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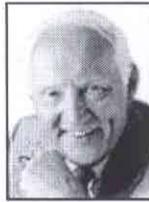
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Wednesday, April 30, 2003

Battle royal brewing over Harsens Island flood insurance

By Pete Waldmeir / The Detroit News



HARSENS ISLAND--

Flood insurance on Harsens Island? That's a joke, right? I mean, canoes up here are bumping along the bottom because the water's so low that even the fish are dying.

But get this: Despite record lows, federal officials incredibly have raised the charted flood plain level for several St. Clair County waterfront communities, including Harsens, by 18 inches, forcing property owners to spend millions of dollars for flood insurance.

Those same officials have ignored the fact that places such as Algonac, Ira and Clay Townships have experienced record lows for five years, and even lower levels are predicted this summer and next.

The U.S. Army Corps of Engineers, which is in charge of making the 100-year high-water predictions, has decreed that the minimum flood plain level in these communities now will be 580 feet above sea level, instead of the current predicted high level of 578.5 feet.

No other flood plain estimates in southeast Michigan have been raised -- yet. But communities that border Lake St. Clair -- including Harrison Township, St. Clair Shores and the Grosse Pointes -- and Downriver cities such as River Rouge, Wyandotte, Riverview, Ecorse, Trenton and Grosse Ile are preparing for the worst now that the changes have started.

Thousands of homeowners in Algonac, Ira and Clay Townships are affected and millions of dollars in mostly unneeded flood insurance on expensive vacation and permanent homes is involved. On Harsens Island, canals are mostly mud and wildlife is struggling to survive.

"Frankly, with the water as low as it has been, a flood doesn't look bad right now," said Jon Manos, proprietor of the Middle Channel Golf Club on Harsens Island. "But this whole thing is ridiculous.

"Even in the high-water years back in the 1970s, we never hit 580 feet. Now they set this arbitrary figure and all us poor taxpayers are going to get stuck buying -- what? Flood insurance? C'mon."

Clay Township Supervisor Joseph McKoan called the higher flood plain prediction "absurd" and said he's asked U.S. Rep. Candice Miller, R-Harrison Township, to intercede. McKoan says the new 580-foot "floor" is a *fait accompli* unless the residents involved win an appeal within 90 days.

"They held a public hearing," McKoan said, "but all they did was hand

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us the new (flood plain) maps and say, 'This is it' and tell us we should appeal." The Corps of Engineers acknowledges that the 580-foot level was decided in 1988.

"We were contracted to establish this level," a corps spokesman said. "I don't know why it took this long to implement it."

For the record, flood insurance only covers natural disasters such as hurricanes and overflows -- not sewer backups or water pipe breaks. The feds and independent agents both sell it.

Banks require coverage to insure mortgages in designated flood plains. New or remodeled structures here now must be built above the 580-foot "floor." Likewise, homes with septic tanks have to meet the same specs.

"My take?" said Clay Township Supervisor McKoan. "They're trying to recoup last year's flood insurance losses in the southern states by making us pay unnecessary premiums up here. We have to fight it."

Pete Waldmeir's column appears Sunday, Monday, Wednesday and Friday in The Detroit News. Call him at (313) 222-2345 or send e-mail to PWaldmeir@aol.com.

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