



# FLOOD PROTECTION UPDATE

City Of Luna Pier

2026



Dear Luna Pier Citizens,

The City of Luna Pier continues to work with the National Flood Insurance Program (NFIP) to try and keep flood insurance rates reasonable for our residents. This newsletter is made up of information and requirements to certify our community for flood insurance discounts.

With the many benefits of living in a Great Lakes coastal region, we also need to be mindful and always prepared for the threat of flooding, especially when northeast winds that drive the shallow waters of Lake Erie toward our shores.

The city has constructed and continues to maintain a dike system along our shore and wrapping around to I-75. This concrete and earthen dike system has protected your homes and property for over 40 years. Regular inspections and maintenance of our flood protection system is coordinated through our Flood and Erosion Protection Committee and financed through our local flood millage. There is however, always the possibility that large storms, strong winds and/or rising lake levels can still cause flooding.

The City of Luna Pier has taken the responsibility to inform and educate, or simply remind you how to protect yourselves and your property against flooding. We will provide information on what to do, what warning systems are in place, and document that information through our public library for easy access. We will also discuss flood insurance and your options.

Please review all the provided information in this newsletter and feel free to contact our city offices with questions at (734) 848-6495.

Sincerely,

Mayor Jim Gardner

## PUBLIC NOTICE

To All Lending Institutions, Real Estate Companies, & Insurance Agents Who Do Business Within The City of Luna Pier, Michigan

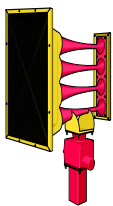
Subject: Flood Map Information

As a public service, the City of Luna Pier, Michigan will provide you with the following information upon request:

- Whether a property is located in or out of the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM) of the City of Luna Pier.
- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation or depth, if shown on the firm.
- A handout on the flood insurance purchase requirement is available that can help people who may need a mortgage or loan for a property in the SFHA.
- The most recent benchmark data can be obtained on our web site at [cityoflunapier.com](http://cityoflunapier.com) under Fact Sheets & Info, on the Building Official's page or by contacting the Building Department.

**Please keep this information in an easy to find accessible location for emergency references in the near future.**

## FLOOD WARNING SIREN



Luna Piers new fire siren is equipped with a special tone to alert residents as to when flooding is a strong possibility. The flood tone is a fast up and down sound and completely different from fire, rescue, and tornado warnings. The Monroe County Emergency Management will be testing the sirens on a regular basis the 4<sup>th</sup> Wednesday of each month at 10:00 am.

Inquiries can be answered Mon. thru Fri. 7:30-4:00 PM by calling (734) 848-6495 or by stopping at the Municipal Building, located at 4357 Buckeye Street in Luna Pier. Please note that Luna Pier has copies of elevation certificates for recent construction available upon request for a residential fee of \$5.00 and non-residential fee of \$10.00.



## Flood Protection Information

As a resident of Luna Pier you need to know that most of the City of Luna Pier is located within a floodplain. Flooding in our city is caused mainly by Lake Erie when the combination of high water levels and strong northeast winds can bring lake waves over our dike system. Generally, flood waters are not very deep or life threatening, but can do serious damage to homes, cars and property.

The last serious flood which did significant property damage in Luna Pier took place on April 9, 1998 and was the result of a lake water surge due to an excessive amount of rainfall and constant 30 to 35 mile per hour northeast winds. Additionally, due to recent high lake levels, flooding of homes in the Allen Cove area occurred in 2018, 2019 and 2021. Since most of the city is in a floodplain, odds are that some day your property could be damaged. This article will give you some ideas on what you can do to protect yourself and your property.

Citizens Can Help - the City is doing everything possible to prevent future flooding, however each individual resident needs to put forth effort to cooperate and assist in the following ways:

- Lake front residents need to remove debris such as logs and other materials from in front of the concrete dike system to prevent damage to the dike during high water periods. These residents need also to report to the Public Works Department (848-8481) any cracks or damage to the dike system.
- Do not dump or throw anything into the lake, ditches or streams. Grass clippings, leaves and branches cause problems in our storm water system which in turn can cause flooding. Accumulation of trash in ditches and streams can cause blockage and contribute to flooding.
- If you see others dumping or putting debris in ditches, streams or the lake, please contact the City at 848-6495.
- It is necessary that you check with the Building Inspector before you build on, alter, re-grade or place fill on your property. A permit may be needed to ensure that projects do not cause problems on other properties. If you see building or filling without a City permit posted, contact the Building Inspector at 848-6495x202.
- You may contact the city for help with flooding questions and resources or to schedule a site visit.



## Flood Insurance

Since most of Luna Pier is located in a floodplain, flood insurance is an option for most residents. If you don't have flood insurance, call your insurance agent because homeowner's policies do not cover damage from floods. Luna Pier does participate in the National Flood Insurance Program and you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded.

Most banks and mortgage institutions require citizens to purchase flood insurance on mortgaged property as mandated by FEMA rules. It is important that your policy cover the buildings structure and also include adequate coverage for the contents. With all of the floodplain improvements being made, during the kind of flooding that happens in Luna Pier there is usually more damage to the contents than there is to the structure.

At last count, there were 336 flood insurance policies in Luna Pier with insurance coverage totaling over \$25 million. If you are covered, please check out the amount and make sure that you have contents coverage. Flood insurance covers all surface floods.



## Flood Proofing

There are a few ways to protect a building from flood damage. One way is to keep the water away by protecting your lot or building with a small floodway or earthen berm. This method is difficult to do in Luna Pier since the lots are generally small and this approach usually takes a large lot.

Another approach is to make your walls water proof and place water tight closures over the doorways. This method is not recommended if flood water exceeds two (2) feet.

The most successful approach is to raise your home above the flood levels. Homes can be elevated, depending on the size, to the proper height for anywhere from \$25K to \$75K or more.

Grants through FEMA maybe available to help pay the cost of elevating your home. Check with City Hall to see if active programs are available to meet your needs.



## How it Works:

Before a person can receive a loan or other financial assistance from one of the affected agencies or lenders, there must be a check to see if the building is in a SFHA. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V".

Copies of the FIRM are available for review in most local government building or planning departments or online at [msc.fema.gov](http://msc.fema.gov) (flood Map Service Center). Many lenders and insurance agents also have copies. It is the agencies or the lenders responsibility to check the FIRM to determine if the building is in a SFHA, although many communities provide assistance.

If the building is in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be flood prone. While not mandated by law, a lender may require a flood insurance policy for a property in any zone on a Flood Insurance Rate Map.

## NFIP:

This community participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct loss caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attach to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

## Mandatory Purchase Requirement:

The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings.

Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

## Flood Safety

**Please remember these safety tips during floods**



Stay away from power lines and electrical wires. A major killer of

flooding is electrocution. Electric current can travel through water; so therefore, please immediately report down power lines to Consumers Energy (1-800-477-5050) or the City Offices (848-6495). If your home is flooded, turn off all appliances and have your electricity turned off by the power company.

Do not walk through swift flowing water.

Drowning is another cause of death from flooding. Swift flowing water can easily knock you off your feet. If you need to walk in standing water, use a pole or stick to ensure the ground is still there.

## Flood Protection Library Publications

The following flood related documents are available at the Rasey Memorial Library - Luna Pier, Michigan

Name	Copies	Publication Date
Above the Flood: Elevating Your Floodprone House	2	May, 2000 (FEMA P-347)
Answers to Questions About the The National Flood Insurance Program	2	March, 2011 (FEMA F-084)
Elevated Residential Structures	2	March, 1984 (FEMA-54)
Coastal Construction Manual	2	August, 2011 (FEMA P-55)
Protecting Manufactured Homes from Floods and Other Hazards	2	November, 2009 (FEMA P-85)
Mitigation of Flood and Erosion Damage To Residential Buildings In Coastal Areas	1	October, 1994 (FEMA-257)
Protecting Floodplain Resources, A Guidebook for Communities	1	1996 (FEMA-268)
Reducing Damage from Localized Flooding	1	June, 2005 (FEMA 511)
Protecting Building Utility Systems From Flood Damage	2	February, 2017



## Luna Piers Flood Warning Program



The City of Luna Piers only flood threat comes from Lake Erie which borders the city on the east. Since most of the city is in the floodplain (flood hazard area), a description of the flood hazard is clearly shown on the FIRM panels dated June 19, 2020, and acts as the city's flood stage forecast maps. From past experience, the Allen Cove area and the properties located within a block of the dike system have experienced the majority of damage from flooding.

Luna Pier receives warnings of impending floods from the National Weather Service. This service is consistently monitored by the local police department and fire department, the Monroe County Sheriff's Department and the Monroe County Emergency Management Division. The city also monitors the U.S. Coast Guard weather station during periods when it is apparent that flood conditions could prevail. Broadcasts are monitored 24 hours a day with the above agencies.

When the lake level and wave heights exceed the flood stage, the City sounds its flood siren which covers the entire community. The new fixed siren system with battery backup, alerts all residents of a flood warning. The Monroe County Emergency Management tests the sirens on a regular basis the fourth Wednesday of each month at 10:00 a.m. Maintenance of the siren is provided for by contracts with the manufacturer. Both the police and fire departments are dispatched to the areas of possible flooding to warn residents as to the need to evacuate.

The flood predictions provided by the National Weather Service and other mentioned agencies give Luna Pier up to 12 hours advance warning. However, accurate and timely warnings cannot be provided for floods resulting from lake water surges and sudden northeast storms. Realistically, 1-2 hours is the approximate warning time resulting from these latter causes of flooding.



## Flood Safety

**Please remember these safety tips during floods**

Do not drive through a flooded area. It is very dangerous to drive around road barriers and flood areas. Roads and bridges may be washed out.

Look before you step. After flooding occurs, the ground and floors are generally covered with debris including broken bottles and nails. Floors and stairs that have been covered with water and mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect damage. Never smoke, use candles or open flames unless you know the gas has been turned off and the area ventilated.

Flooding and Flood Protection Assistance can be obtained contacting the City of Luna Pier Office at 734-848-6495. Depending on the nature of your specific request, the City may have access to staff resources or contacts for experts or contractors that specialize in flood assistance.



## FEMA Flood Map Service Center (MSC)

The (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk. Visit: <https://msc.fema.gov/portal/home>