



## Return on Investment

### Progress for the community

After the Midland Business Alliance (MBA) Board of Directors created the MBA Advisory Committee on Infrastructure in 2021, the committee asked local businesses and community organizations for “seed money” donations to launch this concerted effort to reduce the frequency and severity of flooding. Many of these 11 donors have provided multiple rounds of funding to continue their support. In fact, they have contributed \$1,872,500 to date, which has helped the Advisory Committee operate for the first five years and beyond.

These local donors include: Charles J. Strosacker Foundation, Corteva Agriscience, Dow Company Foundation, Fisher Companies, Hemlock

Semiconductor Corporation, Johnston Contracting, Midland Area Community Foundation, MyMichigan Health, Patricia and David Kepler Foundation, Rollin M. Gerstacker Foundation, and Three Rivers Corporation.

The Advisory Committee maintains a list of projects and funding that it has been able to “return” to the community, thanks to the donors and extensive volunteer efforts. These community successes are listed on the “**Return on Investment**” document and include federal and state appropriations. As of November 2025, the “returns” totaled \$68,455,000 or approximately 36.6 times the donors’ investment.

## ROI Success Story: Improving Flood Forecasting

*This is the first in a series of updates on multiple federal Community Project Funding grants that have been awarded in recent years, thanks to the efforts of local municipalities and organizations, federal legislators, and the MBA Advisory Committee on Infrastructure.*

In Fiscal Year 2022, the County of Midland was awarded a \$400,000 grant for “Tittabawassee River Watershed data collection and resiliency planning” through the

National Oceanic and Atmospheric Administration (NOAA). With this funding, additional river gauges and rain gauges have been placed in and around Midland County for better data collection to improve flood forecasting and situational awareness.

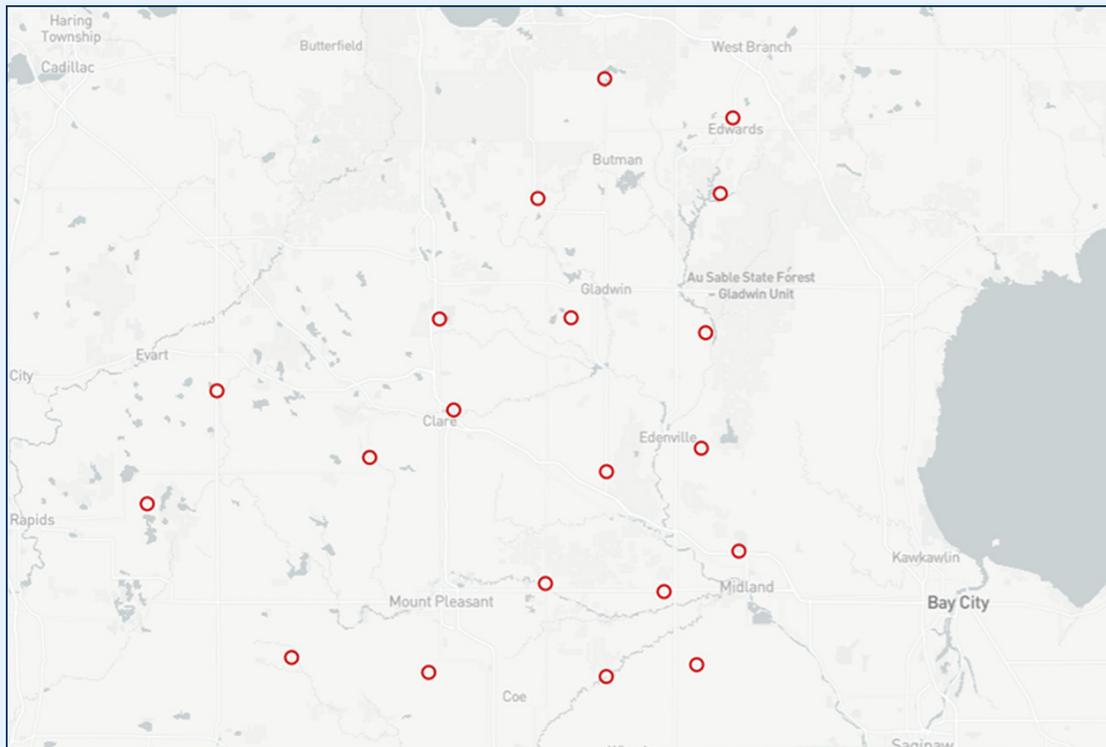
According to Jenifer Boyer, emergency management coordinator for the County of Midland, the NOAA grant was used to add:

- 20 new rain gauges across the watershed (\$68,000 for the rain gauges and \$22,000 for their maintenance)
- Five new river gauges (\$224,000 for the river gauges and \$86,000 for their operation)

The new rain gauges are across eight different counties, as the watershed's area is extensive (Figure 1). The newest river gauges have been placed from north of Secord Lake to north of Sanford Lake on the Tittabawassee River (Figure 2).

“The majority of our river flooding is runoff from upstream communities within the river basin,” said Boyer. “The addition of this equipment provides real-time data collection and analysis during heavy rain events, including data on the river levels to the north of us and hourly rainfall totals. This information is collected by the National Weather Service to improve current and future forecasting needs.”

Take a look at various river gauges through the U.S. Geological Survey (USGS) [website](#).



**Figure 1: Locations of 20 additional rain gauges (source: County of Midland)**

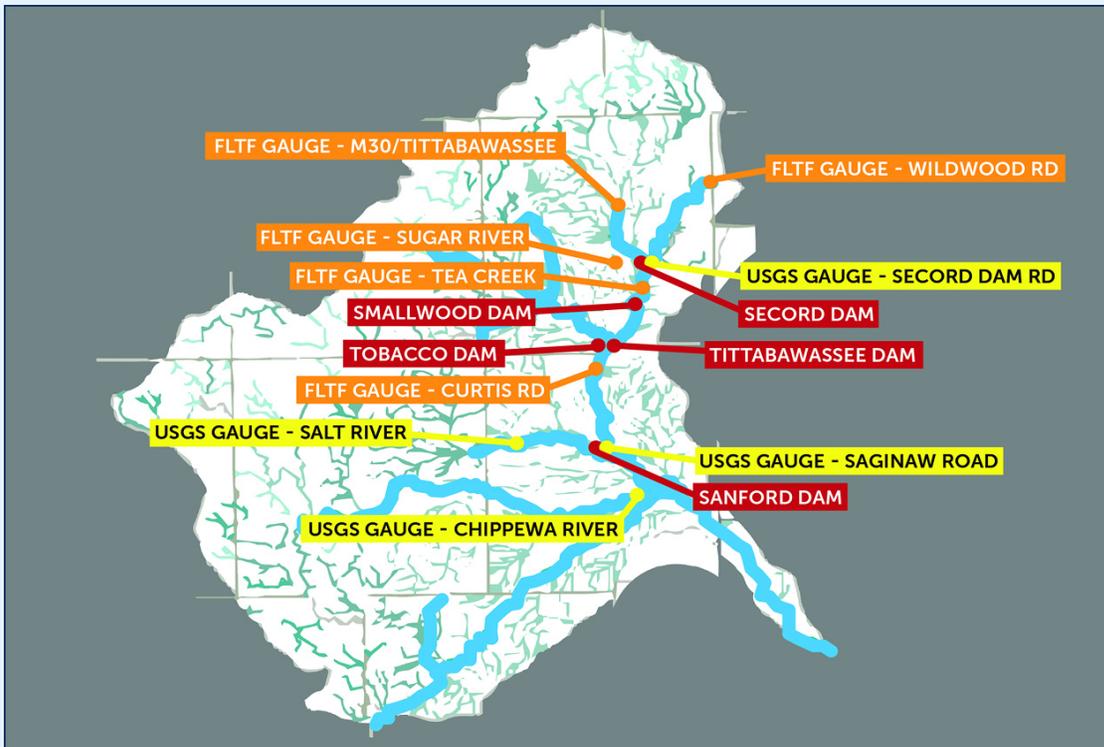


Figure 2: Locations of five new river gauges, shown in orange (source: Four Lakes Task Force)



Figure 3: River gauge near the Secord Dam (source: Four Lakes Task Force)

## Breaking news...

Two additional federal Community Project Funding grants (Fiscal Year 2026) were announced for the Midland area recently. The MBA Advisory Committee on Infrastructure worked with federal legislators and the local municipalities to help bring this new funding to

The second project is **\$955,000 to the Village of Sanford** for the Saginaw Road bridge reconstruction to recover from 2020 flood damages. In May 2020, the bridge received damage from water overtopping it and from large debris slamming into it. Temporary emergency

the area.

The first project is for **\$600,000 to the City of Midland** for an emergency power generator for the backup drinking water supply at the Valley Drive pump station. The City has a backup drinking water supply for the entire water system in the event of a power outage at the main water treatment plant. To ensure uninterrupted service in an emergency, the City plans to install a permanent generator at the site.

repairs were made in September 2020 to keep this important route open, but the reconstruction project has continued to be a top priority. These funds from the Department of Transportation will support the design engineering phase of the project. Here's more good news: the Village of Sanford was granted additional state funding recently for the construction phase.

## Want more information about the flood study, flood reduction and resiliency efforts, and preparedness?

Visit the four study partners' websites below.



[Learn More](#)



[Learn More](#)



[Learn More](#)



US Army Corps  
of Engineers  
Detroit District

[Learn More](#)



## Flood Insurance and Financial Protection

*by Ryan Smith, AICP, CFM  
Community Development Planner  
City of Midland*

This is the second in a series of articles to help residents understand the Midland community's flood risks and responsibilities. (Read the first article in the [December 2025](#) edition.)

Floods bring more than water ... they bring bills. Just a few inches of water inside a home can result in tens of thousands of dollars in damage. Carpets, furniture, drywall, and electrical systems are often destroyed. Without flood insurance, the cost of repairs falls entirely on the property owner.

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**Know Your Hazard**

Flood insurance premiums are based on your level of risk. That risk is measured in part by the elevation of your lowest floor compared to the Base Flood Elevation. An Elevation Certificate documents this information and can make a significant difference in your premium cost. Property owners can check with the City of Midland Planning Department to see if an Elevation Certificate is already on file for their buildings.

### **Insure Your Property**

Flood insurance is the most reliable way to recover after a flood. Unlike disaster aid, which may never come, these insurance claims are paid to policyholders after covered damages. All properties in Midland are eligible for coverage. Preferred Risk Policies are an affordable option for those outside of high-risk areas. Renters should also protect their belongings with contents-only coverage. Policies have a 30-day waiting period before taking effect, so do not wait until a storm is in the forecast.

### **Protect People**

Financial preparedness directly affects personal safety. Families without insurance are more likely to be displaced long-term after a disaster, which disrupts children’s schooling, healthcare access, and employment. Being insured allows for faster recovery and keeps people in their homes and neighborhoods.

### **Protect Property**

The National Flood Insurance Program (NFIP) requires that if repairs or improvements exceed 50 percent of a building’s market value, the structure must be brought up to current standards. This “substantial improvement” rule ensures properties are rebuilt safer and stronger.

### **Build Responsibly**

Floodplain permits are not just red tape. They are the mechanism that keeps our community eligible for flood insurance. Failure to comply with regulations can jeopardize Midland’s participation in the NFIP, putting every resident’s coverage at risk. By building to code, we protect both our property values and our ability to stay insured.

### **Protect Natural Functions**

Every dollar spent protecting wetlands and floodplain areas saves communities money in avoided flood damages. These natural systems act as sponges, absorbing water and slowing its flow. They are the cheapest form of flood control available and protecting them saves money for everyone.

Insurance is not just a policy, it is peace of mind. Financial protection means Midland families can weather the next storm without facing ruin.

For more information, visit the City of Midland’s floodplain information [page](#).



*Ryan Smith serves as a Community Development Planner for the City of Midland, Michigan, where he focuses on land use, long-term planning and floodplain management. He is one of three Certified Floodplain Managers (CFMs) on staff and plays a key role in coordinating the City’s participation in the National Flood Insurance Program (NFIP) and Community Rating System (CRS). Beyond his work in Midland, Ryan serves as the Region 3 Representative on the Board of the Michigan Stormwater and Floodplain Association, where he works with regional and state partners to advance flood awareness, promote sustainable*



infrastructure planning and strengthen community resilience across mid-Michigan.

## DID YOU SEE?

### “Dinosaur Fish”

Watch a new documentary on restoring the lake sturgeon population in the Saginaw Bay system. Produced by the Conservation Fund and the Saginaw Bay Watershed Initiative Network (WIN) and supported by the Bay Area Community Foundation and the Charles Stewart Mott Foundation, the film covers the efforts to bring this dinosaur fish back from the brink of extinction. [Watch it now.](#)

## TELL YOUR NEIGHBORS

The MBA Advisory Committee on Infrastructure **High Water Mark** newsletter comes out quarterly – with extra editions when there’s breaking news. The library of back issues is available at [MBAmi.org/FloodStudy](http://MBAmi.org/FloodStudy).

Tell your friends to sign up for the newsletter at this [Constant Contact link](#). If someone forwarded this issue to you, sign up so we can send it directly to your inbox.

### **Do you have suggestions for future issues?**

Write to us at [ACOIMBA@MBAmi.org](mailto:ACOIMBA@MBAmi.org).

# Conservation@Home



## Certify your yard, improve your surroundings

Conservation@Home is a program designed to look at ways to make our yards more environmentally friendly through water conservation practices and the protection and restoration of native plants and wildlife. The Conservation Foundation developed the program, and the local regional partner for Conservation@Home education and certification is [Little Forks Conservancy](#), based in Midland.

“It’s the idea that everyone can do something beneficial in their own backyards ... and front yards,” said Elan Lipschitz, executive director of Little Forks Conservancy (LFC). “We work one-on-one with homeowners to make suggestions specific to their own green spaces.”

You don’t need to be a Master Gardener to improve the ecosystem around your home. But you can make conscious choices with your landscaping design. Suggestions for improvements might include replacing some turf grass with drought-resistant native plants, installing rain barrels to collect and conserve water, removing invasive plant species, reducing the use of fertilizers and pesticides, and planting a butterfly or rain garden.

The free yard consultation can provide ideas to consider implementing. If you are interested in working toward certification, LFC can help guide your next steps. The goal is a functional, attractive yard that conserves water and provides habitat for birds, butterflies, pollinators, and other wildlife.

“Every small step adds up,” said Lipschitz. “Each person’s effort can build toward cleaner water, more natural habitat, and healthier landscapes for us to enjoy.”

The certification process starts by contacting LFC to discuss the program and schedule a time for a yard assessment. (Call 989-835-4886, ext. 103, or email [sgentle@littleforks.org](mailto:sgentle@littleforks.org) to get started.)

LFC also works with business owners through the Conservation@Work certification program.

To get your conservation ideas flowing, read more about one of the tactics to improve your green space and conserve water: rain barrels.

## RAIN BARRELS HELP YOU SAVE FOR A NON-RAINY DAY

Rain barrels collect rainwater runoff from the roof, keeping the water from running down driveways and sidewalks into the street, down storm drains, or into ditches, streams, and waterways. The captured rainwater can later be used to water plants and the yard without pulling clean drinking water from the taps. That’s a perfect example of water conservation.

But there are other benefits to capturing rainwater. In a city, the reduction in rainwater hitting the stormwater system all at once can help reduce the burden on the system. In a heavy storm, the captured rainwater can mean less water is running through soils toward waterways, in turn reducing the soil



and sediments running with it and helping with water quality in the river system.

Another benefit might be to your basement or foundation: collecting water in a barrel can keep that water from trying to find a way inside your house.

Rain barrels are simple, low-cost, efficient ways to conserve water and use it on a non-rainy day to water plants, wash cars, and more. A typical rain barrel is around 55 gallons and 48 inches high. Modern rain barrels are made from recycled plastic. They are sealed to keep them safe around children and animals, often with a screw-off lid and a screen to keep out debris and insects. (Avoid an open, unscreened rain barrel, which can create a breeding ground for unwanted mosquitoes.) Rain barrels typically have a valve at the bottom to attach a garden hose or soaker hose and use gravity to let the water flow to your plants. Another good feature is an overflow connector at the top of the barrel, which lets an attached hose direct the overflow to another rain barrel or other landscaped area (typically away from the house foundation).

More reasons to use rain barrels, according to **Little Forks Conservancy**:

- During the hot summer months, the average homeowner uses an estimated 40 percent of their household water in their yard. Captured rainwater can offset that water usage and reduce water bills or the strain on wells.
- A quarter-inch of rain falling on your roof can yield more than 200 gallons of water. In the Midland area, the average annual rainfall is more than 31 inches. That means you could collect 24,000 gallons of water a year in rain barrels.
- Collecting rainwater where it falls reduces the negative impacts of having it run down your driveway and lawn, where it picks up pesticides and pollutants like motor oil, carrying them into rivers and the greater watershed.

Rain barrels in many styles are readily available at home improvement and home and garden stores.

For more on stormwater management DIY projects for homeowners, including rain barrels, rain gardens, and vegetated swales, read more **here**.





# UPCOMING EVENTS

TBD

## USACE Community Outreach

The U.S. Army Corps of Engineers Detroit District plans to hold another community outreach event, likely in the first half of this year, to update the local community on the General Investigation study of the Tittabawassee River Watershed. Watch for an announcement in the coming months.

5

MAR

## Volunteer Open House

5-7 p.m.

Join the Little Forks Conservancy to learn about options to volunteer with the organization this year...while enjoying free pizza. This drop-in event is at Pizza Sam's, 102 W. Main, Midland. Contact [bvandyke@littleforks.org](mailto:bvandyke@littleforks.org) with questions. No registration needed. Also look at "Upcoming Events" on their [website](#).

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MAR

## Weekend Land Maintenance Volunteer Group

10 a.m.-noon

Chippewa Nature Center volunteers meet the second Saturday of the month to maintain trails and public spaces. Activities vary and may include maintenance of planted trees, brush/trash cleanup, or other stewardship projects. Learn more and register [here](#). Additional dates: April 11, May 9, and June 13.

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MAR

## Stewardship Sunday

1-3 p.m.

Join the Chippewa Watershed Conservancy for invasive species removal at the Mill Pond Natural Area in Mt. Pleasant. Invasive trees/shrubs (common buckthorn, honeysuckle, and Japanese barberry) will be the focus. No experience needed. Tools provided. Learn more [here](#).

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MAR

## Vernal Pool Patrol Field Day

1-5 p.m.

Little Forks Conservancy, in conjunction with the Chippewa Watershed Conservancy and Chippewa Nature Center (CNC), plans a hands-on event so you can become a vernal pool patroller and help protect these important wetland ecosystems. Identify vernal ponds (seasonal wetlands) and learn how to effectively collect and submit data to the Michigan Vernal Pools Database. Held at the CNC. Complete online training and register for the event. Learn more [here](#).

# 22

APR

## Earth Day

Since the first Earth Day in 1970, people have marked the annual event in different ways. *The Old Farmer's Almanac* offers [10 ideas](#) ideas on how to celebrate and care for the planet.

## Vernal Pool Exploration

6-7 p.m.

Bring your waterproof shoes and explore one of the temporary ponds at the Chippewa Nature Center to see what is living in and around it. The findings will be recorded and uploaded to the community science project, the Vernal Pool Patrol. Learn more [here](#).

# 23-26

APR

## Freeland Walleye Festival

The 40th annual event has a full schedule of festival activities, including the fishing tournament. Learn more [here](#).

# 25

APR

## Earth Action Expo

10 a.m.-3 p.m.

The largest Earth Day event in the Midland area takes place at H.H. Dow High School and is organized by the Midland Section of the American Chemical Society and the Dow High School Go Green Club. Speakers, exhibits, and Earth-friendly activities. Learn more [here](#).

# 16

MAY

## Spring Cedar River Stream Sampling

10 a.m.

Join Little Forks Conservancy for this citizen science initiative to track water quality by collecting insects from the Cedar River in Gladwin. Meet at the Gladwin Conservation District's Community Garden, 145 Clendening Road. Free and open to the public (ages 12+). For more information: [lkelsey@littleforks.org](mailto:lkelsey@littleforks.org).

# 30

MAY

## Native Plant Sale

9 a.m.-4 p.m.

Held at the Chippewa Nature Center, this public plant sale offers wildflowers, grasses, shrubs, and trees that are native to Michigan and ready for immediate purchase. Also learn about the importance of using native plants and how to get started. Master Gardeners and the Wild Ones native plant group also will be available to help answer questions. Learn more [here](#).

*We want the highest flood levels to be in our past ... and our highest levels of progress ahead of us.*

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MIDLAND BUSINESS ALLIANCE

**ADVISORY COMMITTEE  
ON INFRASTRUCTURE**

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