

# Emergency Management & Erosion



## LIMITS ON FINANCIAL GOVERNMENT ASSISTANCE

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# Emergency Declaration

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Typically, after a specific, eligible disaster, there is local declaration of emergency. If multiple areas are affected, the State may automatically declare a state-wide emergency. We have seen that with COVID-19.

- The entire coastline of the state has seen erosion with higher lake levels
- Erosion has no beginning and no end- it is expected and continual
- Most critical infrastructure has been fortified or moved away from coastal areas for this reason



# Erosion as a State-Wide Issue

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Currently, the way the declaration process is set up, erosion and it's damages, are not eligible for public assistance.

- There has been talk of a bill that might affect this, but it would have to start from scratch and we have not details on what that would entail.

Private damages are factored in separately from public damages, so if a county/municipality is not affected beyond it's ability to respond, the damage to private property does not make it into the equation and would not trigger it's own declaration.



# Erosion vs Flooding

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Erosion can be caused by high water and more forceful waves, but not necessarily trigger actual flooding.

Flood insurance, should a property be eligible, will not cover shoreline erosion. Most, if not all, insurance policies do not cover erosion. The US Government had to federalize insurance with the NFIP in order to provide homeowners with some option for floodwaters, as it would be far too costly for a business to sustain.

Insurance policies may mitigate some of the damage from flooding, but vary widely by policy and agency.



# Single Event vs Long-Term Damage

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Flooding from a single event may be eligible for a declaration of emergency, but first the damage to public infrastructure has to be beyond local response capabilities, municipalities have to show a devastating financial cost, damage assessment must be completed, and it all starts with defined incident period. A flood has a beginning and end, as does a tornado, etc.

- Federal law requires FEMA to consider singular events, specifically not: seasons, cyclical conditions, or multiple events over an extended timeframe.

Even if an event is declarable, only specific eligible costs are allowed or considered.



# Public Assistance – Not Individuals

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For work to be done and considered eligible, it would have to fall under a certain category, whose eligibility would be determined at the time of the declaration. Emergency work includes Debris Removal (Category A) and Emergency Protective Measures (Category B).

Other categories include Roads & Bridges, Water Control Facilities, Public Buildings, Public Utilities, and Park & Rec- and each have to be approved to be eligible.



# Other Sources of Funding Through FEMA

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## INDIVIDUAL DISASTER ASSISTANCE

Only in a declared event

Homeowners may be eligible, but it would need to be a presidentially declared event and cannot duplicate any insured losses.

Secondary homes not eligible

Requires significant damage- not for pre-damage assistance

## HAZARD MITIGATION ASSISTANCE

Competitive, nation-wide grant process

Entire process takes 4-6 years to complete

Not for quick response needed for fast-moving erosion issues

Pre-disaster mitigative efforts

Erosion very difficult to apply for- they would be focusing on flooding issues and there is an extreme amount of competition for these projects.



# Finding the Right People

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- Private property owners need to understand the specifics of their properties
- Seek out a home mover or shoreline engineer to discuss options
- Band with neighbors for common and connected problems
- Seek out guidance from state and federal agencies
- Understand there is no magic pill for financing efforts through the government





# Contact

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