

Allegan County Emergency Management

Lake Michigan High Water, Shoreline Erosion and Flooding

Questions and Answers:

Q: Who do I speak with regarding the National Flood Insurance Program, also known as the NFIP?

A: Go to <https://www.fema.gov/national-flood-insurance-program>. This website is very informative about the National Flood Insurance Program.

Q: Can we get the Army Corps of Engineer to assist with our shoreline erosion and flooding problems?

A: The Army Corps of Engineers does not assist with shoreline erosion or flooding involving private property. The Army Corps has been requested to provide Technical Assistance (TA) to give local units advice on how to protect public infrastructure. Also, the USACE has provided 75,000 sandbags to Emergency Management as a one-time offer of some discontinued sandbags to help with flooding issues.

Q: If we require sandbags to protect our homes from rising water, does the county provide them?

A: Yes, the county has a limited amount of sandbags available. These are distributed to local fire departments. If you feel you need sandbags, contact your local fire department. Local fire departments do not fill bags or provide sand.

Q: Is there going to be a "State of Emergency" declared by the Governor's Office to cover the cost of flooding and shoreline erosion damages due to high water levels along the Lake Michigan shoreline in Allegan County?

A: Allegan County Emergency Management is collecting data from all local officials regarding private and public damages. This data is placed into the Michigan Critical Incident Management Systems (MiCIMS) portal, which the Michigan Emergency Management Division of the State Police monitors on behalf of the Governor's Office. To receive the Governor's Declaration, the local unit of government must have exhausted all its resources and met the threshold requirements for a Governor's declaration. Various local and state funds have been used to monitor and track this event; however, the County has not met the appropriate threshold requirements to request a declaration.

Q: What are the thresholds to seek a "Governor's Declaration" under Section 19 of Public 390 of 1976?

A: Section 19 states specifically a resolution that certifies the following.

1) The County Emergency Operations Plan (EOP) must be current and have been activated.

- 2) The purpose for which the assistance is being requested.
- 3) That local effort was exhausted.
- 4) That an extraordinary financial burden was experienced.
- 5) Complete form EMD-19 entitled "Application for Section 19 Assistance" and apply to the Division.

Q: What items are covered under Section 19 of Public Act 390 of 1976?

A: The act covers prevention or response to the disaster of emergency:

- 1) Overtime costs
- 2) Contract costs required for disaster response
- 3) Shelter supplies
- 4) Fuel
- 5) Repair for damage equipment due to response
- 6) Value to support disaster relief workers
- 7) Cost to repair public infrastructure damaged by the disaster or emergency

Q: We have public roads damaged; why not apply for a declaration to cover costs per the above section?

A: No costs for such repairs have been determined for the County to determine if there is an "extraordinary burden" placed on the County.

Q: We have public drains damaged; why not apply for a declaration to cover costs per the above section?

A: The Drain Commission can assess the cost of repairs to those landowners and municipalities within the drainage district and complete the work necessary to ensure drains are functioning properly. Some repairs have fallen with normal maintenance parameters; however, the Drain Commissioner has issued an Emergency Maintenance Declaration on the Glenn Shores Drain, and further Declarations may be necessary to complete repairs on other drains. Such Emergency Repairs have been determined to be essential to ensure public drains are functioning properly.

Q: What resources may be available to assist residents and businesses?

A: Allegan County will do our best to assist the residents with resources at our disposal; however, all requests must be made through your local units of government to the Allegan County Emergency Management Office to see if we can accommodate those requests.

Q: Who should be contacted regarding emergencies?

A: If you have an emergency, you should contact 9-1-1. Be prepared to explain in detail the urgency. The details will be passed along to the appropriate local public safety agency for evaluation.

Q: How do I know if my home is unsafe or in danger of collapse?

A: You should contact your local unit of government. Local inspectors will determine if the home is following all applicable building codes, thus ensuring if it's safe to occupy.

Q: What can government (at any level) do to assist me, what should I expect and what should I prepare on my own for?

A: Each level of government has different programs dealing with flooding, shoreline protection, and government assistance. All these programs have particular program rules and thresholds that need to be reached before government resources can be distributed. When it comes to structural issues, it would be recommended for individuals to reach out to local units of government to understand local zoning regulations before any protective measures begin. Seeking out structural engineers to determine options available to reduce risk is a best practice.

Q: Will insurance cover my costs?

A: You must contact your insurance provider. As a government, we do not know the specifics of your policy. If you have questions regarding the National Flood Insurance Program (NFIP), you can go to <https://www.fema.gov/national-flood-insurance-program>

Q: Will an emergency declaration cover my costs?

A: If it's a local or state declaration, no. Disaster contingency funds are reserved for Public Damage (PA) only. If this event should rise to a Presidential level and Individual Assistance (IA) is approved, certain items would be covered based on eligibility. One primary requirement for IA is that it must be your primary residence, and no auxiliary structures are eligible. A declaration from the Small Business Administration (SBA) could become available, allowing for low-interest loans used for repair or relocation.

Q: What is an emergency declaration, and what will it do for me as a resident or business owner?

A1: An emergency declaration is within 72 hours after the emergency/disaster is discovered, and local resources have been exhausted. Damages need to be reported to the Governor's Office with a Preliminary Damage Assessment (PDA), articulating local resources including mutual-aid assistance has been used to mitigate the problem, and the emergency/disaster remains as on-going matter.

A2: A declaration for Individual Assistance (IA) covers the following for private residents or a business owner:

- Temporary housing and rental assistance
- Repair - up to \$33,000.00 for repair if not covered by insurance or Small Business Administration (SBA) loans
- Structural Parts
- Window, doors, floors, walls, and ceilings
- Septic
- Well or water systems
- Heating and Air
- Electrical and plumbing systems
- Private roads
- Anchoring
- Semi-Permanent or Permanent Housing Construction
- Direct assistance to construct a home

- Other Needs
 - Medical and dental expenses
 - Funeral and burial costs
 - Repair and cleaning
 - Clothing
 - Household items
 - Specialized tools
 - Educational materials
 - Fuel
 - Repair to damaged vehicles
 - Moving and storage
 - NFIP insurance policy

Q: Why doesn't someone fix Lakeshore Drive, by filling the sinkhole, or repairing the drainpipe?

A: The entire bluff face is actively eroding, and there is concern that further disturbance will accelerate current erosion.

Q: Did the drainpipe cause the road to be closed, along Lakeshore Drive?

A: No. Lake erosion caused the bluff to slide, which pulled out a drain pipe which caused the initial sinkhole which has only gotten worse with time.

Q: Who is responsible for protecting the bluff?

A: Outside the road right of way, the bluff is private property. Private property owners are responsible for projecting the bluff. The county, road commission, the township will not protect the bluff.

Q: What is being done to restore immediate access to my property, along Lakeshore Drive?

A: There are options to restore immediate access, but they all involve obtaining permission from private property owners for temporary easements. These options were presented to the affected property owners, and no one has agreed to allow access. Should permission be granted to the road commission to construct temporary access on private property, access could be restored in a matter of a few days to a few weeks. The Road Commission is looking into any other feasible options to restore access.

Q: What happens when there are additional failures of Lakeshore Drive?

A1: The bluff along Lakeshore Drive is actively eroding, as it has many times in the past. The erosion and condition of the road is frequently monitored by several entities. Severe erosion is likely to continue in the near future. Conditions may worsen at any time. Everyone is encouraged to call 911 if they notice indications of road failure.

A2: Additional bluff failures will be evaluated on a case by case basis related to how the road may be impacted. If the way can be moved inland within the current easement, it will be. If the road cannot be moved inland within the existing easement, the road commission will ask for private easements to temporarily or permanently relocate the road to maintain access. If private easements are not granted, the road will remain closed until another solution can be reached.

Q: What is the long term plan for Lakeshore Drive?

A: The Road Commission is investigating options to relocate Lakeshore Drive further inland. All options involve substantial planning, right of way acquisition, and permitting. All options will take time, and funding has not yet been identified to implement them.

Q: How will solutions to the road issues, facing Lakeshore Drive be funded?

A1: Local, state and federal funding options are being sought after.

A2: Large scale funding has not yet been identified.

A3: A special assessment district is a possibility.