

# FLOODPLAIN INFORMATION

## FLOOD HAZARD AREAS

Portions of Shelby Township are encumbered by the 100-year floodplain. The areas most susceptible to flooding are along the Main and Middle Branch of the Clinton River. Smaller floodplain areas exist proximate to the Harris, Longstaff, Decker, Dunn and Bannister Drains. Of course, any drain, stream, river or other body of water in the township poses a flooding risk.

Information on whether your property is in the 100-year floodplain can be obtained by coming into the Charter Township of Shelby Building Department and having a Building Inspector assist you with floodplain maps. Maps can also be reviewed online at [fema.gov](http://fema.gov) or by visiting the Building Department portion of the township website at [shelbytwp.org](http://shelbytwp.org) to access the link. Contact the Building Department at (586) 731-5969 for further assistance.

## FLOOD SAFETY

The following common sense guidelines can help you from the dangers of flooding:

- Do not drive through a flooded area. More people drown in cars than any where else. Do not drive around barriers.
- Do not walk through flowing water. Currents can be deceptive. Six inches of water can knock you off your feet.
- Stay away from power lines and electrical wires. If your house is about to be flooded, turn off the power at the service box. Electrical current can travel through water. Electrocutation is the 2<sup>nd</sup> leading cause of death during floods.
- Be alert to gas leaks. Turn off the gas to your house before it floods. If you smell gas, report it to a Township official or your gas company. Do not use candles, lanterns or open flames if you smell gas or are unsure if your gas has been shut off.
- Keep children away from the 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.
- Clean everything that has been wet. Flood water will be contaminated with sewage and other chemicals which pose severe health threats.
- Look out for animals, especially snakes. Small animals that have been flooded out of their home may seek shelter in yours.
- Do not use gas engines, such as generators, or charcoal fires indoors during power outages. Carbon monoxide exhaust can pose serious health hazards.

## PROPERTY PROTECTION MEASURES

If your property is susceptible to flooding, there are many flood damage reduction measures you can employ.

- Watertight seals can be applied to brick and block walls to protect against low-level flooding.
- Utilities such as heating and air conditioning systems, water heaters and other major appliances can be elevated to higher floors in the structure or on raised platforms.
- Temporary measures such as moving furniture and other valuables to higher floors or sandbagging exterior openings will also help.
- Elevating or relocating the entire structure may also be a feasible option.

## **FLOODPLAIN PERMIT REQUIREMENTS**

All development within the 100-year floodplain (not just construction of buildings, but filling, excavation, fences, etc.) is required to obtain a permit from the Shelby Township Building Department. Other state and local permits may be applicable too. Applications must be made prior to doing any work in a floodplain area. Please contact the Building Department to receive all the information you will need in order to properly develop in the floodplain at (586) 731-5969. You may report any unlawful development activities to the above number as well.

## **SUBSTANTIAL IMPROVEMENT/DAMAGE**

For buildings within regulated floodplains, the National Flood Insurance Program requires that if the cost of improvements to a building or the cost to repair damages (from any cause) exceeds 50% of the market value of the building (excluding land value), the entire building must be brought up to current floodplain management standards. Building improvement projects include exterior and interior remodeling, rehabilitation, additions and repair and reconstruction projects. Please contact the Shelby Township Building Department at (586) 731- 5969 for further information.

## **FLOOD INSURANCE**

If you do not have flood insurance, talk to your insurance agent. Most homeowner's insurance policies do not cover damage from floods. Flood insurance is only available to participating communities in the National Flood Insurance Program (NFIP), such as Shelby Township. Our commitment to floodplain management helps to minimize flood hazards and enables us to be a part of the NFIP. Additionally, because Shelby Township participates in the Federal Emergency Management Agency's Community Rating System program, flood insurance premiums are discounted.

Be sure to check your policy to ensure you have adequate coverage. Usually these policies cover the building structure, but not the contents. Contents coverage can also be obtained by asking. There is a 30-day waiting period before flood insurance coverage becomes effective. Plan ahead; do not wait until a flood is predicted before purchasing flood insurance.

If you are building within a floodplain, the purchase of flood insurance is mandatory if using a federally regulated/insured bank for a loan.

## **NATURAL & BENEFICIAL FUNCTIONS**

Floodplains play a valuable role in providing natural and beneficial functions to the area around, and including, Shelby Township. Floodplains that are relatively undisturbed provide a wide range of benefits to both human and natural systems. These benefits provide aesthetic pleasure as well as function to provide active processes such as filtering nutrients. Significant areas in Shelby Township's Riverbends and Holland Ponds Parks are located within floodplain associated with the Clinton River. Both enhance waterfowl, fish and other wildlife habitats and provide feeding/breeding grounds. And lastly, such floodplain areas provide natural erosion control and open space so further flooding damage does not occur.

## **DRAINAGE SYSTEM MAINTENANCE**

As simple as it may sound, simply keeping smaller ditches and streams free of debris can dramatically improve the run-off capacity of low-lying areas, as well as greatly reduce the occurrence blockage that significantly contributes to flooding. It is illegal to dump materials into a required waterway and violators may be fined. If you see someone in the act of dumping in one of our watercourses, please report it to the Shelby Township Building Department at (586) 731-5969 or the Macomb County Public Works Offices at (586) 469-5327.

## **ADDITIONAL INFORMATION**

If you should require further or more detailed information regarding flood-related issues in Shelby Township here are some additional sources:

- [FEMA.gov](https://www.fema.gov) website
- Charter Township of Shelby, Building Department, 52700 Van Dyke, Shelby Township, MI 48316 (586) 731-5969
- Floodplain Information page on the Building Department section of the township website, [shelbytwp.org](https://www.shelbytwp.org).
- Shelby Township Public Library