



STATE OF MICHIGAN
OFFICE OF THE GOVERNOR
LANSING

GRETCHEN WHITMER
GOVERNOR

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LT. GOVERNOR

September 24, 2021

The Honorable Joseph R. Biden
President of the United States
The White House
Washington, D. C. 20500

Through: Mr. Moises Dugan, Acting Regional Administrator
FEMA Region V
536 South Clark Street, 6th Floor
Chicago, Illinois 60605

Dear Mr. President:

In response to the letter dated September 2, 2021, in which Acting FEMA Associate Administrator for Response and Recovery David Bibo indicated that the State of Michigan has been denied the activation of Individual Assistance (IA) programs for the counties of Macomb and Oakland under the Robert T. Stafford Disaster Relief and Emergency Assistance Act and related to Major Disaster DR-4607, I submit this letter of appeal, in accordance with the provisions set forth in 44 CFR § 206.46, requesting a reconsideration of your decision.

The counties of Macomb and Oakland were impacted by a severe weather event that included widespread and severe storms, and tornadoes on June 25 and 26 and resulted in flooding in southeast Michigan. On July 13, I requested the declaration of a Major Disaster including activation of all IA programs for the neighboring counties of Washtenaw and Wayne, in response to which you declared Major Disaster FEMA-DR-4607 on July 15. In the weeks following your declaration, new reports of damages to homes and personal property were received from residents in the counties of Macomb and Oakland. It has become apparent that federal assistance is critically needed to support the recovery of disaster survivors. Therefore, I requested on August 27 that you expand your declaration and activate all IA programs for the two counties.

My appeal of your decision to deny activation of IA programs for the counties of Macomb and Oakland is based on the following factors, which are established in 44 CFR § 206.48 as the basis for evaluation of IA program requests:

Uninsured home and personal property losses

My initial request for the activation of IA programs for the counties of Macomb and Oakland was based on a Joint Preliminary Damage Assessment (PDA) held in August that identified 31 total homes that have been destroyed, sustained major or minor damage, or were affected by this disaster. Following your denial of my request to add these counties to Major Disaster declaration FEMA-DR-4607, an additional Joint PDA was held in coordination with FEMA and local jurisdictions on September 10 and 11.

Although for legal reasons, FEMA was not able to provide specific addresses for homes that had reported impacts to them, and assessment teams therefore could only target broader areas instead of specific locations known to have sustained damages, the second Joint PDA identified much more extensive impacts than the first assessment. In September, 93 impacted homes were identified in Oakland County, and 115 in Macomb County. Out of these 239 total impacted homes, 18 had sustained major damages, 78 minor damages, and 143 were otherwise affected.

Table 1: Joint PDA results for the counties of Macomb and Oakland

| PDA | County | Destroyed | Major | Minor | Affected | Total |
|------------------------|----------------|------------------|--------------|--------------|-----------------|--------------|
| August Joint PDA | Macomb County | 0 | 3 | 7 | 0 | 10 |
| | Oakland County | 0 | 0 | 5 | 16 | 21 |
| September Joint PDA | Macomb County | 0 | 12 | 44 | 59 | 115 |
| | Oakland County | 0 | 3 | 22 | 68 | 93 |
| Total | Macomb County | 0 | 15 | 51 | 59 | 125 |
| | Oakland County | 0 | 3 | 27 | 84 | 114 |
| | Total | 0 | 18 | 78 | 143 | 239 |

Although the second Joint PDA verified damages at many additional homes, please note that the majority of the over 1,700 homes that have directly requested assistance from FEMA still have not been visited, and the results of both Joint PDAs still do not account for all damaged residences in the two counties.

The Joint PDA for Washtenaw County, which was included in your initial declaration and where IA programs have been made available to disaster survivors, had found a total of 42 impacted homes, including six with major damages. Based on the population size of the county, this means 0.000114 impacted homes and 0.000016 homes with major damages were identified per capita. This is comparable to the number of impacted homes identified in Oakland County (0.000091 per capita), and lower than the amount of impacted homes (0.000143 per capita) and homes with major damages (0.000017 per capita) in Macomb County.

I am also concerned about the lack of insurance coverage among disaster survivors. While the small sample size of the August Joint PDA was not able to reliably verify insurance coverage for the counties of Macomb and Oakland, FEMA verified during the September Joint PDA that less than one percent of impacted households had adequate insurance coverage related to sustained damages (see Attachment 1). This is even lower than the insurance coverage that was verified during the Joint PDA for the counties of

Washtenaw and Wayne, which found levels of coverage among affected residents to be between two and three percent. This indicates that there likely is a severe lack of insurance coverage in the affected areas that might force residents to occupy homes regardless of potentially unhealthy or unsafe conditions.

In reviewing the maps included in Attachment 2, you will also see that most impacted homes with verified damages are within approximately two miles of the counties of Macomb and Oakland's border with Wayne County (Eight Mile Road). Residents in that area sustained damages similar to those of their southern neighbors in Wayne County, which were included in your declaration, and are able to receive assistance under the IA program.

As the extent of damages in the counties of Macomb or Oakland is of comparable severity to those in Washtenaw County, and applicable insurance coverage among disaster survivors was found to be lower than in the counties of Washtenaw and Wayne, which are already included in Major Disaster declaration FEMA-DR-4607, I urge you to reconsider your decision to deny assistance for the counties of Macomb and Oakland.

State Fiscal Capacity and Resource Availability

It is beyond the fiscal capacity of the State of Michigan and local jurisdictions to effectively recover from the impacts of this disaster. The latest available estimate of per-capita Total Taxable Revenues (TTR) from the U.S. Department of Treasury was significantly lower for the State of Michigan than for the United States as a whole (\$59,597 for Michigan compared to \$70,917 nationwide, for 2018). Due to the economic impact of the Coronavirus pandemic, state generated revenue for the last fiscal year was reduced by more than \$1 billion compared to pre-pandemic levels.

The State of Michigan can provide limited financial assistance to help offset the cost-share for Individual Assistance, but it does not have funding to address all disaster-related losses without federal assistance. State law mandates that the Michigan Disaster and Emergency Contingency Fund be capped at \$10 million and that grants awarded to individual jurisdictions do not exceed between \$250,000 and \$1 million, depending on population size. These grants are also for reimbursement of public damages only and cannot be used to provide the required assistance to individuals and households in the affected areas.

The availability of resources needed to recover from this disaster is also reduced by the emergencies that have impacted Michigan in the weeks following Major Disaster FEMA-DR-4607. Since my amendment request from August 26, I had to issue one additional State of Emergency declaration (for the City of Flat Rock and the counties of Monroe and Wayne in response to a hazardous materials leak). A total of five additional emergency declarations have been issued by me since the June 25 and 26 incident. Other local emergencies have occurred that did not require me to issue declarations, but still contributed to the exhaustion of statewide resources available to adequately respond to and recover from the multitude of these incidents.

Disaster impacted population profile

As you can see on the maps in Attachment 2, many of the damages to homes and personal property in the counties of Macomb and Oakland were sustained in some of their most socially vulnerable areas. Demographic indicators for municipalities in which concentrated damages were identified during both Joint PDAs (such as the cities of Eastpointe in Warren in Macomb County, and Hazel Park, Oak Park, and Southfield in Oakland County) show that this disaster disproportionately affected particularly vulnerable residents, such as persons with disabilities, those that live below the poverty level, live in renter-occupied housing units, speak English less than very well, and received social security income and/or other public benefits. Per-capita incomes in affected municipalities are lower than countywide, statewide, and national averages. The disaster survivors in these socially vulnerable areas require support for their recovery from this disaster and would benefit most from federal assistance.

(cont.)

Table 2: Socioeconomic Indicators of Increased Disaster Vulnerability in Affected Counties and Municipalities
Yellow shading denotes greater potential levels of disaster sensitivity or vulnerability.
 Source: U.S. Census Bureau American Community Survey 2015-2019 five-year average.

| | National | State | Macomb County | Oakland County | City of Eastpointe | City of Hazel Park | City of Oak Park | City of Southfield | City of Warren |
|---|-------------|-----------|---------------|----------------|--------------------|--------------------|------------------|--------------------|----------------|
| Population | 324,697,795 | 9,965,265 | 870,325 | 1,253,185 | 32,443 | 16,525 | 29,726 | 73,174 | 134,797 |
| Black or African American | 12.70% | 13.80% | 11.70% | 13.60% | 47.70% | 13.30% | 56.10% | 69.40% | 19.30% |
| Hispanic origin (of any race) | 18.00% | 5.10% | 2.60% | 4.10% | 2.00% | 1.50% | 2.00% | 1.80% | 2.70% |
| Under 18 years old | 22.60% | 21.90% | 21.20% | 21.20% | 23.50% | 19.90% | 20.30% | 18.40% | 21.30% |
| Elderly (65+ years) | 15.60% | 16.70% | 16.60% | 16.40% | 11.30% | 12.90% | 15.70% | 20.40% | 16.20% |
| Persons with Disability | 12.60% | 14.20% | 14.00% | 11.50% | 16.10% | 24.50% | 17.40% | 18.40% | 17.00% |
| Persons Below Poverty Level (past 12 months) | 13.40% | 14.40% | 10.60% | 8.20% | 16.20% | 22.60% | 14.30% | 11.30% | 17.50% |
| Per Capita Income (\$) | 34,103 | 31,713 | 32,238 | 44,629 | 23,292 | 21,792 | 26,585 | 33,104 | 25,803 |
| Renter-occupied housing units | 36.00% | 28.80% | 26.70% | 29.00% | 35.90% | 50.50% | 44.20% | 52.20% | 30.90% |
| Households speaking language other than English | 21.60% | 9.70% | 14.20% | 15.30% | 2.90% | 5.30% | 14.40% | 9.40% | 18.70% |
| Households speaking English less than "very well" | 8.40% | 3.40% | 6.00% | 4.70% | 1.00% | 1.80% | 5.20% | 3.30% | 9.20% |
| Received Social Security income | 31.20% | 34.70% | 34.30% | 30.70% | 31.60% | 33.70% | 34.40% | 38.00% | 34.60% |
| Received Retirement income | 19.90% | 23.70% | 23.80% | 21.80% | 19.10% | 19.30% | 21.70% | 28.20% | 22.10% |
| Received Supplemental Security Income | 5.30% | 6.10% | 5.80% | 4.10% | 9.90% | 10.30% | 10.30% | 7.60% | 8.30% |
| Received cash public assistance income | 2.40% | 2.30% | 1.90% | 1.40% | 2.50% | 2.80% | 2.10% | 2.10% | 2.70% |
| Received Food Stamp/SNAP benefits in past year | 11.70% | 13.30% | 11.20% | 7.10% | 19.40% | 24.00% | 18.10% | 11.60% | 18.00% |

It is also important to note that the counties of Macomb and Oakland were impacted by severe flooding in August 2014, which resulted in Major Disaster declaration FEMA-DR-4195. Many of the same areas were impacted then, and communities have since struggled with the recovery from the incident. Therefore, the repetitive nature of this disaster following the long recovery from the 2014 flood has been particularly traumatic for the community. This trauma is increased by the disproportional impacts to special populations

(as discussed above), who are often most severely affected, but among the least able to recover from disasters without supplemental assistance.

Impact to community infrastructure

The June 25 and 26 severe weather event resulted in widespread and severe infrastructure impacts in the counties of Macomb and Oakland. Flooding led to subsequent closures of, and damages to local roadways and bridges in impacted areas. Facility flooding was experienced at one hospital, while the operations of two additional hospitals were impacted by flooding of their IT and data center in Wayne County.

During and after the flooding, several Oakland County municipalities experienced failures of their public safety communications network. This exacerbated public safety concerns, as emergency vehicle response times in some parts of the disaster area were already extended due to the localized road impacts described above.

The two counties also suffered widespread and lengthy power outages. In the immediate aftermath of the event, approximately 90,000 homes in southeast Michigan had lost power. Some homes remained without power for several days, and additional outages were caused by other severe weather events in the following weeks.

Although the most severe impacts to interstate highways and major roadways occurred in Wayne County, it is noteworthy that residents in the counties of Macomb and Oakland were still impacted by these disruptions. All three counties are part of the Detroit metropolitan area, which is linked by an expansive network of major roadways. Residents are frequently required to travel across the metro area, and residents in all counties had to make alternative plans for travel due to the extensive road closures. Impacts from roadway closures in Wayne County likely also displaced travel and led to increased traffic in other areas of the region, such as southern Macomb and Oakland County.

Casualties

Fortunately, no casualties occurred in the counties of Macomb and Oakland as a result of this disaster. However, two deaths occurred in neighboring Wayne County. In the City of Dearborn, an 87-year-old man died after falling in his flooded basement. The death of a 40-year-old utility worker occurred due to injuries sustained when responding to power outages in the City of Detroit on June 29. Due to the extensive and timely efforts of the local jurisdictions in responding to this disaster, thankfully no other fatalities and only minimal injuries were sustained in the affected counties.

Disaster related unemployment

While this disaster likely had negative impacts on unemployment, they fortunately do not appear to have been widespread in the counties of Macomb and Oakland. While the unemployment rate in Macomb County remained stable at 4.5 percent from June to July, Oakland County's unemployment rate was even reduced from 3.6 to 3.2 percent in the same

timeframe.

However, it is noteworthy that without taking unemployment directly related to this disaster into account, long-term demographic data from the U.S. Census Bureau American Community Survey shows that unemployment in many of the most severely impacted municipalities exceeds the average rates for their county, the state, and the United States.

Table 3: Five-year Average Unemployment Rates in Affected Counties and Municipalities

| | National | State | Macomb County | Oakland County | City of Eastpointe | City of Hazel Park | City of Oak Park | City of Southfield | City of Warren |
|------------------------------|----------|-------|---------------|----------------|--------------------|--------------------|------------------|--------------------|----------------|
| Unemployment Rate (ages 16+) | 5.30% | 5.90% | 5.40% | 4.40% | 8.30% | 6.80% | 5.60% | 6.90% | 7.70% |

Yellow shading highlights unemployment above the nationwide average.

Source: U.S. Census Bureau American Community Survey 2015-2019 five-year average.

This supports the observation that areas with concentrated damages in the counties of Macomb and Oakland are more socially vulnerable, and that disaster survivors are therefore more likely to require federal aid.

Based on these factors established in 44 CFR § 206.48, I maintain that this incident is of such severity and magnitude that effective recovery is beyond the capabilities of the State of Michigan and the affected local jurisdictions. Supplemental federal assistance and activation of IA programs for the counties of Macomb and Oakland is critically necessary.

Therefore, I request your reconsideration of the decision not to add the counties of Macomb and Oakland to Major Disaster declaration FEMA-DR-4607 and activate all IA programs for these counties.

Insp. Michele Sosinski of the Michigan State Police, Emergency Management and Homeland Security Division, continues to be the State Coordinating Officer for this disaster. She will work with FEMA on program implementation and provide further information or justification on my behalf, as requested.

Sincerely,



Gretchen Whitmer
Governor

Attachments:

Attachment 1 - Estimated Requirements for Individual Assistance Under the Stafford Act (September 10/11 Joint PDA)

Attachment 2 - Joint Preliminary Damage Assessment Maps

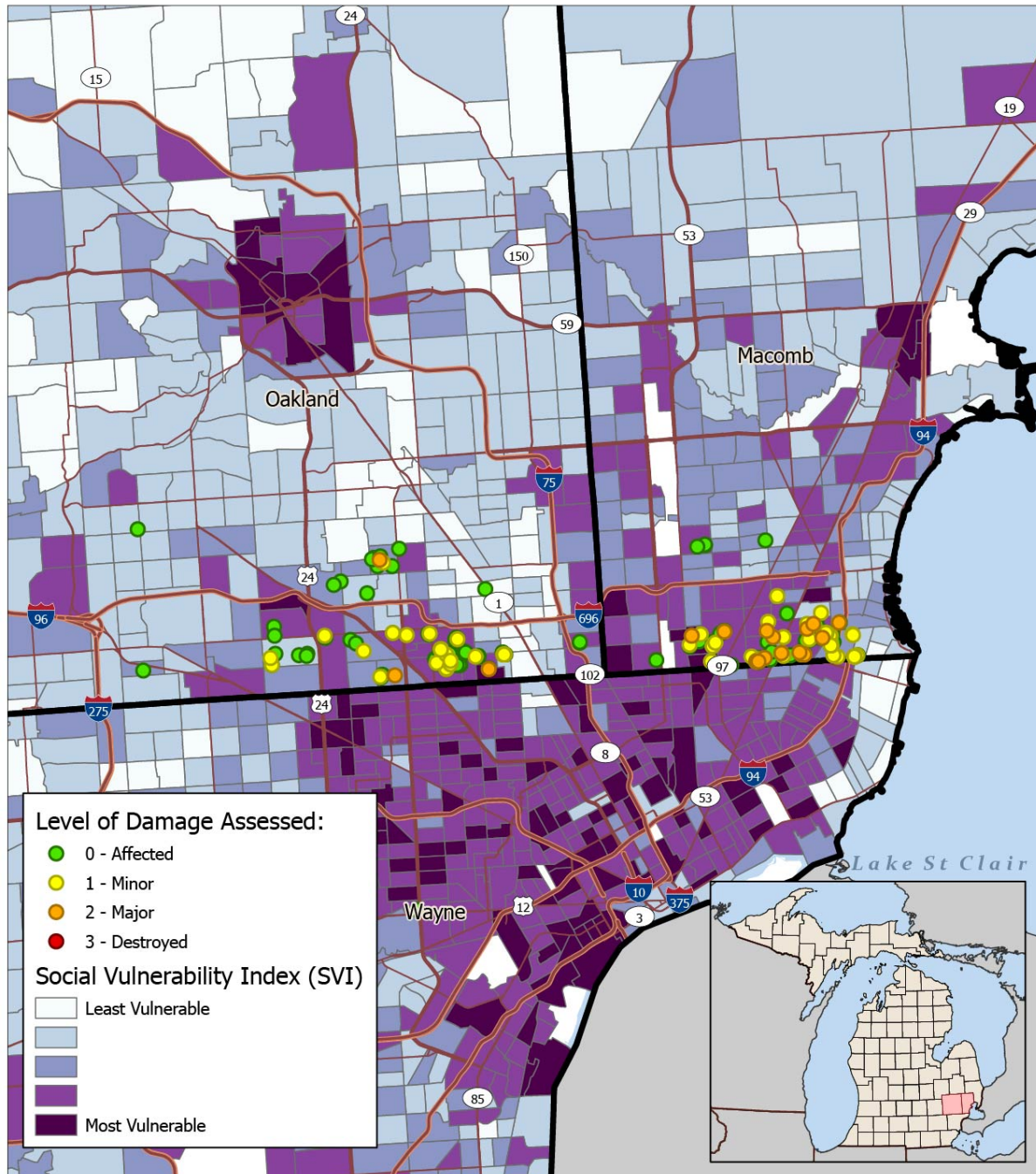
ATTACHMENT 1 TO MAJOR DISASTER APPEAL
Estimated Requirements for Individual Assistance Under the Stafford Act
(September 10/11 Joint PDA)

| PDA NUMBERS | | | | | | | | | | |
|---|----------------------|--------------|--------------|-----------------|------------------------------------|--------------|----------------|------------------|---------------------|------------------------------|
| STATE: | Michigan | | | | | | | | | |
| INCIDENT | 06/25-26/2021 | | | | | | | | | |
| INCIDENT | FLOOD ONLY | | | | | | | | | |
| What percent of the affected dwellings will be eligible for IHP? | 100% | | | | | | | | | |
| County Name | Destroyed | Major | Minor | Affected | Affected Getting Assistance | Total | % Owner | % Insured | % Low Income | HUD FMR for 2 bedroom |
| Macomb | 0 | 12 | 44 | 59 | 59 | 115 | 71% | 0% | 12% | \$ 1,049.00 |
| Oakland | 0 | 3 | 22 | 68 | 68 | 93 | 73% | 0% | 9% | \$ 1,049.00 |
| TOTAL/A | - | 15 | 66 | 127 | 127 | 208 | 72% | 0% | 10% | \$ 1,049.00 |

Please note that this table only accounts for information that was verified during the September Joint PDA in the counties of Macomb and Oakland County. Information verified during the August Joint PDA was included in the August 26 request to add these two counties to Major Disaster declaration FEMA-DR-4607.

ATTACHMENT 2 TO MAJOR DISASTER APPEAL
Joint Preliminary Damage Assessment Maps

OAKLAND & MACOMB IA DAMAGE ASSESSMENT
AUGUST 11 AND SEPTEMBER 10 & 11, 2021



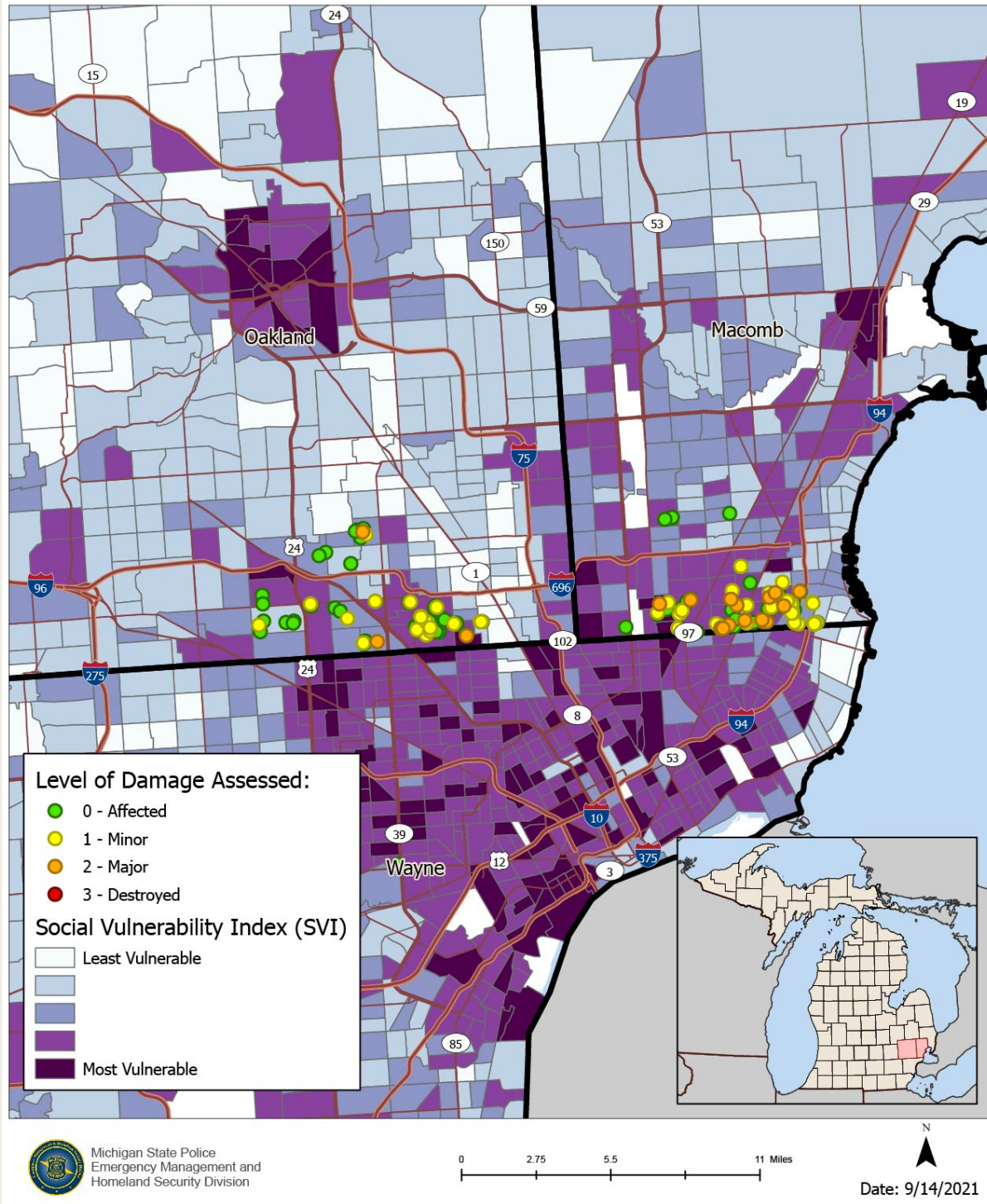
 Michigan State Police
Emergency Management and
Homeland Security Division

0 2.75 5.5 11 Miles

N
Date: 9/14/2021

Source: State Emergency Operations Center, Geographic Information System Unit

OAKLAND & MACOMB IA DAMAGE ASSESSMENT SEPTEMBER 10 & 11, 2021



Source: State Emergency Operations Center, Geographic Information System Unit