

Reps. Terry Brown, Bauer, Constan, Dean, Donigan, Geiss, Haugh, Lahti, Lemmons, Liss, Mayes, Meltzer, Neumann, Polidori, Sheltroun, Smith, Spade, Valentine, Leland, Marleau, Rocca, Rogers and Stanley offered the following resolution:

House Resolution No. 129.

A resolution to urge the Federal Emergency Management Agency to allow additional time and flexibility for property owners in Michigan to comply with new flood insurance requirements.

Whereas, Under the National Flood Insurance Program (NFIP), most property owners must purchase flood insurance if their property is located within a mapped floodplain. The Federal Emergency Management Agency (FEMA) conducts studies and publishes maps used to determine if a property is within the floodplain; and

Whereas, FEMA is pursuing an initiative throughout Michigan to produce maps for the first time in many areas and revise existing floodplain maps in other areas. The new and revised maps would increase the amount of land within the floodplain. Consequently, a significant number of additional residences and businesses will fall within mandatory flood insurance areas; and

Whereas, FEMA has provided poor notice of the completion of new floodplain maps in Michigan and given communities insufficient time to apply for participation in the NFIP. Poorly timed and inadequate outreach to local communities about the new floodplain maps, the process for communities to participate in the NFIP, and the consequences for choosing not to participate have left communities scrambling to comply with participation requirements while property owners risk losing their homes; and

Whereas, Property owners have not been given enough time to appeal their homes placement in the floodplain. The new and revised maps inaccurately place many properties in the floodplain and do not contain vital information needed to appeal the maps. Base flood elevations have not been established for many areas and the process for receiving a state determination of these elevations is significantly backlogged; and

Whereas, The result of these problems is significant conflicts and confusion that create a potential nightmare for property owners and place them unnecessarily at risk of losing their homes. Homeowners must purchase flood insurance by a certain date but cannot purchase national flood insurance until their community completes the process of applying for participation in the NFIP. In addition, homeowners cannot appeal errors on the new or revised maps and be granted a Letter of Map Amendment (LOMA) until a base flood elevation is established but will lose their mortgage before they can receive a state elevation determination; now therefore be it

Resolved by the House of Representatives, That we urge the Federal Emergency Management Agency to provide additional time and flexibility for property owners in the state of Michigan to appeal or comply with new flood insurance requirements when they need to apply for a LOMA, when a local unit of government is in the process of applying for participation in the National Flood Insurance Program, or while property owners seek a base flood elevation determination to support their application for a LOMA; and be it further

Resolved, That copies of this resolution be transmitted to the Federal Emergency Management Agency and the members of the Michigan congressional delegation.