# Hazard Mitigation Plan 2007



# Emmet County, Michigan

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#### I. ACKNOWLEDGEMENTS

The Plan is the culmination of the interdisciplinary and interagency planning effort that required the assistance and expertise of numerous agencies, organizations, and individuals. Without the technical assistance and contributions of time and ideas of these agencies, organizations, and individuals, this plan could not have been completed.

Following is a list of the key contributors to the Plan who participated in the Emmet County Hazards Mitigation Planning Task Force:

## **Emmet County Emergency Management Coordinator**

Jack Messer

#### **Emmet County Planning Department**

Max Putters Denise Dundon Brentt Michalek

#### **Emmet County Sheriff Office**

Pete Wallin

#### **Little Traverse Bay Bands of Odawa Indians**

Rachel Schwarz Norman Emery

#### **Charlevoix/Emmet Conservation District**

Chris Anderson

#### **Organizations**

American Red Cross, Northern Lower Michigan (2)

#### II. LETTER OF TRANSMITTAL

Mike Sobocinski Michigan State Police Emergency Management Division 4000 Collins Road PO Box 30636 Lansing MI 49809-8136

Dear Mr. Sobocinski:

Enclosed, please find the Emmet County Hazard Mitigation Plan. This Plan has been developed in conjunction with the County Emergency Management Coordinator, County Planners, Task Force Members, the public, and the State of Michigan. The Plan lays out the process of evaluating the potential hazards, land use, and mitigation strategies to protect lives and property in the County.

This transmittal letter serves notice that all future development decisions in Emmet County will consider hazard vulnerability reduction as a standard practice. The intent of the Hazard Mitigation Plan is not to limit development, but to ensure that all development occurs in a manner that minimizes the possibility of damage from potential natural hazards to the greatest extent possible.

Thank you for your time and consideration. If you have any questions, please feel free to contact the Emmet County Emergency Management Coordinator, Jack Messer at 231. 439.3333.

Sincerely,

**Emmet County Board Chair** 

#### III. PREFACE

Hazard mitigation is any action taken before, during, or after a disaster to permanently eliminate or reduce the long-term risk to human life and property from natural, technological, and human-related hazards. This procedure is an essential element of emergency management, which includes four basic "phases": Mitigation, Preparedness, Response, and Recovery. The evaluation improves the preparedness posture of the County for the next incident, and when successful, mitigation is intended to lessen the impacts of hazards to such a degree that succeeding incidents will remain incidents and not become disasters.

Communities may mitigate to reduce the impact of hazards on people and property through the coordination of resources, programs, and authorities. Through a combination of regulatory, administrative, and engineering approaches, losses can be limited by reducing susceptibility to damage. Mitigation allows repairs and reconstruction to be completed after an incident occurs in such a way that does not just restore the damaged property, but also reduces or minimizes the potential for future disasters. This process is needed to ensure that such cycles are broken, that post-disaster repairs and reconstruction take place after damages are analyzed, and that less vulnerable conditions result from such repair.

Recognizing the importance of reducing community vulnerability to natural hazards, Emmet County is actively addressing the issue through the development and implementation of this plan. The many benefits to be realized from this effort are:

- Protection of the public health and safety;
- Preservation of essential services:
- Prevention of property damage; and
- Preservation of the local economic base.

This process will help ensure that Emmet County remains a vibrant, safe, enjoyable place in which to live, raise a family, maintain a tourist base, and continue to conduct business.

#### IV. EXECUTIVE SUMMARY

In 2000, the Disaster Mitigation Act shifted the Federal Emergency Management Agency's (FEMA) scope of work to promoting and supporting prevention, or what is called hazard mitigation planning. FEMA now requires government entities to have natural hazards mitigation plans in place as a condition for receiving grant money, such as hazard mitigation grant program funds, in the future.

To meet this requirement, the Michigan State Police provided funding to regional planning agencies throughout the State of Michigan to work with individual counties in developing their Hazard Mitigation Plans. For northwest, lower Michigan the *Northwest Michigan Hazard Mitigation Planning Project* was coordinated by the Northwest Michigan Council of Governments (NWMCOG) and included the ten county area of Emmet, Charlevoix, Antrim, Kalkaska, Missaukee, Wexford, Grand Traverse, Leelanau, Benzie, and Manistee. NWMCOG worked with the Task Forces and developed plans for the counties. These plans included a general community profile, a comprehensive inventory of existing hazards, a hazard analysis, goals and objectives, and feasible mitigation strategies to address the prioritized hazards.

The Emmet County Hazard Mitigation Plan focuses on hazards such as drought, earthquakes, wildfires, structural fires, flooding, shoreline erosion, subsidence, thunderstorms and high winds, and severe winter weather, and was created to protect the health, safety, and economic interests of the residents and businesses by reducing the impacts of natural hazards through planning, awareness, and implementation.

Through this Plan, a broad perspective was taken in examining multiple hazard mitigation activities and opportunities in Emmet County. Each hazard was analyzed from a historical perspective, evaluated for potential risk, and considered for possible mitigative action.

The Plan serves as the foundation for hazard mitigation activities and actions within Emmet County, and will be a resource for building coordination and cooperation within the community for local control of future mitigation and community preparedness around the following:

## **Hazard Mitigation Planning Goals for Emmet County:**

- Goal 1: Increase local participation in hazards mitigation
- Goal 2: Integrate hazard mitigation considerations into the County's comprehensive planning process
- Goal 3: Utilize available resources and apply for other resources for hazard mitigation projects
- Goal 4: Develop and complete hazard mitigation projects in a timely manner

# The Emmet County Task Force participants designated the following top Hazard Mitigation Priority Areas with recommended strategies listed in the text:

- 1. Fire Hazards: Structural and Wildfires
- 2. Severe Winter Weather throughout the County
- 3. Severe thunderstorms, High Winds, and Tornadoes throughout the County
- 4. Flooding and Dams: Harbor Springs, Boyer Creek, Tannery Creek, Bear River Alanson Locks, Maple River
- 5. Shoreline and Steep Slope Erosion: Lake Michigan/Little Traverse Bay

#### V. PURPOSE OF THE PLAN

The Disaster Mitigation Act of 2000 shifted the Federal Emergency Management Agency's (FEMA) scope of work to promoting and supporting prevention, or what is called Hazard Mitigation Planning. FEMA has now required government entities to create mitigation plans as a condition of receiving grant money, such as hazard mitigation grant program funds. To meet this requirement, the Michigan State Police funded regional planning agencies to work with individual counties to develop Hazard Mitigation Plans. The Northwest Michigan Council of Governments was the agency to develop this Plan.

The purpose of the Emmet County Hazards Mitigation Plan is to find solutions to existing problems; anticipate future problems; prevent wasteful public and private expenditures; protect property values; and allocate land resources. The implementation of the Plan is to prevent injury, loss of life, property damage, breakdown in vital services like transportation and infrastructure, economic slumps, diminished tourist activity, liability issues, and damage to a community's reputation. For Emmet County, the planning process utilized the following steps in the development of the Plan. Emphasis was placed on hazards that have had significant impact on the community in the past.

- 1. <u>Identification</u> of hazards and risks
- 2. <u>Preparation</u> of draft plan
- 3. <u>Identification</u> of hazard mitigation goals and objectives for emergency management programs
- 4. Selection of evaluation criteria
- 5. <u>Selection</u> of mitigation strategies using locally chosen criteria
- 6. Public Comment
- 7. <u>Completion</u> of the final plan

The Plan also lays out the <u>implementation</u> of the plan, and the <u>monitoring</u> and periodic revision of the plan.

#### What is a Hazard?

A **hazard** is an event or physical condition that has potential to cause fatalities, injuries, property damage, infrastructure damage, agricultural loss, damage to the environment, interruption of business, or other types of harm or loss. This plan focuses on hazards such as drought, extreme temperatures, structural fires, wildfires, urban and riverine flooding, waters that cause shoreline flooding and erosion, ground subsidence/landslides, thunderstorms, high winds, tornadoes, and winter weather hazards. This Plan is intended to be a resource for building coordination and cooperation within a community for local control of future mitigation and community preparedness.

In the	State of Michigan, the <b>principal hazards</b> are:
	Tornadoes
	Flooding
	Lightning
	Severe winds (downed trees, downed power lines, and blowing debris)
	Severe winter weather (snow, ice, sleet)

Governor Declarations for major disasters in the State of Michigan that occurred from 1977 to 2001 include:

- Thirteen (13) severe storms
- Eleven (11) floods
- Eight (8) winter storms
- Six (6) tornadoes
- Five (5) technical disasters
- Three (3) fires

#### What is Mitigation?

Mitigation is the sustained action taken to lessen the impact from natural, technological, and human-related hazards and to work to reduce the long-term risk to human life and property, and their effects. This long-term planning distinguishes mitigation from actions geared primarily to emergency preparedness and short-term recovery. This Plan can be used to lessen the impact; to support and be compatible with community goals; to lay out considerations in choosing and evaluating methods; and to look at the feasibility of mitigation strategies.

#### VI. COMMUNITY PROFILE

Emmet County is located in the northern Lower Peninsula and is traversed by US Highways 31 and 131 with Lake Michigan to the west and north. The county also encompasses the Waugoshance Island group in Wilderness State Park. The county seat, in the City of Petoskey, and the City of Harbor Springs, are at the heart of a large natural harbor in Little Traverse Bay. The county is experiencing some of the most rapid growth in the state, with major resort developments on Little Traverse Bay.

The community data located below, is provided to describe Emmet County for planning and implementing the mitigation strategies.

### **Major Geographic Features of Emmet County**

Area in Water	10,560 acres
Miles of Great Lakes shoreline	60 miles
Forest Lands	208,100 acres
	69.5% of total land area
Wetlands	58,589 acres
	19.6% of total land area
Operating Farms (2002)	274
Farmland (2002)	43,665 acres

The total County population in the 2000 census was 31,437. The projected growth for 2010 is 37,008 and for 2020 it is 41,353. The population numbers from the 2000 Census for the **16 Townships and 5 incorporated Cities/Villages** covered in this plan are:

Township/Cities/Villages	<b>Population</b>
--------------------------	-------------------

Bear Creek Township	5,269
Bliss Township	572
Carp Lake Township	807
Center Township	499
Cross Village Township	249
Friendship Township	844
Littlefield Township	2,783
Little Traverse Township	2,426
McKinley Township	1,269
Maple River Township	1,232
Pleasant View Township	943
Readmond Township	493
Resort Township	2,479
Springvale Township	1,727
Wawatam Township	705
West Traverse	1,448
City of Harbor Springs	1,567
Mackinaw City (part)	540
City of Petoskey	6,080
Village of Alanson	785
Village of Pellston	771

#### **County Resident Profile**

- 1. There are 19,665 *Housing Units* in Emmet County with an average household size of 2.44 people per household. 36.3% of households have 2 persons.
- 2. The number of residents 65 years and over is 4,495, or 14.3% of the population.
- 3. The number of residents 19 years and under is 8,685, or 28% of the population.
- 4. The number of residents over 65 with a disability is 1,675, or 5% of the population.
- 5. The total Number of residents with disability is 4,929, or 16% of the population.
- 6. The number of residents that have a language barrier or are linguistically isolated is 61, or less than 1% of the population.
- 7. Percent below poverty level:

February 2004 Poverty level: \$15,670 Family of 3 and \$9,310 Family of 1

Families in poverty with children: 270Individuals in poverty: 2,266

#### 2002 Economic Census

Industry Description	Number of Establishments	Number of Employees
Manufacturing	66	1,765
Wholesale trade	46	441
Retail trade	326	2,688
Information	25	389
Real estate, rental, leasing	49	201
Professional, scientific, technical	125	500-999
services		
Administrative, support, waste	79	511
management, remediation services		
Educational services	5	20-99
Health care, social assistance	181	2,992
Arts, entertainment, recreation	32	326
Accommodation and food services	163	2,070
Other services (except public administration)	114	602

<sup>\*</sup>Information provided above was retrieved from the Northwest Michigan Council of Governments' *Benchmarks* 2004, *Northwest Lower Michigan County Profiles* 2000, and reports on the Northwest Michigan Council of Governments' website.

#### VII. THE DEVELOPMENT OF THE PLAN

#### A. Data Methodology and Map Development

Emmet County staff identified the critical facilities and infrastructure on the base map and then the Northwest Michigan Council of Governments digitized the facilities as point files. Hazards points, polygons, and population centers data was then added to the base maps utilizing the following data:

#### **Critical Infrastructure**

	irrastructure			
3	Airports			
<ul> <li>Emmet County/Pellston Airport – 64,123 passengers in</li> </ul>				
Harbor Springs				
	Boyne Highlands			
20	Banks			
1	Bridge			
45	Churches			
1	Communications Facility			
1	Dam			
4	Emergency Management Services Facilities			
11	Fire Stations			
1	Fish Hatchery			
23	Government Buildings			
3	Hazardous Materials Sites or Facilities			
4	Historic Sites			
2	Hospital Facilities			
3	Industrial Facilities			
5	Medical Facilities			
	Primary physicians per 100,000 population 1998 is 123.5			
6	Police Stations			
14	Resort/Recreational Facilities			
18	Schools			
1	Senior Apartment Complex			
4	Utility Facilities			
3	Water and Sewage Treatment Facilities			
	<ul> <li>Water: 38.8% public system or private company; 61.2%</li> </ul>			
	individual wells;			
<ul> <li>Sewer: 40.3% public sewer; 58.0% individual septic/cess</li> </ul>				
	1.7% other			
2	Water Well/Towers			

#### Flood Data

Flood hazard information can usually be derived from the Flood Insurance Rate Maps (FIRM) which are available for some jurisdictions. In order to delineate potential flood plain areas (seasonal floodplains) for each county, NWMCOG overlaid wetland, soils, and elevation data to determine the most likely flood prone areas. Once overlaid, isolated polygons (areas) were deleted in order to show a more accurate representation of potential flood prone areas along lakes, rivers, and streams. Sources: Temporary/Seasonally Flooded Areas data are from the

National Wetland Inventory of the US Fish and Wildlife Service; Hydric soils data are from the county digital soil surveys (were available); and Digital Elevation Model data are from the Center for Geographic Information, Michigan Department of Information Technology.

#### Fire Data

Modern forest fire data were obtained from the USDA forest service and the Departments of Natural Resources in Minnesota, Wisconsin, and Michigan. Fire regimes data (fire prone areas) were provided by the USDA Forest Service, North Central Research Station in Wisconsin. Land type associations, and historical and modern fire rotations were used to identify the fire prone areas.

Tornadoes - National Weather Service

Damaging Winds - National Weather Service

Large Hail - National Weather Service

Winter Weather - National Weather Service

#### Landslide/Erosion

Shoreline erosion and landslide incident zones delineated by the US Geological Service. Digital Elevation Model data from the Center for Geographic Information, Michigan Department of Information Technology.

**Other hazards** may exist in northwest Michigan communities, but are not considered to be substantial risks.

The detailed Emmet County Map is presented in Appendix B. #1.

#### B. Hazards Information

#### 1. Hazards - Recorded Events

Data for events was compiled from the National Oceanic and Atmospheric Administration's web site utilizing the following sections:

- Weather/Climate Events, Information, Assessments
- Climatology and Extreme Events
- U.S. Storm Events Data Base: 1950 to present, local storm reports, damage reports, etc. from various sources – events observed for Emmet County included hail, snow and ice, fog, flooding, thunderstorms and high winds, excessive heat, tornados, waterspouts, lightning, and wild/forest fires.

The most severe events recorded for Emmet County, and regional events which included Emmet County, are listed below.

#### Hail – 12 events

- June 1998: (county) \$100,000 property damage; large hail up to 2.5 inches in diameter caused damage to cars on two lots west of Petoskey
- June 2005: (Petoskey and Conway) .75 inches to .88 inches
- October 2005: (Cross Village) 1.0 inch
- July 2006: (Alanson) .75 inches

#### Fire – 6 events

- 1989: 44 acres, Littlefield Township
- 1989: 10 acres, Pleasant View Township
- 1991: 12 acres, Readmond Township
- 1992: 20 acres, Pleasant View Township
- 1994: 32 acres, Bliss Township
- 2000: 35 acres, Bliss Township

#### Snow and Ice – 64 events (10 inches or more of snow)

- January 1993: (region) \$50,000 property damage; heavy snow
- January 1994: (region) \$5.0 million property damage; heavy snow/freezing rain
- December 1996: (Cross Village) 12-18 inches of heavy snow; (county) 8-12 inches of snow
- January 1997: (county) ice storm; up to 3 inches of ice; widespread power outages and numerous driving accidents
- February 1997: (county); 10-14 inches of heavy snow
- March 1997: (county); 8-12 inches of heavy snow
- November 2000: (county); 16-20 inches of heavy snow
- December 2001: (county); 71 inches of heavy snow 25<sup>th</sup>-28<sup>th</sup>; records were broken and a State of Emergency was declared by Governor John Engler. The county requested \$59,538.34 in disaster assistance.
- March 2002: (region); 10-16 inches of heavy snow/winter storm; also freezing rain and sleet; trees and power lines down
- February 2003: (region); winter storm with some ice
- April 2003: (region); winter storm with rain, sleet, and snow; tree limbs and power lines down
- November 2003: (region) \$40,000 property damage; winter storm
- January 2004: (region); winter storm; no travel recommended; (Cross Village and Bliss); 12 inches of heavy snow; (Petoskey); 4-12 inches of heavy snow
- February 2004: (region) Six to twelve inches of snow fell
- December 2004: (county) Up to 8 inches of snow fell in parts of central and northern Emmet County; Up to 12 inches of snow, the snow was heaviest in eastern Upper and northwest Lower Michigan, closer to Lake Michigan; 6 to 10 inches of snow fell, with the highest amounts near Petoskey
- January 2005: (county) 6 to 10 inches of snow fell along the Lake Michigan shoreline of eastern Upper and northwest Lower Michigan

#### Fog – 1 event

 January 1995 (region) Dense fog blanketed much of Lower Michigan during the evening on the 11th through the morning on the 13th. The fog caused numerous traffic accidents, which resulted in four fatalities

#### Flood – 3 events

- January 1993: (region) \$ 5,000 property damage; Rainfalls of 1.5 to 2.5 inches fell in about 26 hours
- March 1993: (region) Rainfalls of 0.50 to 1.00 inches fell from about a 12-hour period
- April 1993: (region) \$5.0 million; From 2.00 to 3.25 inches of rain fell in a 12-hour period from the evening hours of the 19th to the morning hours of 20th

#### Thunderstorm and High Wind – 49 events

- October 1993: (county); high winds with many trees, power poles and power lines blown down; power outages; 59 mph gusts
- June 1994: (12 miles west of Cheboygan); thunderstorm/winds; two foot diameter maples trees were downed and several 6-12 inch diameter trees, a corn bin, numerous tree branches were blown down;
- July 1994: (Harbor Springs); thunderstorm/winds; utility poles toppled; 52 knots
- November 1994: (region mostly southern Michigan) 1 injury, \$100,000 property damage; high winds of 50 knots
- July 1995: (county) thunderstorm/wind; 30-50 mph gusts
- October 1997: (Bliss/Carp Lake); thunderstorm/winds; numerous trees of various sizes were downed in Wilderness State Park; U.S. Coast Guard received reports of several waterspouts in northern Lake Michigan; a report of a wind gust of around 90 knots was received from a ship on northern Lake Michigan;
- August 1998: (Conway); thunderstorm/wind; trees toppled; 52 knots
- July 1999: (Harbor Springs); thunderstorm/winds; large benches ripped from the ground and thrown; (Pellston Airport); trees and power lines down; 65 knots
- June 2001: (Petoskey) \$15,000 property damage; thunderstorm/winds; numerous large tree limbs blown down; one large limb fell on a house; 50 knots
- August 2001: (Alanson) 1 injury tree fell on a car, injuring occupant; thunderstorm/winds; numerous trees were down; 50 knots
- September 2001: (Petoskey); thunderstorm/winds; trees down; 50 knots
- October 2001: (region); high wind; trees down; 50 knots
- August 2002: (Harbor Springs) thunderstorm/winds; trees and power lines down; 50 knots
- October 2002: (Petoskey); thunderstorm/winds; two trees down; 50 knots
- August 2003: (Petoskey/Alanson) \$51,000 property damage; thunderstorm/winds; number trees and power lines down damaging several homes and cottages near Crooked and Pickerel Lakes, a small aluminum boat was tossed into a tree, trailers at a dealership in Petoskey were rolled off the parking lot and into a ditch; 55 knots
- November 2003: (region) \$155,000 property damage; high wind; trees and power lines down, power outages; 56 mph at Harbor Springs and 62 mph at Pellston Airport; 68 knots
- April 2004: (county) \$20,000 property damage; At the Pellston Regional Airport a parked turboprop commercial aircraft was spun into nearby boarding docks,

- damaging the wings and tail section of the aircraft and a Cessna 150 was flipped by the strong winds, causing substantial damage.
- July 2004: (region) \$5,000 property damage; trees and power lines were downed.
- June 2005: (Petoskey) \$25,000 property damage; 55 knots; numerous trees downed; restaurant damaged by falling tree
- September 2005: (County) \$15,000 property damage; 55 knots; numerous trees and power lines downed
- July 2006: (Alanson) \$2,000 property damage; large tree limbs downed into a backyard

#### Excessive Heat – 1 event

August 2001: (region) Temperatures stayed at mid to upper 90s for 5 days across all
of northern Michigan.

#### Tornadoes – 6 events

- September 1953: (county) F1 classification
- June 1955: (county) \$3,000 property damage; F1 classification; 1 mile long, 33 yards wide
- July 1957: (county) \$25,000 property damage; F1 classification; 6 miles long, 33 yards wide
- August 1987: (county) \$25,000 property damage; F0 classification; 0 miles long, 30 yards wide
- August 1996: (Pellston Airport); F0 classification; 0 miles long; 5 yards wide
- August 1999: (Petoskey); 2 miles northwest of Petoskey; three waterspouts on Little Traverse Bay, Lake Michigan

#### Waterspout – 1 event

August 1999: (county) unseasonably cold air over the warmer waters of Lake
Michigan triggered numerous cold air funnel clouds over Little Traverse Bay; three of
which developed into waterspouts.

#### Other

#### **Shoreline Erosion**

The Michigan Hazard Analysis of 2006 does not identify Emmet County as a high risk erosion area.

#### **Earthquakes**

There has been no occurrence of earthquakes in the county in recent history and the closest ones have been in Ohio and Indiana which are about seven hours from Emmet County.

#### **Subsidence**

The Michigan Hazards Analysis of 2006 and local information indicate that there have been no significant events in the county. Given the geological structure below the county, no significant subsidence issues are expected in the future.

#### 2. Probability of Hazards:

It is probable that hazards such as hail, thunderstorms and high winds, tornadoes, and snow and ice will affect this area of Michigan annually. The magnitude and severity depends on the season, which determines temperature, moisture in the air, ice cover on the lakes, etc. Also, the level of disaster of an event is connected with tourist activity during the year, the pace of developing second homes, and an increasing base population in northwest, Lower Michigan. The events recorded by NOAA show that natural hazard events may be happening more frequently, but the geographic impact of the natural hazards' impact has remained the same in Emmet County.

The areas where natural hazards overlap in Emmet County can include heavy snow and ice storms, which can down trees and power lines, and then a combination of rain and melting snow and ice can contribute to flooding.

Please see Appendix C: Risk Assessment Summary Table.

#### C. Emmet County Hazards Task Force and Public Input

To create the Emmet County Hazards Task Force, **invitations for the meetings** were sent to the following entities requesting their participation:

County Administrator/Coordinator

County Board of Commissioners

County Sheriff/Emergency Services (911 Services Coordinators, Public Safety)

County Emergency Manager/Coordinator

County Public Works Director

County Health Department Director

County Planning or Community Development Director

County Drain Commissioner/Soil Erosion Officers

County Road Commission Director

County Conservation District Director/Soil Erosion Officers

Township elected and appointed officials

**Township Supervisors** 

**Township Clerks** 

Michigan State Police

Michigan Department of Environmental Quality

Michigan Department of Natural Resources

Michigan Department of Transportation

U.S. Coast Guard

Hospitals

City/Village Maintenance/Utilities

Tribes

Environmental/Conservation Groups/Organizations

American Red Cross

**Groundwater Protection** 

**Housing Associations** 

Chambers of Commerce National Weather Service (Gaylord) Michigan Family Independence Agencies

The first Task Force meeting was held on **May 10<sup>th</sup>**, **2004** to identify the hazard priority areas and the second Task Force meeting was held on **August 24<sup>th</sup>**, 2004 to develop the mitigation strategies for the priority issues. The following organizations/individuals participated in these meetings:

Emmet County Emergency Management Coordinator
Emmet County Sheriff Department
Emmet County Planning Department
Charlevoix/Emmet Conservation District
Little Traverse Bay Bands of Odawa (2)
American Red Cross (2)

At the first Task Force meeting, the NWMCOG staff presented the background of the required project; the principal natural hazards in Michigan; described what mitigation planning is about; the purpose of the plan; suggested goals; and the political process. A full county hazards map was available for review with four separate quadrant maps. These sectional maps were for the participants to review the areas of the county they were most familiar with. The Emergency Management Coordinator and Planners reviewed all the maps to give input on the entire county.

The group analyzed the map areas for the top hazard priority areas by documenting the most threatening. They did a qualitative assessment of points and concerns where they saw potential conflicts with, and their relationship to, critical facilities and population centers. The general list created included:

- Lake Michigan shoreline and bluff erosion from Harbor Springs to Cross Village, endangering roads and homes in the corridor
- Mackinaw Bridge
- Need power substations (Wolverine Power); tap Consumers Energy
- Harbor Springs flood (1923) affected structures and people. Today, there are schools, major roads, and an EMS building in the flood route
- Bear River dam in Petoskey
- Carp River dam in Carp Lake
- US 31 West of Petoskey Bluffs paralleling US-31 have the potential for erosion along Little Traverse Bay
- Boyer Creek/Tannery Creek flooding area yearly near US 31 and M-119
- Pipeline pumping station
- Communications area southeast of town (winter weather)
- Forest fire potential (Of notable concern was the airport in Pellston)
- Structural fires throughout the county (need for more fire stations to decrease response times)
- Hazardous Materials Mitchell Road: populated and flood zone, farms
- Industrial areas Circuit Controls M-119; Northern Michigan Diecast Industrial park;
   Little Traverse Park; Moeller Drive; Mitigation strategy revert back certain industrial

areas to non-industrial, planning of industrial parks and hazards; transportation of hazardous materials and avoiding cities

- Minimum driveway size for emergencies
- Need a NOAA weather station
- Transportation Issues on U.S. 31 through Bay View
- Pipeline pumping station at Pellston
- Walloon Lake Dam and Bear River flooding; Bridge Street area with houses and senior apartments; Sheridan Road area
- Severe winter weather
- Severe thunderstorms and high winds in the Petoskey area
- Little Traverse Bay erosion during high water; Boulder Avenue area, water rushing down the slope and erosion
- Alanson Lock area
- Maple River dam
- Stormwater runoff down steep roads with erosion
- Increase in development in dune areas
- Ice damage on Little Traverse Bay and Walloon Lake
- Mitchell Road washout small creek to near the High School, to Winter Park, to Lockwood MacDonald Building, then under US 31 to the Bay

The participants then took the complete list above and developed their Top Five Hazard Priority Areas. Due to the rural nature of the county, there has not been a lot of property damage, injuries, or deaths due to hazards. Please refer to Figure 1.

#### **Top Five Hazard Priority Areas**

#### 1. Fire Hazards: Structural and Wildfires

Emmet County's summer season brings numerous tourists to the area that often enjoy camping on private, county, and state lands. The summer camping season brings with is numerous campfires and the number one cause of wildfires in Michigan is the result of human action, which makes the county highly susceptible during those months.

In addition, Emmet County has also become a favored building site for vacation homes. Many of these homes are located in remote areas of the county on unimproved roads or long and narrow private driveways. These remote locations and narrow roads pose numerous difficulties for emergency responders including: discovery and reporting of fires; travel distances; access for fire trucks; lack of turnarounds for water trucks and other equipment; and limited means of warning these remote locations.

For a period of twenty years (1981-2000), a total of 166 wildfires occurred in Emmet County. With nearly 70% of the total lands in Emmet County being forested and a major source of economic benefit relying on the aesthetic appeal of the County's wildlands, wildfires are a moderate to significant risk.

#### 2. Severe Winter Weather throughout the County

Emmet County's winter weather is influenced by lake effect snows, which can be very dangerous for a community for short periods of time. The blowing and drifting of snow during blizzard conditions does create a driving hazard. Heavy snows can shut down

towns and businesses for a period of several days. Ice damages can occur when the ice is breaking up and strong winds occur pushing the ice onto shore.

Winter storms can also result in freezing rain and ice storms, which contribute to hazardous driving conditions, downed power lines, and blocked roads.

3. Severe thunderstorms, High Winds, and Tornadoes throughout the County
There is a historical record of damaging wind events in Emmet County and a few
tornadoes in the county. Severe winds, or straight line winds that sometimes occur
during severe thunderstorms can be very damaging to a community. Severe winds
have the potential to cause property damage and loss of life from flying debris. Damage
from straight line winds is more widespread than tornadoes and often affects multiple
counties. Fallen trees, limbs, and power lines are a typical risk to power lines and other
infrastructure.

There is a historical record of severe thunderstorm events in the county and thunderstorms are hazards that bring a variety of problems during the peak tourist seasons of spring, summer, and fall. Potential thunderstorm event pose likely threats such as lightning, flash flooding, hail, strong winds, and even tornadoes.

Tornadoes are high-profile hazards that can cause catastrophic damage to a limited or extensive area. There have been six recorded tornado touchdowns in Emmet County since 1953. So the potential is there in the future for additional damage by tornados.

# 4. Flooding: Harbor Springs, Boyer Creek, Tannery Creek, Bear River, Alanson Locks, Maple River

Although Emmet County has few dams, the risk of the dam failure is always present with an aging infrastructure. The Emmet County Hazard Analysis published in January of 2005 indicated three (3) structures as being a "Significant Hazard" (pg 57-58) Emmet County Staff estimates indicate that a dam failure would likely impact a maximum of 500 people. Damages could be greater from flash flood types of events than they would from gradual floodplain inundation.

In addition to "regular" flooding in a riverine floodplain, other flooding may involve lowlying areas that collect runoff waters; flaws or shortcomings in existing sewer infrastructure; undersized or poorly designed stormwater control practices; collective effects of land use and development trends; illegal diversion of water, or deliberate actions that interfere with stormwater systems.

5. Shoreline and Steep Slope Erosion: Lake Michigan/Little Traverse Bay
Shoreline erosion hazards involve the loss of property as sand or soil is removed by
water action and carried away over time. This can cause structures to stand perilously
close to waters or bluffs. The foundation of a structure, or underground utility pipes in
the area may become fully exposed and vulnerable to extreme temperatures, water
damage, or other sources of risk. Shoreline erosion may also cause adjacent roadways
to crack, become unstable, washout and slough.

#### D. Emergency Warning System Coverage

An immediate area of concern is that NOAA alert stations do not reach Emmet County, and there is no countywide siren alert system. This leaves Emmet County residents, vacationers, and boaters within Lake Michigan waters surrounding the county vulnerable to natural hazards. An investment in a countywide siren alert system or a NOAA alert station is needed for the protection of county residents and vacationers.

#### E. Economic Impact Analysis

The total Damaging Events' Costs recorded since 1950 by the National Oceanic and Atmospheric Administration for Emmet County and the region are as follows:

 1. Hail
 \$100,000

 2. Snow and Ice
 \$5,149,538

 3. Thunderstorm and High Wind
 \$321,000

 4. Tornadoes
 \$53,000

Total damage in Emmet County from Structural and Wild fires for 2002-2004, according to the National Fire Incident Report System (NFIRS), was \$1,694,455.

NWMCOG staff worked with the Emmet County parcel maps to calculate each Priority Area's economic value through the State Equalized Values (SEV) for real and personal property (residential and commercial). The following includes the 2000 Census data for the priority area and the SEV dollar amount times two (estimated fair market values) for each priority area.

1. Structural and Wild fires throughout the County Population: 31,437 plus seasonal influx

Total: \$6,309,514,184

2. Severe Winter Weather throughout the County Population: 31,437 plus seasonal influx

Total: \$6,309,514,184

3. Severe thunderstorms, High Winds, and Tornadoes throughout the County

Population: 31,437 plus seasonal influx

Total: \$6,309,514,184

4. Flooding and Dams: Harbor Springs, Boyer Creek, Tannery Creek, Bear River Alanson

Locks, Maple River

Population: 16,931 plus seasonal influx

Total: \$2,848,359,400

5. Shoreline and Steep Slope Erosion: Lake Michigan/Little Traverse Bay

Population: 31,437

Total: \$3,767,872,600

#### VIII. HAZARDS MITIGATION GOALS AND OBJECTIVES

The mission of the Emmet County Hazards Mitigation Plan is to protect the health and safety of the public and property in the County which includes prevention of injury, loss of life, property damage, breakdown in vital services like transportation and infrastructure, economic slumps, maintain tourist base, and liability issues. This is done by taking action to permanently eliminate or reduce the long-term risks from hazards.

Specific goals and objectives have been established based upon the community's hazards analysis, as well as input from the Task Force participants and the public through meetings, posting of the draft plan with a request for comments in the local newspaper and on the NWMCOG website, and the presentation of the plan to the Emmet County Planning Commission.

# Goal 1: Increase local awareness and participation in hazard mitigation strategies *Objectives:*

- A. Encourage cooperation and communication between planning and emergency management officials
- B. Encourage additional local governmental agencies to participate in the hazard mitigation process
- C. Encourage public and private organizations to participate

# Goal 2: Integrate hazard mitigation considerations into the community's comprehensive planning process

#### Objectives:

- A. Enforce and/or incorporate hazard mitigation provisions in building code standards, ordinances, and procedures, and into the county's master plan
- B. Incorporate hazard mitigation into basic land use regulation mechanisms
- C. Update of zoning ordinances, shoreline protection rules, etc.
- D. Incorporate hazard area classifications into standard zoning classifications
- E. Develop community education programs and public warning systems
- F. Strengthen the role of the Local Emergency Planning Committee in the land development process
- G. Integrate hazard mitigation into the capital improvement planning process so that public infrastructure does not lead to development in hazard areas
- H. Encourage county agencies to assess local roads, bridges, dams, and related transportation infrastructure for hazard vulnerability

# Goal 3: Utilize available resources and apply for additional funding for hazard mitigation projects

#### Objectives:

- A. Prepare a list of desired community mitigation projects to submit to the State for mitigation grant funding
- B. Encourage the application for project funding from other entities

# Goal 4: Develop and complete hazard mitigation projects in a timely manner Objectives

A. Encourage public and business involvement in hazard mitigation projects

#### IX. IDENTIFICATION AND SELECTION OF MITIGATION STRATEGIES

#### A. Selection of Feasible Mitigation Strategies

A set of evaluation criteria was developed to determine which mitigation strategies were best suited to address the identified problems in Emmet County.

- 1. The measure must be technically feasible.
- 2. The measure must be financially feasible.
- 3. The measure must be environmentally sound and not cause any permanent, significant environmental concerns.
- 4. The measure must be acceptable to those participating in the strategy and/or primarily impacted by the strategy.

By anticipating future problems, the County can reduce potential injury, structure losses, loss of power such as electric and gas, and prevent wasteful public and private expenditures.

At the second Task Force meeting in **August 2004** the participants reviewed the suggested list of hazard mitigation strategies, matched them with each of the top hazards (numbered below) priority areas, and also suggested others to create a prioritized list of the most desired strategies. Please refer to Appendix B. #2.

#### 1. Fire Hazards: Structural and Wildfires

Structural Fire Mitigation Strategies:

- a. Education and enforcement of building and zoning codes
- b. Education for developers, realtors, business owners, architects, and engineers
- c. Public education and school programs, which encourage the development of a Site Emergency Plan for public buildings, a Family Disaster Plan for private households, and the preparation of a Disaster Supplies Kit
- d. Encourage first responder education of methods and training on a regular basis
- e. Review existing publicly owned facilities and identify their potential need for retrofitting

#### Wildfire Mitigation Strategies:

- Educate and encourage the proper maintenance of property in or near wildlands, to include the introduction of defensible buffer zones, short grass, thinning trees, and sweeping and cleaning dead or dry leaves and needles, from roofs, decks, eaves, porches, and yards
- b. Encourage safe disposal of yard and house waste rather than open burning
- c. Construct fire towers, and use fire spotters and planes
- d. Encourage programs on arson prevention activities, including the reduction of blight
- e. Public education on smoking hazards and recreational fires
- f. Communication with media for broadcasting weather and fire warnings

#### Both Structural and Wildfire Mitigation Strategies:

- a. Seek funding for a countywide siren alert system or a NOAA alert station is needed for the protection of county residents and vacationers.
- b. Introduce ordinance which encourage proper road and driveway construction for vehicle and fire equipment access

- c. Educate and establish programs which encourage the safe use and maintenance of fireplaces and chimneys.
- d. Have adequate water supplies for emergency fire fighting
- e. Maintain roads and develop connector roads to reduce fire response time
- f. Develop additional fire stations where needed
- g. Identify and/or construct prearranged shelters

#### 2. Severe Winter Weather throughout the County

Snow and Ice Mitigation Strategies:

- a. Seek funding for a countywide siren alert system or a NOAA alert station is needed for the protection of county residents and vacationers.
- b. Public education and awareness
- c. A National Oceanic and Atmospheric Administration weather station for the area
- d. Identify, improve, and/or construct shelter capacity
- e. Promote community response for snow removal activities such as using community services clients to assist the elderly
- f. Enforcement of building code snow load requirements which is 70 lbs. per sq. ft. especially when there is snow, rain and then freezing

# 3. Severe thunderstorms, High Winds, and Tornadoes throughout the County Thunderstorm and High Winds Mitigation Strategies:

- Seek funding for a countywide siren alert system or a NOAA alert station is needed for the protection of county residents and vacationers.
- b. Address the practice of placing utilities underground for new construction
- c. A National Oceanic and Atmospheric Administration weather station for the area
- d. Education and enforcement of building codes for such activities as bracing elevated platforms, and anchoring and tie downs
- e. Tree management coordination
- f. Public education

#### Tornado Mitigation Strategies:

- a. Seek funding for a countywide siren alert system or a NOAA alert station is needed for the protection of county residents and vacationers.
- b. Consistent weather event warnings
- c. Public awareness and education

# 4. Flooding: Harbor Springs, Boyer Creek, Tannery Creek, Bear River, Alanson Locks, Maple River

#### Flood Mitigation Strategies:

- a. Seek funding for a countywide siren alert system or a NOAA alert station is needed for the protection of county residents and vacationers.
- b. Assessment of flood threat and dam inspections results
- c. Drainage improvements
- d. Enforcement of Stormwater Management Ordinance
- e. Enforcement of building and zoning codes
- f. Open space designations: acquisition or conservation easements by land conservancies, county, townships
- g. Education for realtors through the creation of a handbook for distribution
- h. Public education

# 5. Shoreline and Steep Slope Erosion: Lake Michigan/Little Traverse Bay Landslide/Erosion Mitigation Strategies:

- a. Seek funding for a countywide siren alert system or a NOAA alert station is needed for the protection of county residents and vacationers.
- b. Enforcement of the Stormwater Management Ordinance and the Soil Erosion and Sedimentation Control Ordinance: slide areas, drainage control, grading, debris flow measures, vegetation (native species) placement
- c. Utilize the Critical Dunes Overlay
- d. Education and enforcement of building and zoning codes: setbacks, lot sizes, driveways, relocation of structures, Lake Michigan coastal zoning ordinances U.S. Army Corps of Engineers and Michigan Department of Environmental Quality
- e. Building code enforcement through permits
- f. Open space designations: acquisition or conservation easements by land conservancies, state, county, or townships
- g. Education for developers, realtors, and engineers
- h. Public education

#### X. Participation in the Development of the Emmet County Hazards Mitigation Plan

The opportunities for review by other governmental entities and the public included the following:

- A. Quarterly reports were given to the Northwest Michigan Council of Governments' Board of Directors for neighboring counties' review.
- B. Public Notices were published in the Petoskey News Review no comments were received.

#### **Public Notice**

The Northwest Michigan Council of Governments is requesting public comment on the Natural Hazards Mitigation Plan draft for Emmet County. The Plan is available for review at the Emmet County Planning Department, County Building, Petoskey or at nwm.org, Community Resources, Community and Economic Development, Hazard Mitigation Planning Program, Emmet County Plan. Please send comments by September 17, 2004 to: Hazard Mitigation Plans, NWMCOG, PO Box 506, Traverse City MI 49685-0506.

- C. Postcards that gave notice of the draft plan to review were sent to all the Township Supervisors no comments were received.
- D. The Hazard Mitigation Plan was presented to the Emmet County Planning Commission where the meetings are posted in the newspaper and are open to the public. Commission members gave their input and there were comments from the public.
- E. The Hazard Mitigation Plan was presented to the Emmet County Board of Commissioners; the meetings were posted in the newspaper, and were open to the public. Commissioners gave their input and there were comments from the public.
- F. During the development of the plan, all townships, cities, and villages were provided the opportunity to formally comment on plan drafts and other related materials. They were given the opportunity via mailings of both meeting notices and draft copies of the plan for comment. Notification was also provided to them that the plans were posted on the NWMCOG website and could be reviewed there. While some jurisdictions provided comments, the others that did not provided county staff

(particularly the county emergency manager) with feedback via other informal means. This feedback took the form of phone calls, emails and conversations that occurred at various non-mitigation related meetings throughout the county. This information was provided back to NWMCOG staff by the county staff and used in the development of this plan, including the risk assessment and community profile sections.

In addition, the townships, city and villages (whether or not they have their own zoning) have indicated to NWMCOG and the county emergency manager that they will follow the county's lead in identifying mitigation projects and developing grant applications to fund those projects. Land use issues associated with those projects (where applicable) will be handled by each jurisdiction that controls zoning in the project area.

The Townships, Cities, and Villages in the priority areas include:

- 1. Bear Creek Township
- 2. Bliss Township
- 3. Carp Lake Township
- 4. Center Township
- 5. Cross Village Township
- 6. Friendship Township
- 7. Littlefield Township
- 8. Little Traverse Township Zoning
- 9. Maple River Township
- 10. McKinley Township
- 11. Pleasantview Township Zoning
- 12. Readmond Township
- 13. Resort Township Zoning
- 14. Springvale Township
- 15. Wawatam Township
- 16. West Traverse Township Zoning
- 17. City of Harbor Springs Zoning
- 18. City of Petoskey Zoning
- 19. Village of Alanson Zoning
- 20. Village of Mackinaw City Zoning
- 21. Village of Pellston Zoning

County/City/Township/Others	Zoning	Participation
Emmet County	Yes	Task Force meetings, review of draft plans, approval to submit
		plan:
		County Planning Commission and County Board of
		Commissioners
		Emergency Management Coordinator
		Emergency Services
		Equalization Department
		Planning Department
		Building Department
		Department of Public Works
		Road Commission
		Sheriff Department
Bear Creek	No	Review of Draft Plans
Bliss	No	See paragraph F, above
Carp Lake	No	See paragraph F, above
Center	No	Review of Draft Plans
Cross Village	No	See paragraph F, above
Friendship	No	Review of Draft Plans
Littlefield	No	Review of Draft Plans
Little Traverse	Yes	See paragraph F, above
Maple River	No	Review of Draft Plans
McKinley	No	See paragraph F, above
Pleasantview	Yes	See paragraph F, above
Readmond	No	See paragraph F, above
Resort	Yes	See paragraph F, above
Springvale	No	Review of Draft Plans
Wawatam	No	Review of Draft Plans
West Traverse	Yes	See paragraph F, above
City of Harbor Springs	Yes	See paragraph F, above
Mackinaw City (part)	Yes	See paragraph F, above
City of Petoskey	Yes	See paragraph F, above
Village of Alanson	Yes	See paragraph F, above
Village of Pellston	Yes	See paragraph F, above
Northwest Michigan Council of	N/A	Task Force meetings, production of the Hazard Mitigation Plan,
Governments		review of draft plans
Little Traverse Bay Bands of	N/A	Task Force meetings, review of draft plans
Odawa Indians		
American Red Cross, Northern	N/A	Task Force meetings
Lower Michigan (2)		
Charlevoix/Emmet	N/A	Task Force meetings
Conservation District		

<sup>\*\*</sup>The Little Traverse Bay Bands of Odawa Indians have their own planning authority over lands they own that have been put in trust with the Federal Government. The County Natural Hazards Mitigation Plan would not cover the Tribe/lands, but the Tribes may adopt the approved County plan as their own.

N/A = Not applicable; these are non-governmental authority entities

#### XI. IMPLEMENTATION OF THE EMMET COUNTY HAZARD MITIGATION PLAN

#### 1. Hazards Mitigation Plan - Managers and Technical Assistance

The leader for implementing the Hazard Mitigation Plan is the Emmet County Board of Commissioners, with the staff leaders being the Emergency Management Coordinator and the Planning Department. Working partnerships can be established with the following to provide technical assistance to accomplish the goals and objectives of the Plan.

Emmet County Government
Townships, cities, and villages
Emmet County Conservation District
Emmet County Drain Commissioner
Emmet County Road Commission
Little Traverse Bay Bands of Odawa Indians
Tip of the Mitt Watershed Council
Michigan State University Extension
Michigan Department of Environmental Quality
Michigan Department of Natural Resources
U.S. Environmental Protection Agency
U.S. Army Corps of Engineers
U.S. Department of Agriculture Natural Resources Conservation Service
Insurance Companies

Real Estate Companies

All hazard mitigation planning could be pursued with the new tool available to local governments, which is identified in the Michigan Public Act 226 of 2003, the Joint Municipal Planning Act. This Act provides for joint land use planning by cities, villages, and townships and allows two or more municipalities' legislative bodies to create a single joint planning commission to address planning issues. This tool helps with planning for complex multi-jurisdictional issues, such as hazards.

The intent of this legislation is for local governments to consider the following:

- Individual units of government modifying their ordinances simultaneously to include language that would incorporate aspects of protection
- Developing an overlay zoning district that would cross jurisdictional boundaries that would be incorporated into existing independent units of government's zoning ordinances
- Forming a new joint multi-jurisdictional planning commission or zoning board
- Sharing zoning administration
- Sharing enforcement activities

#### 2. Funding the Implementation of the Plan

To assist with the funding of the proposed hazard mitigation strategies, here is a list of potential financial assistance entities to help fund the implementation projects of the Plan.

Federal Emergency Management Administration – Hazard Mitigation Grant Program

U.S. Environmental Protection Agency

U.S. Department of Agriculture Natural Resources Conservation Service

U.S. Department of Agriculture Rural Development: Rural broadband opportunity – high speed telecommunication funding from the Public Telecommunications Facilities Planning and Construction grants

U.S. Department of Housing and Urban Development

Michigan Department of Environmental Quality

Michigan Department of Natural Resources

National Oceanic and Atmospheric Administration

Community and Regional Foundations

Businesses often assist with educational initiatives that provide developers and the general public with the information they need to make homes more disaster resistant.

#### 3. Action Agenda

Following is table summary for accomplishing the **recommended natural hazards mitigation actions** for Emmet County. The County and four of the Townships have zoning.

**Action Agenda Layout:** 

Pri	ority and Action Strategies	Responsible Parties	Timeframe	
Priority Area 1 Fire Hazards: Structural and Wildfire Mitigation Strategies:				
a.	Seek funding for a countywide siren alert system or a NOAA alert station is needed for the protection of county residents and vacationers.	Emergency Management Coordinator County Planning Townships Incorporated Cities and Villages	1-3 years after adoption of the plan	
b.	Introduce ordinance which encourage proper road and driveway construction for vehicle and fire equipment access	County Road Commission County Planning and Zoning Townships Incorporated Cities and Villages	1-3 years after adoption of the plan	
C.	Educate and establish programs which encourage the safe use and maintenance of fireplaces and chimneys.	County Building Inspector County Planning First Responders Public Citizens Insurance Agencies Elected Officials MSU Extension Personnel Emergency Management Coordinator	1-5 years from adoption of the plan	
d.	Have adequate water supplies for emergency fire fighting	County Building Inspector Emergency Management Coordinator Township Fire Chiefs	1-5 years from adoption of the plan	
e.	Maintain roads and develop connector roads to reduce fire response time	County Road Commission County Planning	Ongoing	
f.	Develop additional fire stations where needed	County Planning	To be addressed in the County Master Plan (Expected Completion 2007)	
g.	Identify and/or construct prearranged shelters	County Planning County Building Inspector Emergency Management Coordinator Elected Officials	To be addressed in the County Master Plan (Expected Completion 2007)	

	ructural Fire Mitigation rategies:		
	Education and enforcement of building and zoning codes	County Building Inspector County Planning and Zoning Townships Incorporated Cities and Villages	Ongoing
b.	Education for developers, realtors, business owners, architects, and engineers	County Building Inspector County Planning First Responders Public Citizens Insurance Agencies Elected Officials Non-profit organizations MSU Extension Personnel Emergency Management Coordinator	1-5 years from adoption of the plan
c.	Public education and school programs, which encourage the development of a Site Emergency Plan for public buildings, a Family Disaster Plan for private households, and the preparation of a Disaster Supplies Kit	County Building Inspector County Planning First Responders Public Citizens Insurance Agencies Elected Officials Non-profit organizations MSU Extension Personnel Emergency Management Coordinator	1-5 years from adoption of the plan
d.	Encourage first responder education of methods and training on a regular basis	First Responders Emergency Management Coordinator	1-3 years from adoption of the plan
e.	Review existing publicly owned facilities and identify their potential need for retrofitting	County Building Inspector Elected Officials Emergency Management Coordinator	1-3 years from adoption of the plan
Wi	Idfire Mitigation Strategies:		
a.	Educate and encourage the proper maintenance of property in or near wildlands, to include the introduction of defensible buffer zones, short grass, thinning trees, and sweeping and cleaning dead or dry leaves and needles, from roofs, decks, eaves, porches, and yards	County Building Inspector County Planning First Responders Public Citizens Insurance Agencies Elected Officials Non-Profit Organizations MSU Extension Personnel Emergency Management Coordinator Townships Incorporated Cities and Villages	1-3 years from adoption of the plan
b.	Encourage safe disposal of yard and house waste rather than open burning	County Department of Public Works Townships Incorporated Cities and Villages	Ongoing
C.	Construct fire towers, and use fire spotters and planes	County Planning County Building Inspector Emergency Management Coordinator Public Citizens Non-profit Organizations Townships Incorporated Cities and Villages	1-3 years from adoption of the plan
d.	Encourage programs on arson prevention activities, including the reduction of blight	County Building Inspector County Planning First Responders Public Citizens Insurance Agencies Elected Officials Non-profit organizations MSU Extension Personnel Emergency Management Coordinator	1-3 years from adoption of the plan

	Public education on smoking hazards and recreational fires	County Building Inspector County Planning First Responders Public Citizens Insurance Agencies Elected Officials Non-profit organizations MSU Extension Personnel Emergency Management Coordinator	1-3 years from adoption of the plan
	Communication with media for broadcasting weather and fire warnings	First Responders Emergency Management Coordinator	Ongoing
Sev	ority Area 2 vere Winter Weather – Snow d Ice Mitigation Strategies:		
	Seek funding for a countywide siren alert system or a NOAA alert station is needed for the protection of county residents and vacationers.	Emergency Management Coordinator County Planning Townships Incorporated Cities and Villages Elected Officials Non-Profit Organizations	1-3 years after adoption of the plan
b.	Public education and awareness	Emergency Management Coordinator County Planning County Building Inspector Business Owners Non-Profit Organizations Public Citizens Townships Incorporated Cities and Villages Elected Officials	1-3 years after adoption of the plan
	A National Oceanic and Atmospheric Administration weather station for the area	Emergency Management Coordinator County Planning Townships Incorporated Cities and Villages Elected Officials	1-5 years after adoption of the plan
	Identify, improve, and/or construct shelter capacity	Emergency Management Coordinator County Planning County Building Inspector Business Owners Non-Profit Organizations Public Citizens Townships Incorporated Cities and Villages Elected Officials	1-5 years after adoption of the plan
	Promote community response for snow removal activities such as using community services clients to assist the elderly	Public Citizens Non-profit organizations MSU Extension Personnel Emergency Management Coordinator Elected Officials	1-3 years after adoption of the plan
	Enforcement of building code snow load requirements which is 70 lbs. per sq. ft. especially when there is snow, rain and then freezing	County Building Inspector Public Citizens Insurance Agencies	Ongoing
Sev win Stra	ority Area 3 vere Thunderstorms, high nds, and tornadoes Mitigation ategies:		
a.	Seek funding for a countywide siren alert system or a NOAA alert station is needed for the	Emergency Management Coordinator County Planning Townships	1-3 years after adoption of the plan

			,
	protection of county residents and vacationers.	Incorporated Cities and Villages Elected Officials	
		Non-profit organizations	
b.	Address the practice of placing utilities underground for new construction	County Planning County Building Inspector Townships Incorporated Cities and Villages	Ongoing
C.	A National Oceanic and Atmospheric Administration weather station for the area	Emergency Management Coordinator County Planning Townships Incorporated Cities and Villages Elected Officials	1-5 years after adoption of the plan
d.	Education and enforcement of building codes for such activities as bracing elevated platforms, and anchoring and tie downs	County Building Inspector Public Citizens Insurance Agencies	Ongoing
e.	Tree management coordination	Business Owners Public Citizens Insurance Agencies Non-Profit Organizations	Ongoing
f.	Public education	Emergency Management Coordinator County Planning County Building Inspector Business Owners Non-Profit Organizations Public Citizens Townships Incorporated Cities and Villages Elected Officials	1-3 years after adoption of the plan
FIC	ority Area 4 ooding – Flood Mitigation ategies:		
	Seek funding for a countywide siren alert system or a NOAA alert station is needed for the protection of county residents and vacationers.	Emergency Management Coordinator County Planning Townships Incorporated Cities and Villages Elected Officials Non-profit organizations	1-3 years after adoption of the plan
b.	Assessment of flood threat and dam inspections results	Researchers, Engineers, and Architects County Planning Townships Incorporated Cities and Villages Elected Officials Non-profit organizations Insurance Agencies Emergency Management Coordinator	1-5 years after adoption of the plan
C.	Drainage improvements	Researchers, Engineers, and Architects County Planning Townships Incorporated Cities and Villages	1-5 years after adoption of the plan
d.	Enforcement of Stormwater Management Ordinance	Researchers, Engineers, and Architects County Planning Townships Incorporated Cities and Villages  County Soil Erosion and Storm Water Management Officer	Ongoing
e.	Enforcement of building and zoning codes	County Planning County Building Inspector	Ongoing
f.	Open space designations: acquisition or conservation easements by land	County Planning Business Owners Non-Profit Organizations Public Citizens	To be addressed in the County Master Plan (Expected Completion 2007)

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	conservancies, county, townships	Townships Incorporated Cities and Villages Elected Officials	
g.	Education for realtors through the creation of a handbook for distribution	Researchers, Engineers, and Architects County Planning County Building Inspector County Soil Erosion and Storm Water	1-5 years after adoption of the plan
		Management Officer	
h.	Public education	Emergency Management Coordinator County Planning County Building Inspector Business Owners Non-Profit Organizations Public Citizens Townships Incorporated Cities and Villages Elected Officials	1-3 years after adoption of the plan
	ority Area 5		
La	oreline and Steep Slope – ndslide Erosion Mitigation rategies:		
	Seek funding for a countywide siren alert system or a NOAA alert station is needed for the protection of county residents and vacationers.	Emergency Management Coordinator County Planning Townships Incorporated Cities and Villages Elected Officials Non-profit organizations	1-3 years after adoption of the plan
b.	Enforcement of the Stormwater Management Ordinance and the Soil Erosion and Sedimentation Control Ordinance: slide areas, drainage control, grading, debris flow measures, vegetation (native species) placement	Researchers, Engineers, and Architects County Planning Townships Incorporated Cities and Villages County Soil Erosion and Storm Water Management Officer Non-Profit Organizations Insurance Agencies	Ongoing and To be addressed further in the County Master Plan (Expected Completion 2007)
C.	Utilize the Critical Dunes Overlay	County Planning Townships Incorporated Cities and Villages County Soil Erosion and Storm Water Management Officer	Ongoing and To be addressed further in the County Master Plan (Expected Completion 2007)
d.	Education and enforcement of building and zoning codes: setbacks, lot sizes, driveways, relocation of structures, Lake Michigan coastal zoning ordinances – U.S. Army Corps of Engineers and Michigan Department of Environmental Quality	Emergency Management Coordinator County Planning County Building Inspector Business Owners Non-Profit Organizations Public Citizens Townships Incorporated Cities and Villages Elected Officials  County Soil Erosion and Storm Water Management Officer	1-3 years after adoption of the plan
e.	Building code enforcement through permits	County Building Inspector	Ongoing
f.	Open space designations: acquisition or conservation easements by land conservancies, state, county, or townships	County Planning Business Owners Non-Profit Organizations Public Citizens Townships Incorporated Cities and Villages	To be addressed in the County Master Plan (Expected Completion 2007)

		Elected Officials	
	ducation for developers, ealtors, and engineers	Researchers, Engineers, and Architects County Planning County Building Inspector Business Owners County Soil Erosion and Storm Water Management Officer	1-5 years after adoption of the plan
h. Pu	ublic education	Emergency Management Coordinator County Planning County Building Inspector Business Owners Non-Profit Organizations Public Citizens Townships Incorporated Cities and Villages Elected Officials County Soil Erosion and Storm Water Management Officer	1-3 years after adoption of the plan

#### Other mitigation strategies:

- Incorporating the Plan's hazard mitigation concepts, strategies, and policies into existing elements of Emmet County's Master Land Use Plan The most effective method for fostering and promoting the implementation of the hazard mitigation concepts, strategies, and policies within the County is to integrate them into existing elements of the Master Land Use Plan. Mitigation concepts, strategies, and policies would appear in appropriate places throughout the plan.
- Working with utility companies to protect the power grid
- Working with other governmental entities, organizations, businesses, and the public to implement the plan and have input in any revisions or updates in the future

Emmet County can also utilize watershed management plans that have been developed within the county boundaries. Proposed mitigation strategies that have been laid out in the Little Traverse Bay Watershed Management Plans include:

- Resident, commercial/industry, and government official education
- Stabilizing erosion at road/stream crossings.
- Correcting most severe streambank and lakeshore erosion sites.
- Reducing the pollutant load from stormwater in the urban areas.
- Restricting livestock from streams.
- Maintaining adequate recreational access.
- Removing sediments from appropriate locations.
- Contacting landowners of sensitive lands and educating about land stewardship and protection options.
- Ensuring that state and federal wetland laws are properly administered and enforced.
- Developing local ordinances to protect wetlands.
- Educating landowners, developers, and citizens on the importance of wetland protection.

The County should consider the following key land use issues and the relationship to hazard mitigation:

- Safe, beneficial uses for hazard prone areas
- Concentration issues
- o Proximity issues
- o Location of public facilities and infrastructure
- o Development standards for public facilities and infrastructure
- Effect of accumulated development on community systems and facilities

#### 4. Monitoring and Evaluation

The Emmet County Hazard Mitigation Plan will be monitored on a regular basis by the Emergency Management Coordinator and the Planning Department. Because Emmet County is a dynamic, changing county with population growth, it is expected that the plan should be reviewed on a five year basis following the standards set forth in Section 125.05 Sec. 5. (7) of the County Planning Act 282.

To assess the effectiveness of the Plan, some questions to ask in the review include: 1) How many and which mitigation strategies were developed? Implemented? 2) Did any new hazard events take place the past year to report? This review will be administered by the Emergency Management Coordinator with the Local Emergency Planning Committee, the County Planning Commission and Department, and the public. If changes are needed, the plan will be presented to the Task Force participants for revisions.

Although review of the plan will occur every five years, a formal revision may not be needed. New additions of the plan will be based on annual reviews, monitoring, evaluation, and an accumulation of official feedback and public input. When it is appropriate to publish a revised version of the plan, the Task Force participants shall again be involved in the revision process. Each new edition of the plan will again be officially adopted by the Emmet County Board of Commissioners.

## XII. HAZARDS MITIGATION PLAN ADOPTION RESOLUTION

#### XIII. APPENDICES

#### Appendix A

#### **Glossary of Mitigation Planning Terms**

**Alluvial fan:** A gently sloping fan-shaped landform created over time by the deposition of eroded sediment and debris.

**Base Flood**: A flood having a one percent chance of being equaled or exceeded in any given year.

**Coastal high hazard area**: An area of special flood hazard extending from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject to high velocity wave action from storms.

Dam Failures: The collapse or failure of an impoundment resulting in downstream flooding

**Disaster**: A major detrimental impact of a hazard upon the population and economic, social, and built environment of an affected area.

**Exposure**: The number, types, qualities, and monetary values of various types of property or infrastructure and life that may be subject to an undesirable or injurious hazard event.

**Extreme temperatures**: Prolonged periods of very high or very low temperatures, often accompanied by other extreme meteorological conditions

**Fire Hazards – Structural**: A fire, of any origin, that ignites one or more structures, causing loss of life and/or property

Fire Hazards - Wildfire: An uncontrolled fire in grasslands, brush lands, or forested areas

**Flooding – Riverine/Urban**: The overflowing of rivers, streams, drains and lakes due to excessive rainfall, rapid snowmelt or ice

**Flooding – Shoreline**: The flooding and erosion of shoreline areas caused by high Great Lakes water levels, storm surges, or winds

**Flood Insurance Rate Map**: As defined under the National Flood Insurance Program, an official map of the community on which the administrator of the Flood Insurance Administration has delineated both the special flood hazard areas and the risk premium zones applicable to the community.

**Floodplain or flood prone area**: Any land area susceptible to being inundated by water from any source.

**Floodplain management**: The operation of an overall program of corrective and preventive measures for reducing flood damage, including but not limited to emergency preparedness plans, flood control works, and floodplain management regulations.

**Fuel**: Combustible plant material, both living and dead, that is capable of burning in a wildland situation; any other flammable material in the built environment that feeds a wildfire.

**Hazard**: An event or physical condition that has the potential to cause fatalities, injuries, property damage, infrastructure damage, agricultural loss, damage to the environment, interruption of business, or other types of harm or loss.

**Hazard identification**: The process of defining and describing a hazard, including its physical characteristics, magnitude and severity, probability and frequency, causative factors, and locations or areas affected.

**Lifeline systems**: Public works and utilities such as electrical power, gas and liquid fuels, telecommunications, transportation, and water and sewer systems.

**Major disaster**: As defined in the Stafford Act, "any natural catastrophe or, regardless of cause, any fire, flood, or explosion in any part of the United States, which in the determination of the President causes damage of sufficient severity and magnitude to warrant major disaster assistance under this Act to supplement the efforts and available resources of states, local governments, and disaster relief organizations in alleviating the damage, loss, hardship, or suffering caused thereby."

**Mitigation**: Sustained action taken to reduce or eliminate the long-term risk to human life and property from natural hazards and their effects. Note that this emphasis on long-term risk distinguishes mitigation from actions geared primarily to emergency preparedness and short-term recovery.

**Multiple-objective management**: A holistic approach to floodplain management (or the management of other hazards) that emphasizes the involvement of multiple distinct interest in solving land use problems related to the hazardous area.

**Natural hazard**: Hurricanes, tornadoes, storms, floods, tidal wave, tsunamis, high or winddriven waters, volcanic eruptions, earthquakes, snowstorms, wildfires, droughts, landslides, and mudslides.

One hundred year flood: The flooding event that has a one percent chance of occurring in a particular location in any given year. While this is the most common reference point statistically because it is used for regulatory purposes in the National Flood Insurance Program, the same language applies in referring to other actual or hypothetical events in terms of their statistical probabilities.

**Risk**: The potential losses associated with a hazard, defined in terms of expected probability and frequency, exposure, and consequences.

**Risk assessment**: A process or method for evaluating risk associated with a specific hazard and defined in terms of probability and frequency of occurrence, magnitude and severity, exposure, and consequences.

**Severe Winds**: Severe winds are those of 58 miles per hour or greater with gusts sometimes exceeding 74 mph, a derecho is a widespread and long-lived windstorm that is associated with a band of rapidly moving showers and thunderstorms

**Special flood hazard area**: Land in the floodplain within a community subject to one percent or greater chance of flooding in any given year.

**Stafford Act**: The Robert T. Stafford Disaster Relief and Emergency Assistance Act (P.L. 93-288, as amended by P.L. 100-707), which provides the greatest single source of federal disaster assistance.

**Structure**: A walled and roofed building, including a storage tank for gas or liquid, that is principally above ground, as well as a manufactured home.

#### **Tornado Classifications:**

F-Scale Number	Intensity Phrase	Wind Speed	Type of Damage Done
F0	Gale tornado	40-72 mph	Some damage to chimneys; breaks branche off trees; pushes over shallow-rooted trees damages sign boards.
F1	Moderate tornado	73-112 mph	The lower limit is the beginning of hurrican wind speed; peels surface off roofs; mobile homes pushed off foundations or overturne moving autos pushed off the roads; attache garages may be destroyed.
F2	Significant tornado	113-157 mph	Considerable damage. Roofs torn off frame houses; mobile homes demolished; boxcar pushed over; large trees snapped or uprooted; light object missiles generated.
F3	Severe tornado	158-206 mph	Roof and some walls torn off well construct houses; trains overturned; most trees in forest uprooted
F4	Devastating tornado	207-260 mph	Well-constructed houses leveled; structure with weak foundations blown off some distance; cars thrown and large missiles generated.
F5	Incredible tornado	261-318 mph	Strong frame houses lifted off foundations and carried considerable distances to disintegrate; automobile sized missiles fly through the air in excess of 100 meters; tree debarked; steel reinforced concrete structure badly damaged.
F6	Inconceivable tornado	319-379 mph	These winds are very unlikely. The small are of damage they might produce would probably not be recognizable along with the mess produced by F4 and F5 wind that wou surround the F6 winds. Missiles, such as call and refrigerators would do serious secondar damage that could not be directly identified F6 damage. If this level is ever achieved, evidence for it might only be found in some manner of ground swirl pattern, for it may never be identifiable through engineering studies

**Urban Wildfire**: A fire moving from a wildland environment, consuming vegetation as fuel, to an environment where the fuel consists primarily of buildings and other structures.

**Urban/wildland interface**: A developed area, also known as the "I-zone," occupying the boundary between an urban or settled area and a wildland characterized by vegetation that can serve as fuel for a forest fire.

**Vulnerability**: The level of exposure of human life and property to damage from natural hazards.

**Watershed management**: The implementation of a plan or plans for managing the quality of flow of water within a watershed, the naturally defined area within which water flows into a particular lake or river or its tributary. The aims of watershed management are holistic and concern the maintenance of water quality, the minimization of stormwater runoff, the preservation of natural flood controls such as wetlands and pervious surface, and the preservation of natural drainage patterns. Watershed management is, in many ways, an enlargement of most of the concerns that underlie floodplain management.

**Wildland**: An area in which development has not occurred with the exception of some minimal transportation infrastructure such as highways and railroads, and any structures that are widely spaced and serve largely recreational purposes.

## Appendix B

## **Detailed Maps**

- 1. 11 x 17 Full Map
- 2. 11 x 17 Zoom in of Priority Areas
- 3. Population Density Map

## Appendix C

# Risk Assessment Summary Table: EMMET COUNTY

HAZARD	How Frequently has the Hazard Occurred in the Past?	How Likely is the Hazard to Occur in the Future?	Potential Geographic Size of the Affected Area	Potential Population Impacted	Priority of Mitigation Activities	Detailed Damaged and Estimated Costs (Population, Economic, Environment)
_	No recorded		_		_	
Drought	events	5% chance	County	31,437	0	
Earthquakes	No recorded events	5% chance	County	31,437	0	
Fire Hazards	166 events of wildfires 1981- 2000	Average 8 per year Primarily Seasonal (Summer)	Emmet County's 70% forested acreage	31,437	1	
Flooding	Large flood in Harbor Springs 1923	5% chance	Hughston Road to Harbor Springs Tannery Creek; Mitchell Road; Bear River; Maple River; Alanson Locks	1,567 6,080 2,783	4	
Hail	12 events	21% chance	Petoskey E County, Pellston, Bayshore	6,080	0	\$100,000 Property damage
Shoreline Erosion	High Water Cycle 1986	30-35 year cycle	Lake Michigan shoreline US 31 S of Pet	homes condominiums	5	
Snow and Ice	64 events	114% chance	County	31,437	2	\$5,149,538 Property damage
Subsidence	No recorded events	5% chance	County	31,437	0	
Thunderstorm and High Wind	49 events	88% chance	County	31, 437	3	Population, Economic \$321,000, Environment
Tornadoes	6 events	11% chance	Petoskey Harbor Springs, Lake Michigan, Pellston, Petoskey County	6080 4936 1787 31,437	3	Population, Economic \$53,000, Environment

## Appendix D

## **Examples of Past Mitigation Projects**

Flood Projects	Tornado/Wind Projects	Extreme Cold/Winter/Infrastructure Failure Projects
Replace culvert with bridge	Modify roof ballast system on airport	Insulate municipal water tower
Install stormwater relief drain	Construct storm shelters in public buildings	Insulate city infrastructure
Upgrade road culvert	Construct storm shelters for homes, facilities	Insulate sanitary/storm sewer mains
Elevate floors of homes	Wind bracing for microwave/radio towers	Insulate water mains
Acquire of floodway properties	Construct mobile home park storm shelter	Bury utility lines
Create retention basin	Wind retrofitting for municipal buildings	Relocate sewer mains
Construct new dike	Wind bracing for school facilities	Reroute power lines under a river
Upgrade bridge over a creek (for greater stream flow)	Upgrade warning sirens**	Install plumbing devices to prevent sewer backup
Install sea wall	Install warning sirens**	Elevate and build casing for generator for EOC
Install rip rap to protect roadway	Purchase/Distribute NOAA radios**	Living snow fences for highways and roadways
Re-route various county drains	Severe weather monitoring systems**	
Purchase back-flow prevention valves	Implement long-term community outreach**	
Construct new drains for flood relief		
Flood study for home acquisition		
Flood study of community's flood risk	T-storm/Lightning Projects	Wildfire Projects
Flood study for stream, roadways		
Elevate electrical equipment in basements	Lightning protection (grounding/phasing)	Vegetation management for roadways
Floodproof wastewater treatment plant	Purchase/Distribute NOAA radios**	Vegetation mgmt. for urban interface areas of city
Warning sensor for creek/river	Install weather alert monitors**	Vegetation mgmt. for homes in fire prone areas
Warning sensor for dam		Urban Interface Education Program**
Raise manholes above 100-Yr floodplain		
Expand storm sewer network for subdivision		
Excavate floodway channel bypass		
Establish permanent flood elevation benchmarks**		
Increase pump capacity for pump stations		
Remove abandoned dam		
Construct emergency floodway		
Install plumbing devices to prevent sewer backup		

<sup>\*\*</sup>Denotes Hazard Mitigation Grant Program State
Discretionary projects (only 5-10% set aside of HMGP funding)

#### Appendix E

The first Task Force meeting was held on **May 10<sup>th</sup>**, **2004** to identify the hazard priority areas and the second Task Force meeting was held on **August 24<sup>th</sup>**, **2004** to develop the mitigation strategies for the priority issues.

#### AGENDA May 10, 2004

- I. Welcome
  - a. Introductions
- II. Hazard Mitigation Planning Overview
- III. Data Sources
- IV. Hazard Mitigation Maps
- V. Breakout into Small Groups by Region
  - a. Analyze the maps for the top five potential hazard areas
  - b. List out the top five potential hazard areas
- VI. Report Out from Each Group and Develop the Top Five Potential Hazard Areas for the Entire County
- VII. Next Steps

#### AGENDA August 24, 2004

- I. Welcome and Introductions
- II. List out Recommended Mitigation Strategies

The following is the list of participants:

## **Emmet County Emergency Management Coordinator**

Jack Messer

#### **Emmet County Planning Department**

Max Putters Denise Dundon Brentt Michalek

#### **Emmet County Sheriff Office**

Pete Wallin

#### **Little Traverse Bay Bands of Odawa Indians**

Rachel Schwarz Norman Emery

#### **Charlevoix/Emmet Conservation District**

Chris Anderson

#### **Organizations**

American Red Cross, Northern Lower Michigan (2)

#### Appendix F

#### Resources

Benchmarks 2004, Northwest Michigan Council of Governments

Confronting Climate Change in the Great Lakes Region, Michigan fact sheet, Union of Concerned Scientists and the Ecological Society of America, April 2003.

Emmet County - www.co.emmet.mi.us

Emmet County Hazard Analysis – January 2005

Integrating Human-Caused Hazards Into Mitigation Planning, State and Local Mitigation Planning how-to guide: Federal Emergency Management Agency, September 2002, FEMA 386-7 CD.

Little Traverse Bay Watershed Protection Plan, Tip of the Mitt Watershed Council, March 31, 2004, <a href="https://www.watershedcouncil.org">www.watershedcouncil.org</a>.

Local Hazard Mitigation Planning Workbook: EMD-PUB 207, February 2003, Emergency Management Division, Michigan Department of State Police.

*Michigan Hazard Analysis:* EMD PUB-103, December 2001, Emergency Management Division, Michigan Department of State Police.

National Fire Incident Reporting System, 2002, 2003 and 2004.

National Oceanic and Atmospheric Administration: Weather/Climate Events, Information, Assessments; Climatology and Extreme Events; U.S. Storm Events Data Base; 1950-present, local storm reports, damage reports, etc. from various sources. www.ncdc.noaa.gov

Northwest Michigan County Profiles 2000, Northwest Michigan Council of Governments, November 2002.

Northwest Michigan Council of Governments Website Data, nwm.org.

Planning for a Disaster-Resistant Community: A One-Day Workshop for City and County Planners, Planning Officials, and Consultants: American Planning Association Research Department, American Planning Association, 2002 in cooperation with the Federal Emergency Management Agency, Planning and Mitigation Branch (materials only).

State and Local Mitigation Planning how to guide: Understanding Your Risks, identifying hazards and estimating losses: Federal Emergency Management Agency, August 2001, FEMA 386-2.