

IMPORTANT FLOOD 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.

Find out if your property is in the regulated 100-year floodplain by calling the Shelby Township Floodplain Management Office at 586-731-5969 or by visiting the Building Department. The township keeps records of elevation certificates for public view. Maps can also be reviewed online at fema.gov or by visiting the Building Department.

FLOOD SAFETY — Here are some things you can do to protect your family and property from flooding.

- **Contact your property insurance agent to see if a flood insurance policy would help you.** Even if you're not in the mapped floodplain, you may be subject to flooding from local drainage. In either case, flood insurance can be a good investment because most homeowner insurance policies do not cover damage caused by surface water flooding.
- **Do not walk or drive through flood water.** Currents are deceptive; just six inches of moving water can knock you off your feet. Do not drive around barriers, as the road or bridge may be washed out.
- **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 second 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 unknown 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 — Talk to us about protecting your house or business. There are ways to modify your building to minimize flood damage. Where flooding is shallow, measures such as small flood-walls, regarding the yard, and flood-proofing the walls or utilities can be relatively inexpensive. Where flooding is deep, a building may need to be elevated.

Check with the Shelby Township Building Department before you build, alter, regrade or fill on your property. Call 586-731-5969 first. A permit may be needed to ensure that a project is compliant with all regulations. These regulations are designed to protect your property from flood damage and to make sure you do not cause a water problem for your neighbors.

FLOODPLAIN PERMIT REQUIREMENTS — All development within the 100-year floodplain (including construction of buildings, 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 percent 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 — Don't pour oil, grease, pesticides, or other pollutants down storm drains or into the ditches and streams. Our streams and wetlands help moderate flooding and are habitat for fish, frogs, and other species that provide us with recreation or food. Let's protect them and their homes. 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 River Bends and Holland Ponds parks are located within the floodplain associated with the Clinton River. Both enhance waterfowl, fish and other wildlife habitats and provide feeding/breeding grounds. 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, keeping smaller ditches and streams free of debris dramatically improves run-off capacity in low-lying areas and greatly reduces 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 have flooding or draining concerns call the Shelby Township Building Department at 586-731-5969 for on-site assistance. If you should require further or more detailed information regarding flood-related issues in Shelby Township here are some additional sources:

• **Federal Emergency Management Agency (FEMA)**
15801 Michigan Ave.,
Dearborn MI, 48126
Phone: 800-621-3362
Web: fema.gov

• **Shelby Township Library**
51680 Van Dyke Ave.,
Shelby Township 48316
Phone: 586-739-7414
Email: shelbylib@libcoop.net
Web: shelbytwplib.org

• **Shelby Township Building Department**
52700 Van Dyke Ave.,
Shelby Township MI, 48316
Phone: 586-731-5969
Email: building@shelbytwp.org
Web: shelbytwp.org/building