insurable.)

Flood insurance is available to all City of Midland property owners at a 20% rate reduction because the City of Midland voluntarily participates in the NFIP's Community Rating System (CRS). Call (800) 427-4661 with any questions regarding the NFIP.

Flood Protection and Permits

Since your property is located within the 100-year floodplain, there are several regulations that the City of Midland enforces to ensure that homes and businesses are reasonably safe from flooding. Take these steps to protect your home from flooding: clean your gutters, down spouts and drain lines; re-grade your lot; and flood proof your house with water tight doors. In a flood emergency be sure to move furniture and valuables out of the flooded area and sandbag your property to prevent further flood water inundation.

The Midland Building Department enforces the International Construction Code (ICC), which mandates that the lowest floor (including the basement) of all structures located within the 100-year floodplain is elevated to at least one (1) foot above the base flood elevation. In addition, the ICC building code mandates that if uninhabitable spaces (such as crawl spaces) are below the base flood elevation, flood venting must be installed to relieve the pressure caused by both flowing and standing water on the home's foundation. If you see illegal floodplain development happening or have additional questions please contact the Building Department at (989) 837-3383.

In Michigan, all floodplain development (not just construction of buildings but filling, excavation, fences, etc.) requires a Part 31 Floodplain Permit from the Michigan Department of Environmental Quality (MDEQ). To obtain a MDEQ Floodplain Permit contact Joy Brooks, Saginaw Bay District Floodplain Engineer at (989) 686-8025 ext. 8364. This MDEQ floodplain permit is required prior to obtaining any City of Midland issued permits.

If your property is flooded and you have purchased flood insurance through the NFIP, you may be eligible to receive up to \$30,000 to move or elevate your damaged property. To find out more about the Increased Cost of Compliance program, please contact the Midland Planning Department at (989) 837-3374.

Natural and Beneficial Functions of Floodplains

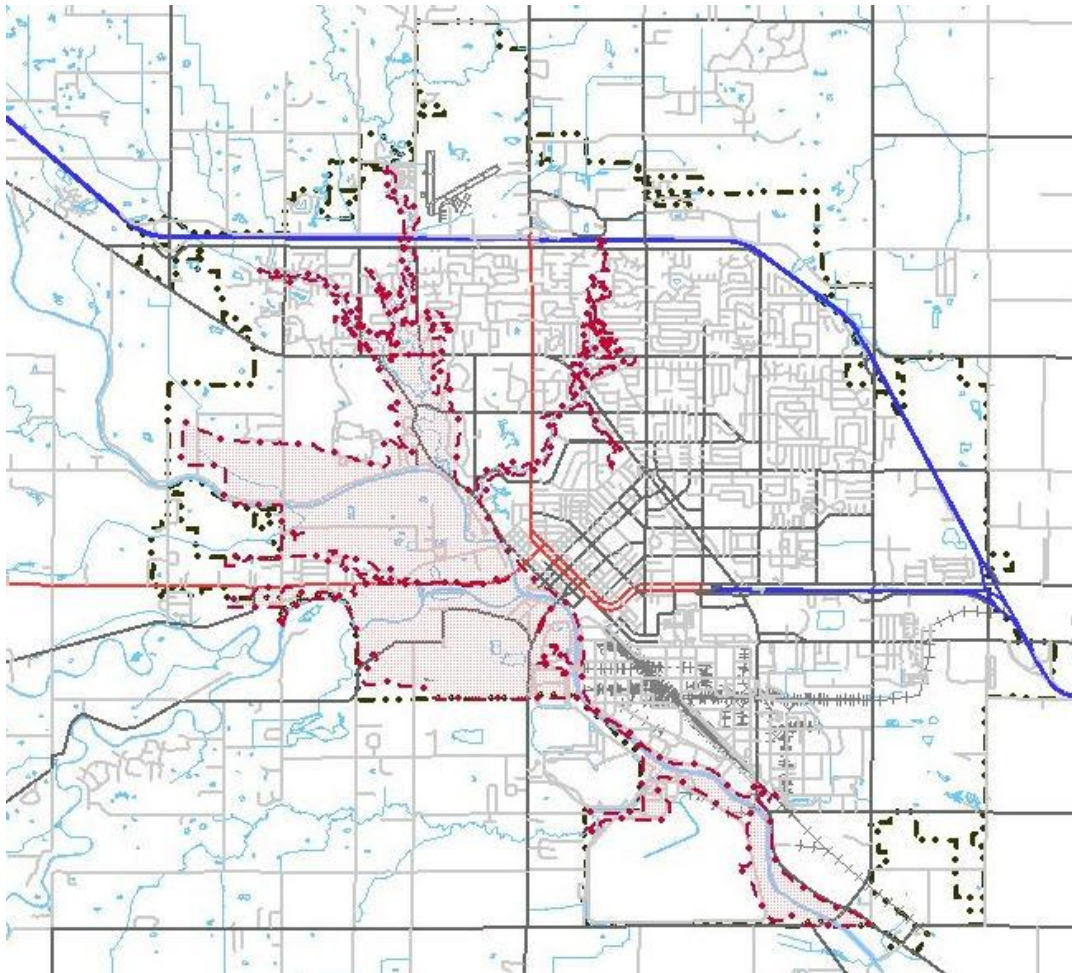
Floodplains that are left undisturbed provide a wide range of benefits to both human and natural systems. These benefits include: filtering nutrients, oils from roadways, and farm chemicals out of surface water. Floodplains also support a wide range of outdoor recreational activities and may contain historic or archeological sites. Floodplains enhance waterfowl, fish and other wildlife habitats.

The City of Midland has taken great strides to preserve over 1,400 acres of floodplain as natural open space. Several floodplain areas have been converted into public open spaces such as Chippewasee and Emerson Parks and the Currie Municipal Golf Course. As

most citizens witness each spring, these parks and the golf course regularly flood with little or no long-term property damage.

Map of Flood Hazard

Below is a map of the City of Midland identifying where the 100 year floodplain is located. The 100 year floodplain is identified in the cross-hatched area and the map scale is one inch equals one mile. For further detailed information on where your property is located in relation to the floodplain please contact the Planning Department at (989) 837-3374.



Flood Hazard Maps and Floodplain Determinations

The City's Planning Department maintains copies of all of the FIRMs, which are issued by the FEMA, for review by citizens. In addition new flood maps will become effective in 2008 and preliminary copies of these maps are available for viewing at www.midland-mi.org . The department also maintains copies of all Letters of Map Amendments (LOMA's) on properties and structures that have been removed from the floodplain

(currently we have 110 LOMA's on file). The City has a Certified Floodplain Manager (CFM) to assist all citizens with floodplain related issues. If citizens have concerns or questions related to floodplain activities, they should contact the Planning Department at (989) 837-3374. FIRMs can be purchased from FEMA directly at (877) FEMA-MAP, when purchasing maps, please reference the City of Midland's community number **260140**.

The Flood Warning System

Flooding within Midland can be predicted in advance of it occurring, giving ample warning for preparation and evacuation. The Midland County Office of Emergency Management (MCOEM) works in close cooperation with the National Weather Service (NWS) to gather weather and river data to determine when flood warnings will be necessary. Typically, an official flood warning from the NWS is issued at least 24 hours in advance of the Tittabawassee River reaching official flood stage. If the river continues to rise beyond flood stage, City and County officials will monitor the situation and warn potentially affected neighborhoods. Flood warning and river level information is continuously broadcasted on **MGTV** and **1-888-TELL-MORE**.

In the event of flash flooding due to ice jams or large storms, you may be the first to notice the oncoming situation, and the MCOEM needs to be notified to activate its Emergency Operations Plan. To get more information during a flooding event, please contact the Midland County Emergency Information Hotline at **1-888-TELL-MORE** or tune into **MGTV Cable Channel 5, WMPX 1490 AM or WMRX 97.7 FM**.

Substantial Improvement/Substantial Damage

The NFIP requires that if the cost of construction, addition, rehabilitation, or reconstruction to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new structure. Substantially damaged buildings must also be brought up to the same standards (e.g., a damaged residence with repair costs that equal or exceed 50% of the building's value before it was damaged must be elevated at least one (1) foot above the base flood elevation).

Additionally, the cumulative cost of housing improvements will be added over the life of the structure and compared to the existing market value to determine if these improvements exceed 50% of the structure's value. The goal of these provisions is to eventually remove or elevate all structures out of the floodplain.

Drainage System Maintenance

As simple as it may sound, keeping smaller drains, ditches and streams free of debris can dramatically improve the outflow of water run-off from low lying areas as well as reduce the occurrence of ice jams. It is a violation of City ordinance to dump materials into these waterways. There are large numbers of County and City drains and waterways that

receive annual maintenance to ensure that man-made debris and naturally-occurring vegetation are removed. If you observe any waterways adjacent to your property that is filled with sediment or vegetation and debris, please contact the City's Utilities Department at (989) 837-3500 and they will send out crews to clean these waterways.

Certified Floodplain Manager Contact Information

Should citizens have more detailed questions or need additional information about floodplain management, please contact Daryl Poprave, CFM, Deputy Planning Director, at (989) 837-3377 or dpravre@midland-mi.org.

Sincerely,

Daryl Poprave, CFM
Deputy Planning Director