

Austin Scott

From: Matt Carnagie
Sent: Wednesday, January 22, 2020 9:40 AM
To: Austin Scott
Subject: FW: Impact of Great Lakes' high waters on property owners

Testimony for Thursday.

From: Ron Wilson <ronwilson731@gmail.com>
Sent: Tuesday, January 21, 2020 11:23 PM
To: Matt Carnagie <mcarnagie@house.mi.gov>
Subject: Impact of Great Lakes' high waters on property owners

Dear Matt,

I'm sorry that I cannot attend your sub committee meeting this Thursday. Could you please pass this e My wife and I need to go up to Manistee to inspect the new construction of the new seawall for our family's cottage. Could you please pass this email to the members of the committee.

Michigan depends upon a lot of money through its tourism promotions of our Great Lakes. I urge your committee to encourage the Michigan Legislature and US Congress to increase aid to communities along the Great Lakes to install protective measures to prevent high water levels from destroying the lakeside state parks, local community parks, storm water and sewage water treatment plants, business, and individual property owners. I also urge your committee to review the federal flood insurance program that requires property owners along the Great Lakes coastline to pay for insurance coverage for which 99% would never be able collect any claims. Virtually, all flood insurance claims that are filed will not be paid because their losses are due to erosion and not flooding.

Our family's cottage was built by my great-grandfather and grandfather in 1933. My great grandfather had purchased the lots in 1928 for a song. When my great-grandmother's sister died in 1933, my great-grandfather started work on the cottage to help distract my great-grandmother. My great-grandfather and grandfather cleared the trees and poison ivy and then poured the concrete floor 200 feet from Lake Michigan. They helped local carpenters build the actual cottage. As it was constructed, my great- grandmother was tasked to keep a record of all of the expenses. When the cost of the roof caused the total to top \$2,000, she allegedly gasped and stopped any accounting of the cottage's costs any additional costs. Luckily, they weren't much more, only those my great-grandmother insisted for the windows my great-grandfather installed after strong winds off the lake disrupted my great-grandmother's peaceful Sunday lunch on the screened porch dining room.

My great-grandparents lived in a modest home on Second Avenue in Manistee. My great-grandfather walked to work each day. During the hot summer months, they stayed at their beloved cottage and my great-grandfather walked to Orchard Beach State Park to catch the trolley into town. My great-grandfather's friends teased my great-grandfather for building the cottage 200 feet back from the water. He enjoyed the six-foot deep ponds he built in front of the cottage that he stocked with goldfish.

When my great grandparents died, the cottage was passed to my grandmother. When she died, it was passed to my parents, and aunts and uncles.

Growing up, my family enjoyed staying at the cottage for two- to three-week periods in the summer because my parents were school teachers. My four brothers and I enjoyed walking the beach, playing football and baseball, and digging 3 foot deep trenches to play war while growing up (My grandfather mad us fill all our holes each night). We watched dune

buggies, and Rose Bowl Parade lead horses pass in front of our cottage. However, by July 1974 Lake Michigan water levels started creeping up so my family spent 4th of July filling 400 sandbags in front of the cottage to protect it from the ravages of Lake Michigan. A few years later, we had contractors install wooden seawall with six jetties. Later we built a deck to allow us a place to "hang out" when the water became high in 1985. Within five years, the six jetties were destroyed by Lake Michigan's wave action.

Lake Michigan continued to rise through the rest of the 80s and 90s. Our seawall stood tall. It began to recede in 2008. By April 2013 the lake levels had receded to 90 feet in front of our seawall. My daughter in law loved the low levels, as she wanted a beach wedding as opposed to my son who wanted a deck wedding. By the time we held my son's wedding in August the lake levels had reached to only 60 feet of our seawall.

By 2015 lake levels increased. We only had 20 feet of beach in front of our cottage's seawall. In November the lake levels had increased. Our southern and northern seawalls, long covered up by sand were exposed and were quickly demolished by November storms that year. We contracted Swidorski Brothers to install new north and south seawalls and a boatload of one ton rocks in front of the entire seawall. That cost the family \$40,000.

In 2017 we noticed our 40 year old seawall starting to show its age. We filled seepage holes with four cubic yards of rock. Last spring, we noticed seepage had increased. We fill those new holes with another four cubic yards of rock. We also contacted Swidorski's to give us an estimate to build us a new seawall that would also connect with our northern neighbors. We moved forward to obtain permits with DEGLE in July to proceed.

Still waiting for DEGLE permit approval, the first of last fall major storms hit with 12-foot waves that pounded our seawall and shook our cottage. A four-foot section of our seawall collapsed during storms on October 12. We contacted our contractor and he came out as soon as possible that next Tuesday when the waves had subsided. I drove home that Tuesday after our contractor filled the four foot section and provided additional 2" x 12" x 12' boards to support for the rest of our seawall. The next day, a new storm hit from the north with 16 foot waves which demolished our seawall. A cousin called me and urged me to drive up immediately. The waves from the new storm snapped the 2" x 12" x 12' boards like they were toothpicks. Our contractor came in that Thursday to install 2 ton boulders across the front along the front of the cottage. He also brought in ten dump truck loads of soil to replace the soil that had been carried out with the waves. My contractor believed it would be enough to last until he could come back to install the steel seawall when he finished the triage efforts of cottages up and down the Manistee County coastline.

Unfortunately, Lake Michigan continued to ravage the shoreline with repeated assault with 12-foot waves. On Thanksgiving Day eve Lake Michigan battered the coast with 16 foot waves. A friend sent me a photo which showed that all of the sand our contractor had placed in October had been removed by Lake Michigan. The foundation was totally exposed. Any storm would have caused our cottage to fall into Lake Michigan. I contacted my contractor on Thanksgiving evening and the next day, the contractor backfilled the area with additional rocks with ten truckloads of sand.

A week ago last Monday, my contractor, thankfully, finally finished his triage projects in the county. He began installing our steel seawall. Last Friday, he finished up driving the steel and began back filling the seawall with sand and placing huge two-ton boulders in front of the seawall.

To pay for the new seawall my family took out a loan from a credit union. The credit union required us to pay for flood insurance. We contacted our local insurance agent to get the flood insurance. I reviewed the flood insurance policy our agent sent to me. The flood insurance policy wouldn't cover our cottage if the damage was caused by erosion which is how our cottage would fall into Lake Michigan. Worse, we found out that FEMA is in the process of implementing new flood zone mapping. Why, I don't know because the last set of revisions occurred the last time the Great Lakes were at record highs. The cost for our flood insurance would cost four times the amount of the current level. It would amount to three monthly payments for our new seawall. Worse, we knew we would never be able to receive any flood insurance payments if our cottage was lost. FEMA would declare our loss would be due to erosion and not flooding. Michigan's

coastline property owners would essentially be charged for policies they could never collect on. The funds would likely be reallocated to southern states like Florida, Georgia, Alabama, Louisiana, and Texas.

My family's cottage is just one of thousands of cottages up and down the Lake Michigan coastline, let alone the entire Michigan coastline along Lake Superior, Lake Huron, and Lake Erie that are being affected by high levels of the Great Lakes.

I urge your committee to ban any updates to Michigan's flood zone maps. I contend the updates are only a way to redirect more funds to pay for the losses incurred in Florida, Texas, et al. I also urge your committee to force FEMA and Congress to redefine flood zone payouts to permit payments to property owners that are affected by erosion. Finally, Congress currently provides over \$2 billion annually to states affected by floods in the above named states. Michigan's coastline is longer but currently receives little or nothing through federal flood insurance and other federal programs. Your help is needed to change those federal programs to provide support to Michigan's property owners, state parks, businesses, and local governments.

Sincerely,

Ron Wilson, President
Michigan Great Lakes Coalition

