

Substitute for Senate Resolution No. 69

A resolution to urge the Federal Emergency Management Agency to reject proposed revisions to floodplain elevation thresholds in St. Clair County.

Whereas, Under the National Flood Insurance Program, property that is located within floodplains is required to be covered with flood insurance that the owner must purchase. Floodplains are determined by land elevation levels, which are identified as Base Flood Elevations; and

Whereas, Officials of the Federal Emergency Management Agency (FEMA) have issued documents that indicate that the Base Flood Elevations will be raised in parts of St. Clair County. The impact of this adjustment in elevation threshold would be to place a significant number of residences and businesses within mandatory flood insurance areas; and

Whereas, The costs of flood insurance for buildings that fall within the redrawn floodplains will be a significant added expense for the property owners affected. These property owners bought their homes and places of business with the assurance that they were not within the floodplain, and now, with this adjustment in elevation, they will be incurring major costs for insurance they will be no more likely ever to need. The fact that water levels throughout the entire Great Lakes Basin are at near-record low levels compounds the inappropriateness of the elevation threshold change; and

Whereas, According to a 2002 study by the Upper Great Lakes Plan of Study Team, a task force appointed by the International Joint Commission, there are growing concerns about climate change and the impact it may have on the water levels of the Great Lakes. Results from some global modeling studies show a decrease of water supplies across the Great Lakes, which would result in even lower water levels and decreased outflows; and

Whereas, For those who would now have to purchase federal flood insurance--at several hundred dollars a year--the raising of the floodplain threshold amounts to a penalty that would be felt far into the future, especially as the market value of impacted properties suffers needlessly; and

Whereas, Over the past 25 years, property owners in Clay Township alone have paid millions of dollars in flood insurance premiums. During that same period, Clay Township residents have only collected approximately one million dollars in flood insurance claims. The remaining money from those premiums has gone to Washington, D.C. to subsidize flood insurance claims in higher risk areas of the country; now, therefore, be it

Resolved by the Senate, That we urge the Federal Emergency Management Agency to reject the proposed revisions to floodplain elevation thresholds in St. Clair County; and be it further

Resolved, That a copy of this resolution be transmitted to the Federal Emergency Management Agency.

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