



# **Hazard Mitigation Plan**

for  
**Lake County**  
and  
**Constituent Local Governments**

**Update Completed in 2023**  
Adopted by Lake County  
Month ##, 2023



## **WEST MICHIGAN SHORELINE REGIONAL DEVELOPMENT COMMISSION (WMSRDC)**

The WMSRDC is a federal and state designated regional planning and development agency serving 120 local governments in Lake, Mason, Muskegon, Newaygo, and Oceana counties. WMSRDC is also the planning agency for the metropolitan transportation planning (MPO) program for Muskegon and Northern Ottawa counties.

### **Mission Statement**

The Commission's mission is to "promote and foster regional development in West Michigan through cooperation amongst local governments and regional partners." The general regional goal of the West Michigan Shoreline Regional Development Commission is to provide assistance to member local governments in addressing regional and public policy issues, especially as they pertain to planning and development.



**Jennifer Hodges**, Chairperson  
**Kathy Winczewski**, Vice-Chairperson  
**James Rynberg**, Secretary

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Prepared by WMSRDC in conjunction with  
Lake County Emergency Management and the  
Lake County Local Emergency Planning Committee

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## **Sample Letter of Transmittal from Chief Elected Official**

Dear Mr./ Ms.:

Attached is the Lake County Hazard Mitigation Plan Update. This plan has been developed by Lake County in conjunction with the West Michigan Shoreline Regional Development Commission, the State of Michigan, affected businesses, local governments, and interested members of the public. The plan provides the process for evaluation of land use and development in the county from a hazard mitigation perspective, which will protect lives and property in the community.

It is my expectation that all future development decisions in Lake County will consider hazard vulnerability reduction as a standard business practice and that such considerations will be incorporated into land use plans and zoning ordinances, as appropriate. The intent of the hazard mitigation plan is not to limit development, but to ensure that all development avoids the possibility of damage from natural and technological hazards to the extent practicable.

It is my hope that your community will consider adopting this plan by resolution. Doing so will help your community qualify for certain types of hazard mitigation funds, especially those that become available following a disaster.

Questions and concerns related to content and use of this plan should be directed to the office of the Lake County Emergency Management / Homeland Security Department, at (231) 745-6205.

Sincerely,

Chairperson  
Lake County Board of Commissioners

Reserve Space for Adoption Resolution

# **HAZARD MITIGATION PLAN**

- 2023 Update -

## **Part A**

### **PURPOSE AND PLANNING PROCESS**

#### **Purpose**

The Lake County Hazard Mitigation Plan was created to protect the health, safety, and economic interests of residents by reducing the impacts of natural and technological hazards through hazard mitigation planning, awareness, and implementation. Hazard mitigation is any action taken to permanently eliminate or reduce the long-term risk to human life and property from natural and technological hazards. It is an essential element of emergency management along with preparedness, response, and recovery.

This plan serves as the foundation for hazard mitigation activities within the county. Implementation of the plan's recommendations will reduce injuries, loss of life, and destruction of property due to natural and technological hazards. The plan provides a path toward continuous, proactive reduction of vulnerability to the most frequent hazards that result in repetitive and often severe social, economic, and physical damage. The ideal end-state is total integration of hazard mitigation activities, programs, capabilities and actions into normal, day-to-day governmental functions and management practices.

Some of the mitigation activities recommended in this document are inexpensive to accomplish while others require funding. The Federal Emergency Management Agency's (FEMA's) Pre-Disaster Mitigation (PDM) program, Hazard Mitigation Grant Program (HMGP), and Building Resilient Infrastructure and Communities (BRIC) can assist with funding for many activities. Authorized under Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, the HMGP is administered by FEMA and provides grants to states and local governments to implement long-term hazard mitigation measures after a major disaster declaration. The purpose of the program is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster.

However, communities must have participated in the development of this plan and adopt it to be eligible to apply. Section 104 of the Disaster Mitigation Act of 2000 (42 USC 5165) states that after November 1, 2003 (later changed to November 1, 2004), local governments applying for pre- and post- disaster mitigation funds must have approved local mitigation plans. Pursuant to these requirements, which are spelled out in 44 CFR (Code of Federal Regulations) Part 201, the Mason County Hazard Mitigation Plan was previously adopted by the county and fully approved by FEMA in 2015.

#### **Plan Updates**

Mitigation planning regulations state that "a local jurisdiction must review and revise its plan to reflect changes in development, progress in local mitigation efforts, and changes in priorities, and resubmit it for approval within 5 years in order to continue to be eligible for mitigation project grant funding." The first update of this plan began in 2010 and culminated with a FEMA approval in July 2015. This edition of the plan is the second update. The planning process spanned from 2020 through 2023.

As applicable, each section of this plan provides detail as to how the section was reviewed and what significant updates were made. The general process for updating sections was led by WMSRDC, with assistance from Lake County Emergency Management, followed by an opportunity for review by the Lake County Local Emergency Planning Committee (LEPC).

## Planning Process

The Lake County Hazard Mitigation Plan examines a wide array of hazards and mitigation activities on a multi-jurisdictional level (county, city, village, and township). Emphasis is placed on hazards, both natural and human-induced, that have had significant impacts on the county in the past.

The planning process followed in the update of the Lake County Hazard Mitigation Plan consists of the following steps:

- Public and stakeholder involvement
- Establishment of an Advisory Team
- Identification of hazards, risks and vulnerabilities
- Identification and definition of goals and objectives
- Identification of alternatives for solving problems
- Selection of evaluation criteria to prioritize alternatives
- Selection of potential hazard mitigation actions
- Preparation of a draft plan
- Preparation of the final plan
- Implementation of the plan
- Monitoring and periodic revision of the plan

## Planning Approach

The Lake County Hazard Mitigation Plan was developed by the West Michigan Shoreline Regional Development Commission (WMSRDC) under the guidance of the Lake County Local Emergency Planning Committee (LEPC) and the Lake County Office of Emergency Management.

WMSRDC is a federal and state designated regional planning and development agency serving 120 local governments in Lake, Mason, Muskegon, Newaygo, and Oceana counties. WMSRDC is also the planning agency for the metropolitan transportation planning program for Muskegon and Northern Ottawa counties.

The Lake County LEPC is a twenty-three member committee whose members represent a wide spectrum of community stakeholders, including:

American Red Cross	Sauble-Elk-Eden Fire Dept
Amateur Radio	Lake Co. Fire Chiefs Association
Region 6 Incident Management Team	Lake Co. 911
Michigan State Police	Lake Co. Board of Commissioners
Dept of Health & Human Services	Lake Co. Road Commission
Health Department #10	Lake Co. Building Department
W. MI Community Mental Health	Lake Co. Sheriff Dept
Life EMS	Lake Co. Equalization
Yates Dial-a-Ride	Lake Co. Administration
Baldwin Community Schools	Lake Co. Emergency Management

The LEPC Chair, Vice Chair, and Secretary positions are appointed through a vote every December. Except for elected positions, committee members may serve unlimited terms and membership is essentially voluntary.



By law, the Michigan Emergency Planning and Community Right-to-Know Commission designates emergency planning districts. Title III of the Superfund Amendment and Reauthorization Act of 1986 (SARA Title III) requires that the following groups be represented on the LEPC:

- Elected state and local officials;
- Law enforcement;
- Civil defense;
- Fire-fighting;
- First aid and health;
- Owners/operators of facilities subject to the reporting requirement of SARA Title III.
- Local environmental;
- Hospital;
- Transportation personnel;
- Broadcast and print media;
- Community groups; and

Additionally, the Michigan Emergency Planning Commission recommends that representatives from the following sectors also be appointed to the LEPC:

- Organized labor
- Education
- Agriculture

The Lake County LEPC served as the Hazard Mitigation Advisory Team for the purpose of updating this plan; specifically to aid the process of reviewing and updating hazard identification, vulnerability assessments, goals and objectives, and the action agenda.

Appendix E includes the following plan documentation: LEPC membership (2023); attendance lists from LEPC meetings and other public meetings where hazard mitigation was discussed during the Update Process; resources utilized during the formation of this Plan and Update; and public notices, hazard mitigation articles published in WMSRDC newsletters, and any other means employed to engage stakeholders, communities, and the public.

### **Outreach, Input and Participation**

Lake County Emergency Management and the LEPC provided ongoing guidance and assistance in the plan development. Meetings where the LEPC specifically discussed hazard mitigation are listed in Appendix E. In addition, valuable input was obtained through an online “Community Hazards” survey made available May 2022 through January 2023. The survey was distributed to LEPC members, all Lake County municipalities by mail, and mentioned in a public notice published October 20, 2022. The survey was available to the public on the WMSRDC website throughout the drafting stage of the planning process.

The Community Hazards survey was distributed early in the planning process and openly available on the WMSRDC website to serve several functions. First, the broad distribution of the survey to local, county, and regional agencies, organizations, and stakeholders was intended to raise awareness throughout the community of hazard mitigation planning, as well as to encourage local input and participation. Second, the survey provided an opportunity for respondents to comment on development changes, changing climate patterns, condition of infrastructure, and various impacts from hazards. Although much feedback obtained from this survey was inherently subjective, it was useful for gauging community opinions, and which were taken into consideration during review of the vulnerability analyses, goals & objectives and action agenda.

The survey elicited responses from a wide range of community elected and appointed officials, residents, landowners, and regional entities. A total of 44 surveys were collected for this plan. The survey instrument and a summary of responses can be found in Appendix D.

In addition, attempts to obtain input from community stakeholders were utilized at other stages of the planning process. In August 2023, the chief elected official of each local jurisdiction received a copy of its community and hazard profiles for review and comment. Follow-up conversations were held with communities that

expressed interest in order to obtain additional feedback regarding the jurisdiction's capacity for engaging in hazard mitigation, identification of vulnerable populations, development changes, and observed hazard impacts of changing climate conditions. Hazard mitigation presentations were given at the Lake County Townships Association meetings on April 28, 2022 and August 31, 2023 to encourage participation in the development of this plan.

The following chart shows the hazard mitigation participation status of each local jurisdiction in Lake County. Participation is based on whether a representative from a jurisdiction (1) responded to the community hazards survey, (2) responded to a request for information regarding progress on the 2015 Hazard Mitigation Action Agenda, or (3) communicated or contributed to the plan in any other way during the planning process.

Lake County Hazard Mitigation Plan Jurisdiction Participation					
Jurisdiction	2006 HazMit Plan Participant	2015 HazMit Plan Update Participant	2023 HazMit Plan Update		
			Survey response by elected or appointed official	Other communication or participation	HazMit Plan Update Participant Status
Lake County	✓	✓	✓	✓	Continuing
Baldwin Village		✓	✓	✓ (interview)	Continuing
Chase Twp		✓		✓ (interview)	Continuing
Cherry Valley Twp					Non-Participant
Dover Twp	✓	✓		✓ (interview)	Continuing
Eden Twp			✓		<b>New Participant</b>
Elk Twp		✓	✓	✓ (interview)	Continuing
Ellsworth Twp		✓			Non-Participant
Lake Twp	✓	✓	✓		Continuing
Luther Village				✓ (email)	<b>New Participant</b>
Newkirk Twp		✓	✓	✓ (email)	Continuing
Peacock Twp	✓	✓	✓	✓ (interview)	Continuing
Pinora Twp	✓	✓		✓ (interview)	Continuing
Pleasant Plains Twp			✓	✓ (interview)	<b>New Participant</b>
Sauble Twp			✓	✓ (interview)	<b>New Participant</b>
Sweetwater Twp				✓ (interview)	<b>New Participant</b>
Webber Twp	✓			✓ (interview)	<b>New Participant</b>
Yates Twp			✓	✓ (interview)	<b>New Participant</b>

Neighboring counties were notified of the plan through a communication sent to their emergency manager and county administrator on August 23, 2023. All were asked to identify any concerns of hazards in their county that may impact Lake County, and vice versa. Lake County is bounded by Wexford and Manistee counties to the north; Newaygo County to the south; Osceola County to the east; Mecosta to the southeast; Mason County to the west; and Oceana County to the southwest. All were given the option of reviewing the proposed draft of this document as well.

## **Public Engagement**

The Lake County LEPC hosted a public meeting to discuss hazard mitigation at the beginning of the planning process at its regular meeting on November 1, 2022. It was noticed in the Lake County Star and announced in an emailing to local units of government. The meeting featured a presentation about the hazard mitigation planning process, and the public was invited to comment upon and discuss the survey that was distributed and made available on the WMSRDC website.

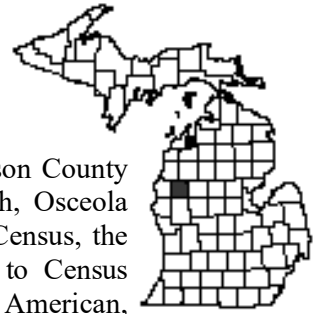
A second public meeting was held during the drafting stage of the planning process. This meeting was hosted by the LEPC at its regular meeting on September 12, 2023. The meeting was noticed in the Lake County Star and notifications were emailed to the LEPC members and chief elected official of each jurisdiction in Lake County. These communications invited review of community profiles, hazard vulnerability assessments, and Goals & objectives sections, which were all posted on the WMSRDC website prior to the public meeting. Invitees were offered an opportunity to comment on the drafted sections by attending the public meeting or by submitting comments in writing to WMSRDC staff prior to the meeting.

Hazard mitigation was featured several times in the WMSRDC print newsletter. Not only were the newsletters distributed to all constituents in Lake, Mason, Muskegon, Newaygo and Oceana counties, but they also reached a majority of the county's neighboring communities. WMSRDC newsletters are publicly available on the WMSRDC website as well. Hazard mitigation was also featured on the WMSRDC website [www.wmsrdc.org](http://www.wmsrdc.org) throughout the drafting phase. This offered an opportunity for the public to become familiar with hazard mitigation and participate in plan development. This website provided general information about hazard mitigation; offered access to the latest approved edition of the county's Hazard Mitigation Plan; and provided access to surveys and draft sections available for public review.

## **Process for Approval and Adoption**

At the conclusion of the planning process, Lake County Emergency Management is to submit the Draft Plan prepared by the WMSRDC to the Michigan State Police, Emergency Management and Homeland Security Division (MSP-EMHSD) to verify that the requirements of a hazard mitigation plan have been met. The plan will then be submitted to the Federal Emergency Management Agency (FEMA) for review. Subsequent to these steps, the LEPC then reviews any comments and feedback, approves any necessary adjustments to the Draft Plan, and submits the Final Draft of the Hazard Mitigation Plan Update to the County Board of Commissioners for consideration. Following County Board approval by resolution, the plan is then sent to local governments for public hearings and adoption, as desired, to qualify them for pre- and post- disaster hazard mitigation assistance. Documentation of all local adoptions should be returned to the county Emergency Manager for notification to MSP-EMHSD and FEMA.

**Part B**  
**COMMUNITY PROFILE DESCRIPTIONS RELATED TO HAZARD RISK**  
(see Appendix A for detailed community profiles)



## **1.0 COUNTY PROFILE SUMMARY**

### **1.01 Lake County**

Lake County is located in a rural area of western-central Lower Michigan. Mason County borders Lake to the west, Manistee County and Wexford County to the north, Osceola County to the east and Newaygo County to the south. According to the 2020 Census, the county population totaled 12,096, a growth of 4.8% from 2010. According to Census estimates approximately 87.9% of the citizens were white, 8.0% were African American, 0.9% were Native American, and about 3.2% were of other ethnicities. The median household income in 2019 was \$31,205 and 21% of the county's population was in poverty. In 2020, Lake County had 13,315 total housing units, with 5,079 of them being occupied and 8,236 being vacant. A significant portion of the vacant units in Lake County are seasonal, recreational or occasional use dwellings. Therefore, during peak times for visitors and seasonal residents, such as the Memorial Day and Fourth of July holidays, the Lake County population may increase many times over. According to a rough calculation conducted for this plan, it is possible for the seasonal population to rise over 71,000 if all the hotel rooms are filled, RV/camp sites are occupied, and vacant houses are rented. This estimation assumed two people per hotel room, four per RV/camp site, and six per vacant housing unit (which may be available for rent or seasonal use). The purpose of this estimate is to demonstrate potential for seasonal population increases, which place a heavy burden upon infrastructure and services, which are designed to accommodate a much smaller permanent population and may complicate aspects of emergency management and response.

According to the Council on Environmental Quality's Climate and Economic Justice Screening Tool, Lake County is considered "disadvantaged" due to various combinations of economic and environmental factors. Additional details are included in Appendix C.

### **1.02 History and Development**

The land now known as Lake County was surveyed in 1836 and given the name of Aishcum. It received its current name in 1843 and was officially organized in 1871. The Village of Baldwin has remained the county seat since 1874. Settlement began in 1863 when a new state road was constructed to connect Grand Rapids with Traverse City. In 1866, the construction of a sawmill near Sherman in Wexford County signified the beginning of the lumber industry in the area. Lumbering continued to increase in importance with the extension of the Grand Rapids and Indiana Railroad in 1871-72, and the Ann Arbor Railroad in 1887. Many early settlers farmed during the summer and logged during the winter. As virgin forests were depleted, more and more people turned to farming as the principle means of livelihood. The acreage of farmland reached a peak in 1912, when 70,000 acres in Lake County were farmed. Many farms on the more droughty soils were later abandoned and replanted with pines. Timber harvesting and milling continued as an important industry, although on a diminishing scale. During the 1930's, the lumbering industry virtually ceased. Presently, the more productive soils remain in cultivation. Logging operations are limited to pulpwood and a small amount of timber harvesting for lumber. Today, Lake County remains a rural area with limited residential, commercial and industrial developments. The rural nature of the county offers residents and visitors a multitude of outdoor recreational activities.

### **1.03 Land Use**

The 2008 Lake County Michigan Land Ownership Plat Book listed a total of 575 square miles within the county, with 567 of them as land and 7 as water. An incredible 176,705 acres of the county were public lands (federal, state, and local). The 1998 Lake County Land Use Plan reported that the county had a land area of about 567.4 sq. miles. Of that, 77.36% of the land was woodland, 6.09% was agricultural land, 5.21% was residential development, 0.16% was commercial development, and the remaining 11.18% was comprised of public/institutional, recreational,

industrial, resource extraction, potential wetland, water, or vacant land. As of the 2019 National Land Cover Dataset, land uses had remained much the same about 20 years later. Residential development concentrations are located near the villages of Baldwin and Luther, and also around various lakes throughout the county. The federally-owned Manistee National Forest and the state-owned Pere Marquette State Forest both claim sizable portions of the county's land. Despite its suggestive name, Lake County's water area only totals about 7.2 sq. miles. Major lakes and rivers include: Big Star Lake, Big Bass Lake, Wolf Lake, Pere Marquette River, Little Manistee River, Pine River, Baldwin River and Sauble River.

#### 1.04 **Climate**

January is generally the coldest month of the year with an average temperature of 20.4 degrees farenheight, while July is the warmest with an average of 69.6 degrees farenheight. The highest temperature recorded in Baldwin was 104 degrees in June 1949. The lowest temperature recorded in Baldwin was 38 degrees below zero in February 1996. The county usually receives an average of 76 inches of snow each year, generally falling eight months out of the year. January has the greatest snowfall, averaging 22.8 inches. From May through November, the area averages over 3 inches of rain per month, with September being the wettest month at 3.82 inches. February has the least precipitation with 1.74 inches. The prevailing wind in the area is from the west-southwest. (Weather extremes and averages were observed in the Village of Baldwin. Averages are based upon observations taken during the 30-year period from 1981-2010.)

#### 1.05 **Physiography**

Lake County's land surface was sculpted by the most recent glacial period, the Wisconsin glaciation. Approximately 35% of the land is made up of steep rolling glacial moraines. Most of the remainder is undulating or nearly level glacial outwash plain.

Bedrock geology in Lake County consists of Mississippian and Pennsylvanian sedimentary deposits which dip to the southeast at a low angle. The sedimentary rocks consist of shale, sandstone and evaporates. Minor Jurassic Red Beds of sandstone are located in the lower southeastern portion of the county. A small portion of the northwest corner of the county contains Coldwater Shale. The remainder of the county has deposits of the Marshall Sandstone, the Michigan Formation and the Saginaw Sandstone, in that order from northwest to southeast. Red rock topography ranges from a high of greater than 550 feet in the north-central and southwest portions of the county.

**Lake County Watercourses**

Name	Location	Watershed
Pere Marquette R.	Lake Twp, Pleasant Plains Twp, Sweetwater Twp	Pere Marquette R.
Little Manistee R.	Luther Village, Eden Twp, Ellsworth Twp, Elk Twp, Newkirk Twp, Peacock Twp	Manistee R.
Middle Br Pere Marquette R.	Chase Twp, Pleasant Plains Twp, Yates Twp	Pere Marquette R.
Pine R.	Dover Twp, Ellsworth Twp, Newkirk Twp	Manistee R.
Baldwin R.	Baldwin Village, Pleasant Plains Twp, Webber Twp, Cherry Valley Twp, Newkirk Twp	Pere Marquette R.
Sanborn Cr.	Baldwin Village, Cherry Valley Twp, Pleasant Plains Twp, Pinora Twp, Webber Twp	Pere Marquette R.
Stronach Cr.	Eden Twp, Elk Twp	Manistee R.
Little S Br Pere Marquette R.	Pleasant Plains Twp, Yates Twp	Pere Marquette R.
Big Sable R.	Sauble Twp	Big Sable R.
West Branch Twin Cr.	Newkirk Twp	Manistee R.
Silver Cr.	Dover Twp, Newkirk Twp	Manistee R.
Mc Carthy Cr.	Sauble Twp	Big Sable R.
Blood Cr.	Yates Twp	Pere Marquette R.
Danaher Cr.	Pleasant Plains Twp	Pere Marquette R.
Kinney Cr.	Sweetwater Twp, Webber Twp	Pere Marquette R.
Twin Lakes Cr.	Sauble Twp	Big Sable R.
North Branch Cole Cr.	Cherry Valley Twp	Pere Marquette R.
South Branch Cole Cr.	Cherry Valley Twp	Pere Marquette R.
East Branch Twin Cr.	Newkirk Twp	Manistee R.
Jenks Cr.	Pleasant Plains Twp	Pere Marquette R.
Johnson Cr.	Chase Twp	Muskegon R.
Buckhorn Cr.	Chase Twp	Muskegon R.
Knuth Cr.	Chase Twp	Muskegon R.
Little Sable R.	Sauble Twp	Big Sable R.
Hewitt Cr.	Pinora Twp	Muskegon R.
Carr Cr.	Lake Twp	Pere Marquette R.
Poplar Cr.	Newkirk Twp	Manistee R.
Muckwan Cr.	Elk Twp	Big Sable R.
Big Beaver Cr.	Ellsworth Twp	Manistee R.

## 2.0 VILLAGE PROFILE SUMMARIES

### 2.01 Baldwin Village

First organized in the early 1870's during the Lumber era, Baldwin was originally but unofficially named Hanibal after an early settler to the area. In 1872, the first store was built by Issac Grant, who called a committee to give the community an official name. They decided on "Baldwin City," after then Governor of Michigan, Henry P. Baldwin. It was given a station on the Pere Marquette Railroad in 1873, became the County Seat in 1874, and was incorporated as a village in 1887.



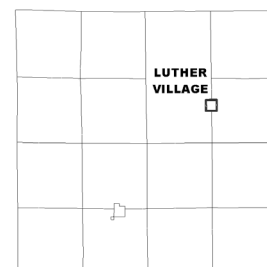
Baldwin is the county seat for Lake County and covers an area of 1.26 square miles. It is located at the junction of M-37 and US-10. The Baldwin River, a tributary to the Pere Marquette River, passes through the village. There are over a dozen lakes within only five miles of the village limits. Baldwin is known for its specialty fishing lure and equipment shops, not to mention gifts and antiques as well. This town is the center of activity for the many resorts and cottages in the area. It celebrates its "Troutarama" festival each summer and the "Blessing of the Bikes" each May.

Baldwin is the most densely populated municipality in Lake County. It had a 2021 estimated population of 1,036, and the population decreased 25.3 percent from 2010 to 2020. The village has a potential seasonal population of over 1,400, although this does not account for daytime trips and festivals which can bring significant influxes of people into town. Important infrastructure and facilities within the village include four schools, Lake County Courthouse and jail, Lake County Sheriff Department, a residential reentry facility (currently closed, but may reopen), Baldwin Fire Station, wastewater treatment plant, USFS Ranger Station, Lake County Road Commission, US-10, M-37, and Marquette Rail railroad.

Baldwin has experienced numerous significant storms in recent years which have produced damaging hail, wind, flood, and tornadoes. The village is currently working to remove an old fish hatchery dam on the Baldwin River (also known as Sandborn Creek) and repair the 8<sup>th</sup> Street bridge, both of which were damaged by floods. Repair of the 8<sup>th</sup> Street bridge is a high priority because the road provides an important direct connection to the east side of town and beyond.

### 2.02 Luther Village

Luther is located in the northeastern quarter of Lake County in Ellsworth Township. In 1880, the firm of Luther and Wilson established a sawmill there. Initially named Wilson, the town was renamed Luther in 1881, after B.T. Luther of the firm. The Grand Rapids & Indiana Railroad built a station in Luther in 1881 during the big lumber boom, and the town was organized as a village in 1893.

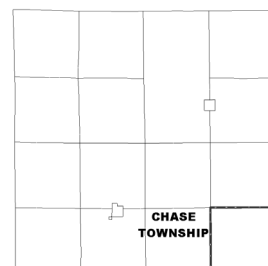


Luther had a 2021 estimated population of 308 and a total potential seasonal population of 758. The population increased 4.4 percent from 2010 to 2020. The village has a post office, fire department, library, municipal offices, Luther Pond Dam, and a few small businesses. The Little Manistee River flows through town, forming a pond at the backside of the recently rebuilt dam.

## 3.0 TOWNSHIP PROFILE SUMMARIES

### 3.01 Chase Township

Chase Township is located in the southeastern quarter of Lake County, bordering Osceola County to the east and Mecosta County to the south. It is bisected by US-10 to the north. This area was first settled by Lorenzo Conklin, who arrived here in 1862. The area was then known as Grendale, which was a clerical error for what should have been Green Dell. In 1869, Charles Joiner built a sawmill and broom-handle factory in the area. The township received its name from the post office, built in 1872, which was named after Salmon Portland Chase, an Ohio governor. The township's main community, and home

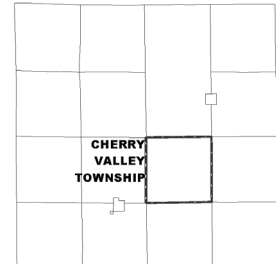


of the Chase Township Hall, is the unincorporated town of Chase, situated on the headwaters of the Pere Marquette River. This area is a mixture of small farms and some residential areas that are beginning to develop because of their location relative to Big Rapids.

Chase had a 2021 estimated population of 1,310 and a total potential seasonal population of nearly 2,400. The population increased 1.4 percent from 2010 to 2020. Mobile homes comprise over a third of the local housing stock. Distinctive features in the township include a library, town hall, post office, US-10, Pere Marquette State Trail, and a power transmission line. Significant natural features include the Pere Marquette River Middle Branch and the Manistee National Forest.

### **3.02 Cherry Valley Township**

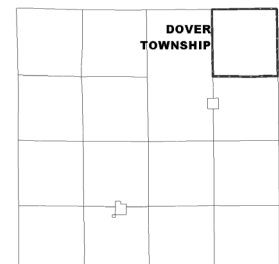
Cherry Valley Township is located in the southeast quarter of Lake County. Its southern border is US-10, which runs westward four miles to Baldwin, and eight miles eastward towards Reed City. Over three fourths of this highly wooded township is included in the Pere Marquette State Forest. The Baldwin River, fed by fresh water swamps and Sanborn Creek, originates here. A thriving lumber community once existed at the junction of US-10 and King's Highway. It was founded in 1874 by Darwin Knight who discovered a large tract of premium white pine in the area. Fond of Oriental religion, he registered the town under the name of Nirvana, Buddhist for "highest heaven." He also built a hotel here called the Indra House, named after the principal god of the Aryan-Vedic religion. At the peak of its existence, the town had eleven saw mills and the Flint & Pere Marquette Railroad running through. The town disappeared following the lumber boom. Today it is a small community of houses, many of which are seasonal use.



Cherry Valley had a 2021 estimated population of 445 and a total potential seasonal population of over 2,400. The population increased 6.6 percent from 2010 to 2020. Mobile homes comprise about 43% of the local housing stock. Distinctive features in the township include a gas transmission pipeline, a power transmission line, US-10, and a township hall. Major natural features include the Pere Marquette State Forest, the Manise National Forest, and Baldwin River.

### **3.03 Dover Township**

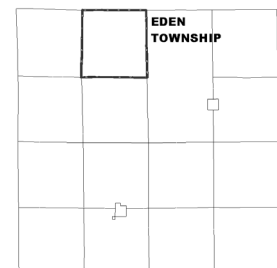
Dover Township is situated at the northeast corner of Lake County, with Wexford County to the north and Osceola County to the east. It contains the small, unincorporated community of Bristol, which consists of a store and two churches. The town, founded by Bertram B. Payne in 1887, was once larger during the lumbering days. It had a post office that remained open until 1904. The surrounding area is primarily a rural, wooded area with a few small farms. Over half of the township land lies within boundaries of the Manistee National Forest.



Dover had a 2021 estimated population of 522 and a total potential seasonal population of about 1,400. The population decreased 3 percent from 2010 to 2020. Mobile homes comprise over ¼ of the local housing stock. Distinctive features in the township include the Lake Olga Dam and portions of the Manistee National Forest, the Pere Marquette State Forest, and Pine River.

### **3.04 Eden Township**

Eden Township is located in the northwestern quarter of Lake County. It was first settled in 1877 when the lumber town of Willville, later renamed Eden, was built. Shortly afterwards, the Chicago & Western Michigan Railroad, (later Pere Marquette Railroad) built a line to the area. The community of Irons was settled in 1894, and named after a family of early settlers to the area. Irons is a seasonal tourist town that attracts many summer visitors to its horse arena and surrounding recreation areas. Almost the entire township is located within the boundaries of the Manistee National Forest.



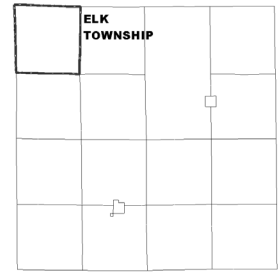
Eden had a 2021 estimated population of 515 and a significant total potential seasonal population of about 4,200. The population decreased 3 percent from 2010 to 2020. Mobile homes comprise nearly half of the

local housing stock. Distinctive features in the township include the community of Irons, a U.S. Post Office, M-37, and portions of the Manistee National Forest, Pere Marquette State Forest and Little Manistee River.

### 3.05 Elk Township

Elk Township is located in the northwest corner of Lake County, nestled within the Manistee National Forest. This area is full of resorts and cottages, centered around several dozen lakes that spread south into adjoining Sauble Township.

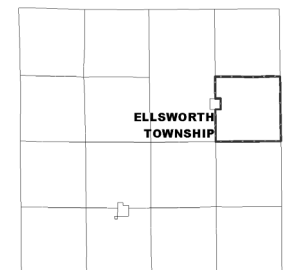
Elk had a 2021 estimated population of 942 and a significant total potential seasonal population of about 7,600. The population decreased 4.6 percent from 2010 to 2020. Distinctive features in the township include the Sauble-Elk-Eden Fire Department, Little and Big Bass lakes, Elbow Lake, and Harper Lake. Little Manistee River also runs northwest through the township. Hazard concerns in Elk include wildfire and potential flood damage along the Little Manistee River if the Luther Dam were to fail.



### 3.06 Ellsworth Township

Ellsworth Township is located in the northeastern quarter of Lake County. Settled in 1867, it was named after Colonel Ephriam Alexander Ellsworth, the first Union officer killed during the Civil War. He was commander of the New York Zouaves, with which the First Michigan Infantry Regiment at Alexandria, Va. fought side-by-side. The land consists primarily of small farms, with the village of Luther on its western border and Osceola County on its eastern border.

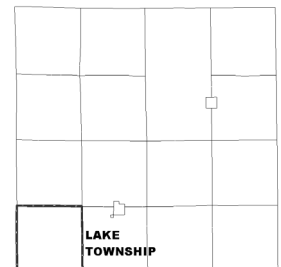
Ellsworth had a 2021 estimated population of 622 and a total potential seasonal population of about 2,500. The population decreased 9.9 percent from 2010 to 2020. Mobile homes comprise over 1/3 of the local housing stock. Distinctive features in the township include part of Luther Village, the historic John & Katharine Tunkun Podjun Farm and portions of the Pere Marquette State Forest, Pine River, and Little Manistee River.



### 3.07 Lake Township

Lake Township is situated in the southwestern corner of Lake County. Lumbermen first settled this area shortly after the Civil War. In 1867, 12 Union Army veterans of a unit from St. Lawrence County, New York, came here filing timber claims. Named Carr's Settlement, after their leader Charles Carr, it lasted until all the lumber was harvested. It was located at what is today the junction of Tyndall Road and 64th Street. About one half of the township now lies within the Manistee National Forest. The other half consists of a chain of lakes, which contributed to the naming of the County. Big Star Lake is the largest, covering over two square miles.

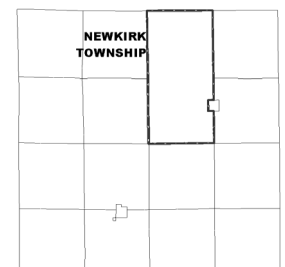
Lake Township had a 2021 estimated population of 701 and a significant total potential seasonal population of about 12,381. The population decreased 6 percent from 2010 to 2020. Mobile homes comprise about ¼ of the local housing stock. Distinctive features in the township include Big Star Lake and portions of the Manistee National forest and Pere Marquette River. There is also a fire department, golf course, and many seasonally dependent small businesses.



### 3.08 Newkirk Township

Newkirk Township is located in the northeastern quarter of Lake County. Until being completely harvested in the late 1800's, this area once contained one of the best tracts of mature white pine trees in Michigan. The swift deforestation of the township was aided by the construction of the Grand Rapids & Indiana Railroad. Today this double-sized township, (12 X 6 square miles), is basically an uninhabited area consisting of freshwater swampland, scrub brush, woods and an occasional farm.

Newkirk had a 2021 estimated population of 833 and a total potential seasonal population of about 4,100. The population increased 3.6 percent from 2010 to 2020.





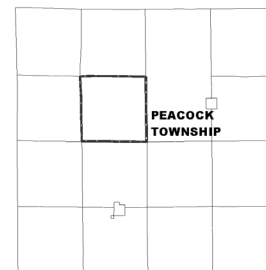
Mobile homes comprise over ¼ of the local housing stock. Most of the township is scattered with portions of the Pere Marquette State Forest. Distinctive features in the township include Luther Village, the Little Widewaters Flooding Dam, and stretches of the Pine and Little Manistee rivers.

### 3.09 **Peacock Township**

Peacock Township is located in the northwestern quarter of Lake County. It began as a lumbering community in 1897 when the Chicago & Northwestern Railroad built a line through the area. It was named after David J. Peacock, who was the first postmaster. Today, over 80 percent of the township is located within the boundaries of either the Manistee National Forest or the Pere Marquette State Forest where off-road vehicle recreation is a significant draw.

Peacock had a 2021 estimated population of 440 and a significant total potential seasonal population of about 5,400. The population decreased 19.1 percent from 2010 to 2020. Mobile homes comprise over ¼ of the local housing stock. The main feature is Wolf Lake, Michigan's shallowest inland lake, with a maximum depth of seven feet. Several resorts, cottages and local businesses are found along M-37 near the lake. Other features include M-37, the Little Manistee River, portions of the Manistee National Forest and Pere Marquette State Forest, and Syers Lake.

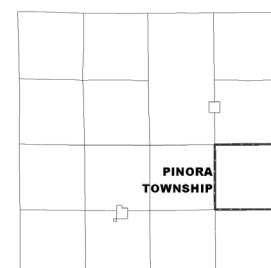
Wildfire may be the biggest hazard concern in Peacock due to the excess of dead oak trees and other fuels left in the wake of recent windstorms. In addition, tree trimming costs are extremely high and local businesses are frequently booked, making tree maintenance a challenge. Increasingly mild winters threaten to impact the local tourism industry and township-wide broadband service needs to be improved to ensure dissemination of alerts and warnings.



### 3.10 **Pinora Township**

Pinora Township is located in eastern Lake County, along the Osceola County border. It is a scenic, hilly area on high ground, dotted with fields, forests, and a couple of small lakes. The township is sparsely populated, consisting mainly of farms and small cattle ranches, along with some cabins and summer cottages. About one fourth of the township is included in the Pere Marquette State Forest.

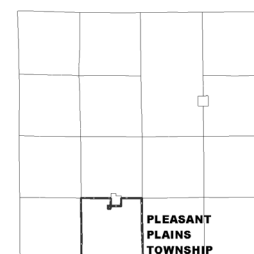
Pinora Township had a 2021 estimated population of 903 and a total potential seasonal population of about 2,000. The population increased 5.6 percent from 2010 to 2020. Mobile homes comprise about 35 percent of the local housing stock. Important features in the township include a gas transmission pipeline, a power transmission line, and portions of the Pere Marquette State Forest, and Sandborn Creek. Noted hazard concerns in Pinora include the threat of losing electricity, invasive species affecting forest health, and the potential for a pipeline accident.



### 3.11 **Pleasant Plains Township**

Pleasant Plains Township is located in southern Lake County. It is bisected by M-37, which runs south into Newaygo County and north through Baldwin into Wexford County. This township contains many small lakes and streams, as well as the Pere Marquette and Baldwin rivers. It is a popular tourist area, especially suitable for canoers and fly-fishermen. A major point of interest includes the Shrine of the Pines, a unique and historical log cabin on the Pere Marquette River, located a few miles south of Baldwin. Over half of the Township is located within the borders of the Manistee National Forest. Township offices are in Baldwin, which lies on the township's northern border.

Pleasant Plains, the second-most populated community in the county, had a 2021 estimated population of 1,749 and a total potential seasonal population of about 7,900. The population increased 1.4 percent from 2010 to 2020. Mobile homes comprise about 19 percent of the local housing stock. Important features in the township include the Danaher Lake Dam, Baldwin Municipal Airport, the Marquette Rail railroad, US-10, M-37, bridges over Pere Marquette and Baldwin rivers, and the Marlborough Historic District.



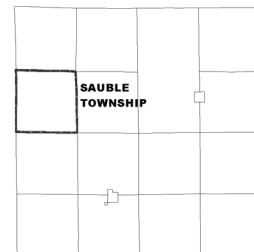
Wildfire and flooding are two constant hazards. Since the COVID-19 pandemic, there has been a trend for more people living in scattered areas of the forest. This leads to greater wildfire risk and challenges with delivering emergency warnings. Recent torrential rainfalls have made the local rivers more flood-prone. Regular clearing of river debris may help flooding issue. Elderly and impoverished people are vulnerable populations in the area.

### 3.12 Sauble Township

Sauble Township is located in the northwestern quarter of Lake County within the Manistee National Forest boundaries. Its borders include Mason County to the west, Elk Township to the north, Peacock Township to the east, and Sweetwater Township to the south.

Sauble Township had a 2021 estimated population of 393 and a significantly larger potential seasonal population of about 3,500. The population increased 12 percent from 2010 to 2020. Mobile homes comprise about ¼ of the local housing stock. Distinctive features in the township include numerous lakes peppered with residential development, the Sauble River, the Manistee National Forest, and numerous wetlands.

Many scattered dwellings may be difficult to reach in an emergency. As a result of the COVID-19 pandemic, there have been more residents and visitors coming to the township. The township has made attempts to acquire a generator for emergency preparedness and it has been noted that greater awareness of the county's CodeRed warning system needs to be better promoted.

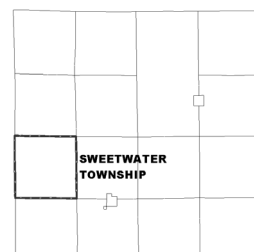


### 3.13 Sweetwater Township

Sweetwater Township is located in the southwestern quarter of Lake County, bordering Mason County. The land was first settled around 1873 by Benjamin Barnett, who built a hotel for lumbermen in a small community on the Mason/Lake County line at US-10 named Branch. It was named after the north branch of the Pere Marquette River. The Pere Marquette Railroad built a line to the area in 1876. A post office was opened at approximately the same time, with Barnett as the postmaster. Today, the township is bisected by US-10. Over three fourths of this Township is situated in the Manistee National Forest. The Pere Marquette River Flows through here providing many outdoor recreation opportunities.

Pinora Township had a 2021 estimated population of 228 and a total potential seasonal population of about 2,300. The population increased 5.3 percent from 2010 to 2020. Mobile homes comprise nearly 40 percent of the local housing stock. Important features in the township include a U.S. Post Office, US-10, a gas transmission pipeline, and the Marquette Rail railroad.

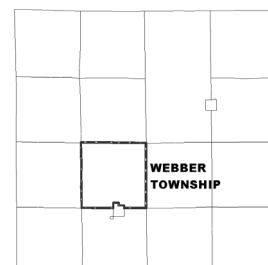
With so much state and federal forestland in the township, wildfire is a top hazard concern. In 2019, heavy rains triggered numerous road washouts. The township faced many obstacles with state and federal agencies, making it difficult to repair the roads.



### 3.14 Webber Township

Webber Township is located in the southwestern quarter of Lake County, bordered on the south by the Village of Baldwin and Pleasant Plains Township. It contains the junction of M-37 and US-10. Over three quarters of the township is included in either the Pere Marquette State Forest (to the east) or the Manistee National Forest (to the west). It also contains several lakes, including Leverentz Lake and Government Lake.

Webber Township, the most-populated community on the county, had a 2021 estimated population of 1,885 and a total potential seasonal population of about 7,100. According to 2010 to 2020 US Census figures, the township population

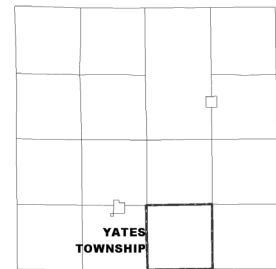


increased 40.3 percent in ten years. Mobile homes comprise about 30 percent of the local housing stock. Important facilities in the township include the Webber Township Fire Department, Lake County Care Center (medical facility), Michigan DNR Baldwin Field Office, North Lake Correctional Facility (currently closed), a gas transmission pipeline, and a NOAA transmission tower.

In Webber, oak wilt is a significant concern for forest health and the contribution of potential wildfire fuels. Seasonal populations that live in campers, as well as a present homeless population, represent some of the most vulnerable populations regarding natural hazards. Less winter wintertime snow has been observed because of changing climate conditions. Although this hurts wintertime activities, it allows for a longer growing season. In 2018, severe storms resulted in widespread damage. The township had insurance, but it didn't cover all the costs. The township hall became a shelter and the community rallied to look after one another. Better cooperation from the county is desired for coordinating and communicating emergency shelter availability.

### 3.15 Yates Township

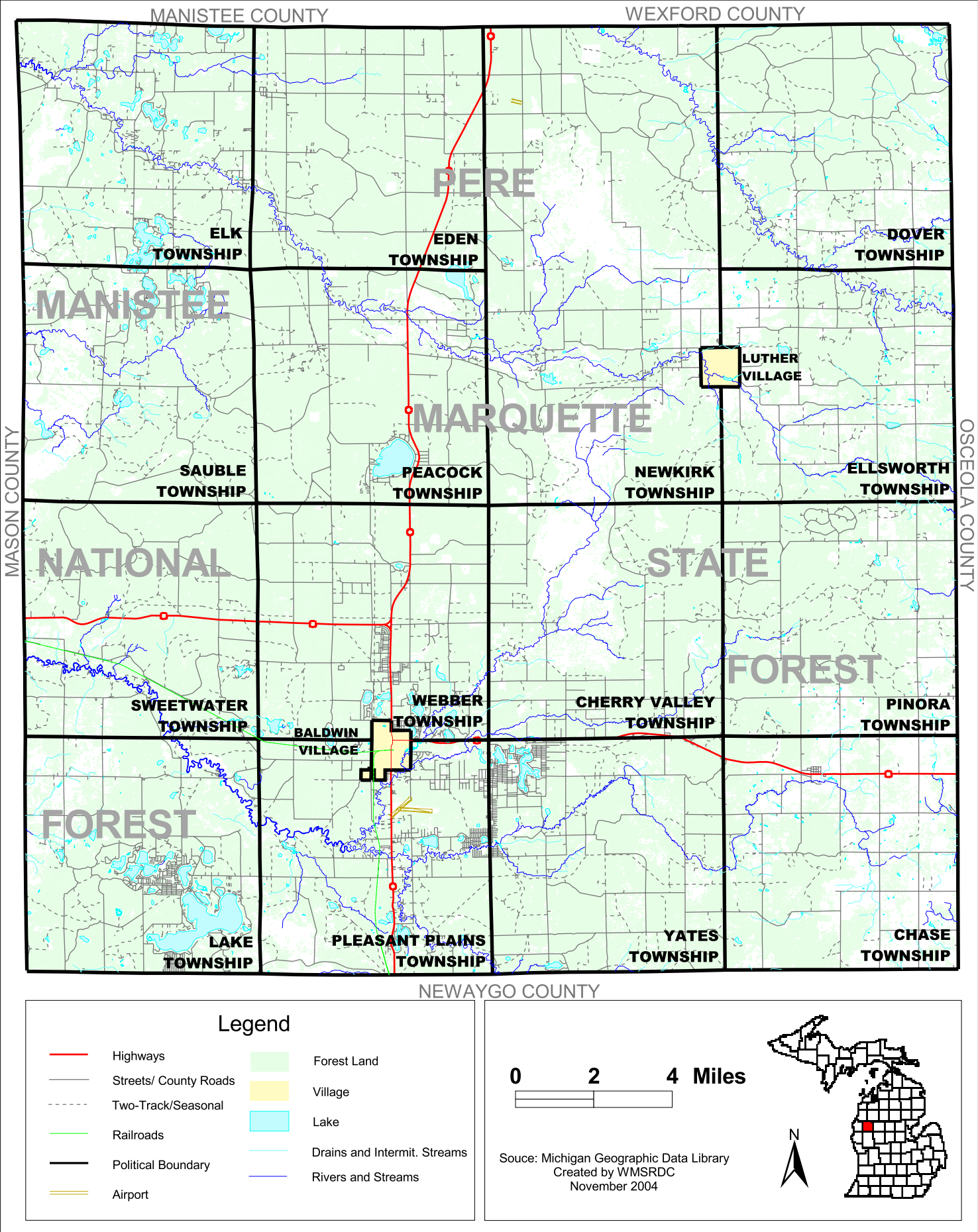
Yates Township is located in the southeastern quarter of Lake County within the Manistee National Forest. Its borders include Newaygo County to the south, Chase Township to the east, Cherry Valley Township to the north, and Pleasant Plains Township to the west. The township includes the unincorporated, historic community of Idlewild. natural features include the Pere Marquette River Middle Branch, Idlewild Lake, and the Manistee National Forest.



According to Wikipedia, during the first half of the 20th century, Idlewild was one of the few resorts in the country where African Americans were allowed to vacation and purchase property, before discrimination was outlawed in 1964 through the Civil Rights Act of 1964. Called the "Black Eden of Michigan," from 1912 through the mid-1960s, Idlewild was an active year-round community and was visited by well-known entertainers and professionals from throughout the country. At its peak, it was one of the most popular resorts in the Midwest and as many as 25,000 would come to Idlewild in the height of the summer season to enjoy camping, swimming, boating, fishing, hunting, horseback riding, roller skating, and night-time entertainment. When the 1964 Civil Rights Act opened up other resorts in many states to African Americans, Idlewild's boomtown period subsided.

Yates Township had a 2021 estimated population of 710 and a total potential seasonal population of about 6,000. The population decreased 0.8 percent from 2010 to 2020. Mobile homes comprise about 30 percent of the local housing stock. Important facilities in the township include the Yates Township Fire Department, a library, a post office, US-10, the Lake Connamara Dam, and Yates Dial-a-Ride.

# Lake County BASE MAP





















# Lake County 2011 Land Cover



## NLCD Classifications

 Woody Wetlands	 Herbaceous	 Developed, Open Space	 Developed, High Intensity
 Unclassified	 Hay/Pasture	 Developed, Medium Intensity	 Deciduous Forest
 Shrub/Scrub	 Evergreen Forest	 Developed, Low Intensity	 Cultivated Crops
 Open Water	 Emergent Herbaceous Wetlands		 Barren Land
 Mixed Forest			

## Part C

### **IDENTIFICATION OF COMMUNITY HAZARDS**

(See Appendix B for the Hazard Identification Profile for each local governmental unit in the county)

Although FEMA requires that only natural hazards be addressed in the Hazard Mitigation Plan (44CFR Part 201), the Michigan Department of State Police (MSP) has recommended that plans also look at technological and human-related hazards. MSP believes that it is important to discuss **all** known hazards that **could** impact the area, even those that pose no known threat, and to document the analyses on all hazards. Such documentation assures that risks from all hazards were considered and none were overlooked in the hazard analysis.

For hazards that are not considered significant, it is recommended that statements be included to explain why they are not. For example, a nuclear plant located over 50 miles away may not pose a threat to the area. Thus, if Lake County is located over 100 miles away from a nuclear power plant, it is sufficient analysis to state the fact. Further analysis is not required. The table below reveals the classification of hazards presented in this plan and described in-depth within this chapter.

NATURAL HAZARDS	TECHNOLOGICAL HAZARDS	HUMAN-RELATED HAZARDS
<p>Weather Hazards:</p> <ul style="list-style-type: none"> <li>▪ Thunderstorms, including Hail &amp; Lightning</li> <li>▪ Severe Winter Weather, including Ice, Sleet, &amp; Snow</li> <li>▪ Severe Winds</li> <li>▪ Tornadoes</li> <li>▪ Extreme Temperatures</li> <li>▪ Fog</li> </ul> <p>Hydrological Hazards:</p> <ul style="list-style-type: none"> <li>▪ Riverine/Urban Flooding</li> <li>▪ Great Lakes Shoreline Hazards</li> <li>▪ Dam Failures</li> <li>▪ Drought</li> </ul> <p>Ecological Hazards:</p> <ul style="list-style-type: none"> <li>▪ Wildfire</li> <li>▪ Invasive Species</li> </ul> <p>Geologic Hazards:</p> <ul style="list-style-type: none"> <li>▪ Earthquakes</li> <li>▪ Subsidence</li> <li>▪ Celestial Impact, including Space Weather</li> </ul>	<p>Industrial Hazards:</p> <ul style="list-style-type: none"> <li>▪ Structural Fires</li> <li>▪ Scrap Tire Fires</li> <li>▪ HAZMAT – Fixed Site</li> <li>▪ HAZMAT – Transportation</li> <li>▪ Nuclear Power Plant Emergencies</li> <li>▪ Petroleum &amp; Natural Gas Pipeline Accidents</li> <li>▪ Oil &amp; Natural Gas Well Accidents</li> </ul> <p>Infrastructure Problems:</p> <ul style="list-style-type: none"> <li>▪ Infrastructure Failures</li> <li>▪ Energy Emergencies</li> <li>▪ Transportation Accidents, including Air, Rail, Highway &amp; Marine</li> </ul>	<ul style="list-style-type: none"> <li>▪ Catastrophic Incidents (National Emergencies)</li> <li>▪ Civil Disturbances, including protests, hooliganism, riots, and insurrection)</li> <li>▪ Nuclear Attack</li> <li>▪ Public Health Emergencies (including contagion and air/food/water contamination)</li> <li>▪ Terrorism and Similar Criminal Activities</li> </ul>

The Michigan Hazard Mitigation Plan 2019 edition (MHMP) and Michigan Hazard Analysis 2019 edition (MHA), produced by the Michigan State Police, Emergency Management and Homeland Security Division (MSP-EMHSD), consider a wide range of potential hazards in the state. These documents contain troves of information from which this plan draws. The MHMP and MHA may be consulted for information additional to that which is included in this document, especially regarding hazard analyses conducted at the state-level, as opposed to the county and local levels.

Analysis of each individual natural, technological, and human-related hazard is included in the remainder of this chapter. Analyses draw heavily on historical records and available data, especially those of the National Centers for Environmental Information (NCEI), a division of the National Oceanic and Atmospheric Administration (NOAA). This information was previously attributed to the National Climatic Data Center (NCDC). Both NCEI and NCDC are mentioned in this plan in reference to the Storm Events

Database. The Storm Events Database is informed by National Weather Service (NWS) storm reports and maintains records of tornadoes from 1950, of thunderstorm winds and hail since 1955, and of all storms (including lightning) since 1993. Storm Data are categorized by County or by NWS Forecast Zone. Smaller (areal coverage) events are collected by County for Tornado, Thunderstorm Winds, Flash Floods and Hail events. Larger scale events are collected by NWS Forecast Zone for Heat, Cold, Drought, Flood, Tropical, and Winter Weather events. Lake County is situated in the Southwest Lower Michigan Forecast Area of the NWS, headquartered in Grand Rapids, MI.

A few words of caution: Severe weather observations are strongly population dependent. The likelihood of a report being made is proportional to population density. Therefore, it is likely that many severe weather events in less-populated areas have gone unreported to the NCDC Storm Events Database. This may understate the actual frequency of a particular hazard occurrence in a particular area. On the other hand, the observations that are made will tend to come from areas of human development which may be more likely to benefit from hazard mitigation actions.

Preceding the individual analyses is a summary of notable natural hazard events in the county, including Declarations of Major Disasters and Emergencies by the President, as well as Declarations of Disasters by the Governor. A major disaster is defined as “any natural catastrophe (including any hurricane, tornado, storm, high water, wind driven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm, or drought), regardless of cause, any fire, flood, or explosion, in any part of the U.S. 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.” An emergency is defined as “any occasion or instance for which, in the determination of the President, federal assistance is needed to supplement state and local efforts and capabilities to save lives and to protect property and public health and safety, or to lessen or avert the threat of a catastrophe in any part of the U.S.”

#### Significant Updates

The general format and organization of hazards within this chapter has remained the same. Where appropriate, updates within this chapter include: revisions to hazard descriptions; inclusion of recent hazard events, or additional events identified by research; consideration of changing land use and development; and adjustments to “Frequency of Occurrence.” An important update to this edition of the Lake County Hazard Mitigation Plan is the inclusion of “climate considerations,” which have been added to appropriate hazard descriptions.

The changing climate presents complicated, intertwined, and evolving implications for numerous hazards described within this chapter. According to the Michigan Sea Grant website, Great Lakes residents must understand how climate change will affect their region. Specific projections vary, but scientists predict that the regional climate of the Great Lakes basin will be warmer, wetter, and less icy by the end of the century. According to the Great Lakes Integrated Sciences and Assessments (GLISA), some projections for the coming century include:

- Increases in average air temperatures by 3.6 to 11.2°F (2 to 6.2°C)
- More intense storms, leading to more damage from winds and flooding
- Less lake ice, leaving more water exposed to evaporate and become lake-effect rain or snow
- Larger and more severe algal blooms
- Fluctuating lake levels
- Greater displacement of native aquatic and terrestrial species by more adaptable species
- More frequent and severe droughts
- Longer growing season for crops, tempered by crop damage from heat, drought, and pests
- Increased risk of illness and death from heat waves and pest-borne diseases
- Interruptions to local economies dependent on winter tourism

## **Historically Significant Natural Hazard Events**

### **Drought:**

- Droughts lasting eight or more months (12): 1895-96, 1899-1900, 1901-02, 1909-11, 1925-26, 1930-31, 1956-57, 1962-63, 1971-72, 1976-77, and 2002-03.

### **Extreme Temperatures:**

- February 10-13, 1899: Record cold. Consecutive lows of -36, -49, -48, and -37, Village of Baldwin.
- July 1936: Heat wave. 570 deaths statewide, 364 in Detroit.
- Summer 1988: 39 days in Michigan with temperatures over 90 degrees Fahrenheit.
- March 2012: Record warmth. Early growing season led to \$209.8m crop losses in Michigan.

### **Floods (shoreline, riverine, urban):**

- September 10-19, 1986: Flooding. Gubernatorial Disaster Declaration, Presidential Major Disaster Declaration
- February 10, 2001: Flooding. \$100k property damage across western Lower Michigan.
- May 21-23, 2004: Flooding. \$25m property damage, \$4.6m crop damage across western Lower Michigan.
- June 6-13, 2008: Flash flood. Presidential disaster declaration. \$2m property damage and \$500k crop damage, Northwest Lake County.
- May 3, 2012: Flash flood. \$70k property damage, Lake County.
- April 17-23, 2013: Flooding. \$3m property damage, Lake County.
- April 2014: Flood. Local state of emergency declared, Lake County.
- July 20, 2019: Flood. \$800k property damage, Lake County.

### **Thunderstorm Hazards (severe winds, tornadoes, hail, lightning):**

- May 31, 1998: Severe thunderstorm winds. Local state of emergency and \$1.1m property damage, Lake County.
- August 9, 2000: 1.75 inch hail. \$50k property damage, \$25k crop damage, Village of Luther.
- August 30, 2001: Severe thunderstorm winds. \$100k property damage, Pleasant Plains and Yates townships.
- July 26, 2005: Tornado, EF-1. \$150k property damage, \$50k crop damage, Lake Township.
- May 3, 2012: Strong thunderstorms. \$500k property damage, Lake County.
- August 7, 2013: Severe thunderstorm winds. \$100 property damage, Lake County.
- November 17, 2013: High wind. \$75k property damage, Lake County.
- August 28, 2018: EF0 tornado. \$100k property damage, Baldwin Village.
- August 28, 2018: EF1 tornado. \$100k property damage, Yates Township.
- July 19, 2019: Severe thunderstorm winds. \$250k property damage, Lake County.
- September 7, 2021: 2.5 inch hail. \$25k property damage (likely much greater), Baldwin area.

### **Severe Winter Weather (ice, sleet, snowstorms):**

- January 26, 1978: Blizzard, snowstorm. Declaration of statewide emergency by President. Declaration of statewide disaster by Governor.
- January 12-21, 1994: Heavy lake effect snow. \$500k property damage, western Lower Michigan.
- January 27, 1994: Heavy snow and freezing rain. \$5m property damage across region.
- March 9, 1998: Winter storm. \$100k property damage across region.
- January 2-25, 1999: Blizzard, lake effect snow. "Blizzard of '99". Southern Lower Michigan.
- April 3, 2003: Ice storm. \$4.9m property damage throughout West Michigan.
- December 11, 2010: Winter storm. \$250k property damage across Lower Michigan.
- March 2-3, 2012: Heavy snow. \$100k property damage, power outages, and shelters opened in Lake County.
- April 14, 2018: Winter storm. \$100k property damage across Lake County.

### **Wildfires:**

- October 1871: Wildfires. 1.2m acres burned, 200 fatalities, Lower Peninsula.
- May-September, 1891: Uncontrollable wildfires across Michigan during the drought of 1891.
- 1994: County Line Fire. 900 acres burned, Pleasant Plains Township.
- May 9, 2011: 8<sup>th</sup> Street Fire. 153 acres burned, Newkirk Township.



## 1.0 **NATURAL HAZARDS**

### 1.01 **CELESTIAL IMPACT**

*An impact or threatened impact from a meteorite, asteroid, comet, satellite, space vehicle, space debris, solar storm, or similar phenomena that may cause physical damages or other disruptions.*

**Summary:** Historically, celestial impact has not been considered as a significant hazard in Lake County. However, this hazard is discussed in the Michigan Hazard Analysis and is summarized in this plan to increase awareness among emergency responders, public safety officials, and community leaders. The following hazard description is only a small portion of the information contained within the state plan, which may be referenced for additional information.

The most likely effect of celestial impacts in Lake County appears to be “space weather” generated by the sun. This is considered relevant to Lake County primarily for its potential to disrupt complex modern communication systems (i.e. satellites, television, radio, GPS, power supply networks), as well as the extensive human and technological infrastructure that rely upon those communication and utility networks. Physical collision of an object on the Earth’s surface, although potentially devastating or even catastrophic, is considered significantly less likely.

**Hazard Description:** The celestial impact hazard primarily concerns the effects of large forces (from objects or energy) upon the Earth or its atmosphere. Most such forces are extraterrestrial in origin—meteors (which burn up in the atmosphere) or meteorites (which impact physically upon the ground) that were originally asteroids or comets from elsewhere in the solar system. Even in cases where no meteorite actually strikes the ground, the explosive energies from the meteor’s impact upon the many layers of atmosphere can create an intense heat and blast area, along with very strong winds, and can release more energy than even the largest nuclear bombs. Massive or fast-moving bodies that impact upon either the ground, the oceans, or the atmosphere can cause widespread destruction and disruption of both human and natural systems, including secondary hazards such as earthquakes, volcanoes, tsunamis, and severe winds.

Although it has been estimated that a major impact from a physical body upon the Earth occurs approximately once per century, recent discoveries (and the fact that human activities continue to expand across the Earth’s surface) have increased concern over this hazard. Celestial objects are more likely to strike a body of water rather than land because, according to the United States Geological Survey (USGS), approximately 70% of the Earth’s surface is water. This should not underscore the potential effects an ocean strike can have upon land, such as widely damaging tsunamis and seismic activity.

Much more common than physical collisions is the flare-up of energy and charged particles that are emitted and ejected by the Sun towards the Earth. Solar flares and storms (also known as “space weather”) are highly relevant for their potential impacts and possible disruption of these complex modern communication systems—satellites, television, radio, GPS, power supply networks, and the extensive human and technological infrastructure that relies upon those communication and utility networks. The space weather hazard is far more likely to cause disruptive effects, economic impacts, and risks to human life in the near term. The effects of space weather have already had strong impacts upon Michigan within the normal historical timeframe typical for this type of plan.

The following discussion of asteroids, comets, and space weather is provided primarily to be “on the safe side” so that readers and emergency managers can be well-informed in the event that a very serious incident does occur, or threatens to occur.

**Asteroids:** Most asteroids are in the main asteroid belt and have well-defined orbits there between 200 and 310 million miles from the Sun, but thousands of asteroids also exist in other parts of the

solar system. There are groups of “Trojan” asteroids that share an orbit with Jupiter, for example, located 60 degrees both ahead of and behind that planet itself while going around the Sun. Asteroids that have paths which cross over Earth’s orbit are classified as Near-Earth Objects (NEOs), and are called Apollo asteroids. Two other types of NEOs are Amor asteroids, which approach the Earth’s orbit from positions outside of it, and Aten asteroids, which approach the Earth’s orbit from the direction of the Sun. As of January 2009, there were 6,021 NEOs identified, of which 1,026 were classified as posing the possibility of threat (having the potential to come within 466,000 miles of the Earth’s orbit). The typical asteroid would impact upon the Earth at an angle of 45 degrees and a speed of 10 miles per second.

Comets: More than 99% of all meteorites come from asteroids, but some comet impacts have also been confirmed (9 are known, constituting less than 0.03% of all meteorites). The main difference between comets and asteroids is that comets tend to have elliptical orbits that carry them out beyond the “nebular frost line” (located in the main asteroid belt, about 250 million miles from the Sun) and thus their composition includes a substantial amount of icy and frozen matter. Comets usually lose about 0.1% of this matter each time they pass by the sun, due to the effects of warming and the pressure of solar radiation, and this matter trails behind them in their long “tails,” which include charged particles (with associated magnetic fields) and can stretch across many tens of millions of miles of space. Where such tails cross the Earth’s orbit, this matter (typically small and harmless to us) generates sometimes spectacular “meteor showers” as it periodically burns up in the Earth’s atmosphere at regular times during the year. After a certain number of orbits, however, the comet simply breaks apart. Even if less dense than the average asteroid, a comet’s heavy nucleus can be sizeable (from several hundred meters to over 40km in diameter), and a comet impact upon the Earth would typically occur at a speed of 31 miles per second—about three times as fast as the average asteroid, with a proportionally larger momentum of destructive energy if the amount of mass is the same. (It is worth noting here that the maximum impact upon the Earth for any object orbiting the Sun would be no more than 44.5 miles per second.)

Comets are classifiable by their orbital period, with long period comets taking more than 200 years to travel around the Sun, and short period comets taking less than that. The short period comets are further subdivided into Halley-type comets with orbital periods between 30 and 200 years, and Jupiter-type comets with orbital periods of less than 30 years. Long period comets originate in the farthest reaches of the Solar System (the Oort Cloud) and approach the Sun and Earth from any direction, while short period comets originate from the “Kuiper Belt” that exists beyond Neptune and is approximately in the same plane as all of the major planets.

A physical impact by a celestial object that is either sufficiently massive or fast-moving can cause effects comparable to any number of other hazards described in this plan. For example, it could compare to a nuclear blast in terms of the amount of energy released in the form of pressure (shock) waves and thermal effects (heat/fire). Additionally, major earthquake activity would be felt in areas that normally wouldn’t have had to worry about such effects. An impact into any major water body (including the Great Lakes) can cause tsunamis and significant shoreline flooding, and severe winds could also result in extensive physical damages many miles (or hundreds of miles) from the main impact site. Depending upon the mass and velocity of the meteorite, the effects on the public may range from barely noticeable to complete destruction in a given area.

If advance notice of an approaching meteor, asteroid, or comet is available, then widespread alerts may be distributed, similar to when the explosive breakup of the Space Shuttle Columbia in 2003 prompted warnings and alerts across the southwestern U.S. due to the possible effects of falling debris. In this case, debris needed special handling for both investigation purposes and out of concern of exposure to hazardous substances. The threat of a celestial impact could be much more dangerous and far-reaching. One clear example of the potential damage was seen in the impact of the comet Shoemaker-Levy 9 on the planet Jupiter, in 1994, which resulted in blasts that were estimated as the

equivalent of ten million megatons of explosives. In comparison, the 1979 Mount St. Helens eruption was roughly 5 megatons, and the 1885 Krakatoa eruption in Indonesia was about 100 megatons. Following the Shoemaker-Levy comet impact, Congress authorized new research to analyze this type of celestial impact hazard.

Space Weather: Space weather is defined in the Michigan Hazard Analysis as an impact or threatened impact from solar geomagnetic storms, coronal mass ejections, or similar phenomena that may damage or destroy Earth's electronic satellite systems, interfere with radio communications and navigation systems, create health risks for air travelers, and disrupt electrical utility and pipeline systems. Space weather is a term that describes the patterns of emissions from our Sun. Ordinary radiation emissions can be considered calm "weather," but there are periodic flare-ups and blasts of much greater energies that send charged particles that impact upon the Earth's atmosphere and magnetosphere. These solar geomagnetic storms can cause widespread failures of important satellite, electronic, communication, navigation, guidance and electric power systems—which have all formed a very important part of our modern technology and lifestyles. This hazard is considered fairly likely in the near term to cause notable disruptive effects, large economic impacts, and even some direct health risks to persons who are flying in aircraft in the far northern or southern areas of the planet, where the exposure to charged particles occurs in greater quantities.

An important type of impact involves the interference or disruption of modern electronic and communications systems, including those upon which our modern aviation networks rely. Solar flares and storms are important because of their potential impacts and possible disruption of these complex modern communication systems—satellites, television, radio, GPS, power supply networks, and the extensive human and technological infrastructure that relies upon those communication and utility networks. On the ground, disrupted power systems can result in widespread power failures, and the movement of the mass of charged particles in geomagnetic storms can cause induced currents to flow within pipelines, unless special design features have inhibited such currents. An increase in ions (charged particles) that interact with the Earth's magnetosphere and then strike our upper atmosphere can cause a glow within the evening skies (which, in the northern hemisphere, includes the aurora borealis). Such "northern lights" become increasingly prominent, and extend farther to the south, during the most active solar storms.

The Sun does not "burn" in the sense that we usually experience that common heat-generating process on Earth, but rather emits huge amounts of energy from the continuous processes of nuclear fusion that take place in the Sun's core. The gravitational pressures of the Sun's enormous mass, pulling toward itself, are thus generally offset by outward pressures from the fusion processes that take place at its core. Enormous amounts of energy are radiated from the Sun, including the spectrum of electromagnetic waves up through gamma wave frequencies. These include infrared (heat) radiation, ultraviolet, all colors of visible light, x-rays, microwaves, and radio waves. The intensity of these forms of radiation varies, and gamma waves are normally only emitted during solar flare events (to be explained shortly). It should also be understood that in the midst of all these solar interactions of matter and energy are powerful magnetic forces, which also affect the distribution of heat energy in and around the Sun and sometimes cause cooler areas, called sunspots, to form for a while, readily visible even with crude forms of observational equipment. (Although an observer should never look directly at the Sun, a pinprick of solar light projected onto a surface provides one basic means of seeing a Solar image). The relatively low temperatures of sunspot areas, however, are coupled with a rise in energy above the Sun's surface. Solar prominences are arches of plasma that soar above the Sun's surface, in a pattern that is itself shaped by the powerful magnetic fields present. In some cases, these magnetic fields have become too twisted to maintain such forces within these ordinary patterns, and a solar flare is generated, which releases a huge amount of energy from the Sun. Normally, a solar wind exists in the form of milder pressures exerted by emitted photons, ions, and other particles that flow outward from the Sun until they are eventually halted (beyond the orbit of Neptune, at an area called the heliopause) by the pressure of

interstellar gases. Within the realm of the Sun's planets, however, the solar wind is an ongoing feature of the space environment, constantly sending energy and charged particles outward.

Space weather is a term that denotes the impacts of the Sun's activity upon the bodies within this sphere inside the heliopause, including our own Earth. As with the weather on Earth, there are some clear patterns that are exhibited by space weather. More turbulent space weather is produced during times when more sunspots are present (called a solar maximum), and space weather is calm during times when sunspots are rare and small (or not even seen to be present at all, called a solar minimum). A sunspot cycle exists, in which sunspot activity regularly shifts between a minimum and maximum level. As with our Earthly seasons, however, it cannot be known in advance exactly how turbulent or calm things will be at a given moment during the sunspot cycle—only that calmer periods regularly give way to more turbulent periods. As to the regularity of the sunspot cycle itself, although it has been found that the average amount of time between a solar minimum and a solar maximum is about 11 years, the actual length varies quite a bit within each cycle. Within the documented cycles so far, the time interval between a minimum and maximum has been as long as 14 years and as short as 8 years. In addition, it has been observed that long periods can occur with little or no sunspot activity. The “Maunder minimum,” which occurred between the years 1645 and 1715, is the primary example of such long-term variation from the normal cycle, but it is not yet known what caused it, or when it might recur. The Earth's atmosphere serves as a shield for us against many types of particles and radiation zipping across space, and Earth also has a magnetosphere that similarly provides protection against most of the charged particles traveling through space. There are some weak spots in the Earth's magnetic field, however, that exist near its two magnetic poles and allow many ions to penetrate, where they collide with atoms in the Earth's upper atmosphere and glow to produce the beautiful auroras in the skies of the arctic regions of the north and south. In addition, the Earth is surrounded by “belts” of charged particles (called Van Allen belts) which are hazardous to spacecraft and astronauts. These are known and predictable conditions of calm space weather, however, and the actual hazard is the turbulence that is generated by large solar flares, causing problems with radio communications, damage to satellites, and even disruptions in power delivery networks on the Earth. As of early 2019, sunspot cycle number 24 (since a starting point in 1755) is almost over, having started in a solar minimum reached in December 2008, proceeded through a solar maximum that was reached in April 2014, and now (in 2019) reaching a new minimum again as the count of observed sunspots has dropped to nearly zero.

Another type of solar disturbance is coronal mass ejection (CME), in which built-up pressures cause the sudden release of gases and magnetic fields at tremendous speeds, with impacts that reach far across interplanetary space. Like solar flares, CME events are a source of geomagnetic storms on Earth (usually 1 to 4 days after the solar event), and occur more frequently during periods with more sunspots. An additional effect of space weather involves increased exposure to ionizing radiation, especially to those in aircraft at high altitudes and along polar flight paths. Extra costs in fuel and delays are imposed upon airlines during periods of harmful space weather.

Space weather may result in the disruption of transportation and communication systems, and in some cases may result in fatal transportation accidents, economic losses, and widespread power supply interruptions. A catastrophic physical impact event would require extensive use of mutual aid and state/federal disaster and emergency assistance, with the likelihood that all normal response resources would be disabled within the area of impact, and would need to be replaced by resources from adjacent local areas, or even from beyond the state. In addition, an extremely large impact, even if not in Michigan, could cause a National Emergency situation to arise, which Michigan may have to help to respond to and recover from (please refer to the chapter on National Emergencies). Space weather can be very expensive for those who use or rely upon satellites. During a solar maximum, the Earth's upper atmosphere expands and increases the drag upon satellites within low orbits, which will then require boosting in order to remain aloft. Electronic circuits can malfunction and cause

interruptions or complete losses in operational capacity. Space missions may also need to be delayed, in order to ensure their safety and success. Special design features may require additional expenses, to mitigate the effects of space weather. Communication disruptions can inhibit navigation and hinder the safe management of air and sea traffic.

Induced electric currents occur within conductive materials when magnetized material of sufficient moves nearby and has a sufficiently powerful charge. Space weather creates such a phenomenon, when the planet is impacted by a moving mass of charged particles. The induced currents from space weather can affect electrical utility systems and pipeline infrastructure, potentially weakening and damaging these systems as well increasing the chance of electronic malfunctions.

Three space weather scales are in use by NOAA/NWS to summarize the intensity and estimated potential impacts of three different types of space weather effects. Each uses a 5-category classification scheme, and the three scales denote (1) geomagnetic storm intensity (G-scale), (2) solar radiation storms (S-scale), and (3) radio blackouts (R-scale). Weaker events are given a number of 1 on the scale, and extreme events are rated as a 5. For more detailed information, please refer to the NOAA web site at [http://www.swpc.noaa.gov/NOAA\\_scales/](http://www.swpc.noaa.gov/NOAA_scales/).

**Historically Significant and Related Events:** The Michigan Hazard Analysis includes an extensive list of historical celestial impacts and solar weather events. A few of these are included below to provide examples of potential effects of this hazard.

#### March 19, 1996 – International

A celestial “close call” involved asteroid 1996 JA1 (large enough to cause catastrophic damage), which came within 280,000 miles—nearly as close as the Moon.

#### Feb 1, 2003 – National

The Space Shuttle Columbia broke apart violently when returning from a mission, causing a widespread alert about the potential for falling debris across the southwestern United States. More than 2,000 debris impact sites were eventually reported, but fortunately these were predominantly in sparsely populated areas. NASA issued warnings that the shuttle debris could contain hazardous materials and that it should remain untouched (and instead reported to authorities upon discovery).

#### March 26, 2003 – “Park Forest event” in Suburban Chicago, Illinois

Hundreds of meteorites fell across residential areas in the suburbs of Chicago. This event was highly unusual, having been described as “the most densely populated region to be hit by a meteorite shower in modern times.” Coincidentally, the area of impact was in the midst of numerous highly-trained experts associated with the University of Chicago and other scientific institutions. The original meteoroid was calculated to have been between 1 and 7 thousand kilograms (possibly more) before it broke apart in the atmosphere. About 30 kilograms of meteorite fragments were recovered, with the largest weighing 5.26kg. Numerous holes were punched through windows, roofs, and ceilings in homes, and also a fire station. One roof hole was caused by a meteorite that weighed only 545 grams. There were about 18 documented fragments of about that size or larger across a couple of square miles of neighborhoods.

#### December 2005 – International

A geomagnetic storm caused the disruption of satellite-to-ground communications and GPS (Global Positioning System) navigational signals. Although this disruption only lasted about 10 minutes, it threatened the safety of commercial air flights and marine traffic during that time.

#### September 20, 2007 – Southern Peru

After a loud explosion was heard, residents of an isolated village found a large crater measuring 41 feet in diameter near Lake Titicaca and filled with water. A 1.5 magnitude earthquake was detected in the area. The unusual aspect of this incident is that many villagers subsequently reported symptoms such as headaches and nausea. It has been proposed that the impact of a meteorite, along with the heat that was generated, caused the release of toxic fumes from the ground.

#### July 23, 2012 – International

The STEREO solar observatory (see below) detected and measured one of the largest solar storms ever recorded. The trajectory of the emissions were fortunately not directed at Earth during the time of the

event, or it would have resulted in the type of extreme storm that has here been estimated as a “worst-case scenario.” It has been calculated that if the solar eruption had taken place just one week earlier, then the Earth would have been aligned to receive the impacts putting electronic systems and investments at risk.

#### February 15, 2013 – Chelyabinsk, Russia, Meteorite and Shock Wave

A brightly glowing meteor became visible in the sky, and was soon followed by a shock wave that shattered windows throughout a wide portion of the major Russian city of Chelyabinsk. Over 1,000 persons were reported as injured by shattering glass throughout the city. Damage to a couple of industrial facilities also resulted, as the blast wave caused large doors to buckle and weakened structural components to the point of collapse. The meteorite’s impact location was later located in a rural area, much reduced in size from the body that had originally blazed through the atmosphere. This was the first historical incident in which many injuries occurred as a result of this type of hazard. The physical size of this meteorite was much smaller than the Sikhote-Alin event of 1947 or the Tunguska event of 1908. It is fortunate that only the meteoritic blast wave was felt by the city, but this event is strongly indicative of the extent of damage that this hazard can cause. The destruction could have been far worse if the trajectory of the meteorite had been different. Meteorite fragments weighing about ¾ ton were later retrieved from the impact site at Chebarkul Lake, about 40 miles away. The meteorite was determined to have originally been one of the Apollo Near-Earth Asteroids, approximately 60 feet in its original size and with a mass of about 11,000 tons before it started to burn up in the atmosphere. The total impact energy was calculated by NASA to be the equivalent of about 440 kilotons of TNT. Purely by coincidence, many persons were already thinking about asteroids, because they were anticipating the near-Earth approach of an already-known body, asteroid 2012 DA14, which passed harmlessly by the Earth about 16 hours later, with a completely different (and thus unrelated) approach trajectory than the meteorite had shown. The Chelyabinsk meteorite had been traveling west-northwest above the earth’s northern hemisphere, approaching from the general direction of the Sun, but the path of asteroid 2012 DA14 was going in a nearly perpendicular direction, and at its nearest it was about 17,000 miles away from the Earth’s surface. The temporal proximity of the two bodies was mere coincidence, although 17,000 miles is quite close, in celestial terms, for a 150-foot diameter asteroid to pass by, allowing it to be clearly photographed from the Earth during its passage. This may be considered the fourth in a series of major modern impacts that tend to occur about every 50 years, on average—three of which have occurred in Russia. Damages were estimated at \$33 million.

**Frequency of Occurrence:** It is likely that the next major celestial physical impact will occur somewhere in the world other than Michigan, and that Michigan’s role as part of the United States would at most involve the provision of support to the impacted areas. If a major impact happens to occur in North America, state-level mutual aid may result, and possibly even the intake of evacuees, as had taken place during the Katrina and Rita hurricane disasters of 2005.

The space weather hazard, by contrast, is more likely to cause tangible effects in the short term. Due to the extent of our reliance on complicated electronic and satellite systems that are vulnerable to disruption, a consequential space weather event is possible. In addition to power failures and mobile communications breakdowns, it is also quite possible for the disruption of radio and navigational systems to cause risks for air and marine traffic. Even if cautious transportation providers are diligent about maintaining safety during such events, considerable economic impacts and delays can result from the electronic breakdowns caused by solar geomagnetic storm events.

## 1.02 DROUGHT

*A water shortage caused by unusual hydrologic conditions such as a deficiency of rainfall, and generally lasting for an extended period of time.*

**Summary:** Lake County is located near the world’s fifth largest body of fresh water yet is still vulnerable to drought. Droughts experienced in Michigan can cause significant economic losses and increase the likelihood of brush and forest fires. The gradual and unpredictable onset and recession of a drought, combined with the relative impacts it may have from location to location, complicate mitigation efforts for this hazard.

**Hazard Description:** Drought is the consequence of a natural reduction in the amount of precipitation expected over an extended period, usually a season or more in length. Drought is a normal part of the climate of Michigan and of virtually every climate around the world – including areas with high and low average rainfall. In low rainfall areas, drought differs from normal arid conditions in that the extent of aridity exceeds even that which is unusual for the climate. The severity of a drought depends not only on its location, duration, and geographical extent, but also on the area's water supply needs for human activities and vegetation. This local variation of drought standards makes it difficult to define a drought and assess when and where one is likely to occur.

Drought differs from other natural hazards in several ways. First, droughts lack an exact beginning and ending, as effects may accumulate slowly and linger long after the event is generally considered over. Second, the lack of a clear-cut definition of drought can make it difficult to confirm whether one actually exists, and/or its degree of severity. Third, drought impacts are often less obvious than other natural hazards, and are typically spread over a larger geographic area. Fourth, due primarily to the aforementioned reasons, most communities do not have a drought contingency plan in place. This lack of preparation can hinder support for drought mitigation capabilities that would otherwise effectively increase awareness and reduce drought impacts.

Some of the potential drought impacts on communities and regions include: 1) water shortages for human consumption, industrial, business and agricultural uses, power generation, recreation and navigation; 2) a decrease in quantity and quality of agricultural crops; 3) decline of water quality in lakes, streams and other natural bodies of water; 4) malnourishment of wildlife and livestock; 5) increase in wildfires and wildfire-related losses to timber, homes, and other property; 6) decline in tourism in areas dependent on water-related activities; 7) decline in land values due to physical damage from the drought conditions and/or decreased economic or functional use of the property; 8) reduced tax revenue due to income losses in agriculture, retail, tourism and other economic sectors; 9) increases in insect infestations, plant disease, and wind erosion; and 10) possible loss of human life due to food shortages, extreme heat, fire, and other health-related problems such as diminished sewage flows and increased pollutant concentrations in surface water.

Although it is difficult to determine when a drought began, once it is recognized then it can be classified within four different categories—meteorological, hydrologic, agricultural, and socioeconomic. A meteorological drought is based on the degree of dryness, or the departure of actual precipitation from an expected average or normal amount based on monthly, seasonal, or annual time scales. A hydrologic drought involves the effects of precipitation shortfalls on stream flows and reservoir, lake, and groundwater levels. An agricultural drought involves deficiencies in soil moisture with respect to the water needs of plant life such as crops. A socioeconomic drought is when the effective demand for water exceeds the supply to the extent that costs begin to escalate, sometimes as a result of weather-related shortfalls. As the population increases (both in the U.S. and worldwide), so too does the need for water for drinking, growing food, and running businesses and homes. That increasing need will eventually increase human vulnerability to future droughts.

The U.S. Drought Monitor uses four classifications of severity, from the least intense category (D1) to the most intense (D4), with an additional (D0) category used to designate a “drought watch” area in which long-term conditions such as low reservoir levels are probably present. The Drought Monitor summary map is available online, identifying current drought areas and labeling their intensity. While not the only way to characterize droughts, the U.S. Drought Monitor is convenient and their classification levels have recently been used in various reports and assessments of drought conditions. Short-term indicators are on the level of 1 to 3 months, while long-term indicators focus on durations of 6 to 60 months. The U.S. Drought Monitor is available at the website <http://droughtmonitor.unl.edu/>.

Another useful index for monitoring drought conditions is the Palmer Drought Severity Index, which

was developed in the 1960's. The U.S. Drought Monitor and the Palmer Index are compared in the following table along with other drought indices.

**Drought Classification Categories**

Category	Description	Possible Impacts	Palmer Drought Index	CPC Soil Moisture Model, USGS Weekly Streamflow, Objective Short & Long-term Drought Indicator Blends (percentiles)	Standardized Precipitation Index (SPI)
D0	Abnormally Dry	Going into drought: short-term dryness that slows planting, growth of crops or pastures. Coming out of drought: some lingering water deficits; pastures or crops not fully recovered.	-1.0 to -1.9	21-30	-0.5 to -0.7
D1	Moderate Drought	Some damage to crops, pastures, streams, reservoirs, or wells low; some water shortages developing or imminent; voluntary water-use restrictions requested.	-2.0 to -2.9	11-20	-0.8 to -1.2
D2	Severe Drought	Crop or pasture losses likely; water shortages common; water restrictions imposed.	-3.0 to -3.9	6-10	-1.3 to -1.5
D3	Extreme Drought	Major crop/pasture losses; widespread water shortages or restrictions.	-4.0 to -4.9	3-5	-1.6 to -1.9
D4	Exceptional Drought	Exceptional and widespread crop/pasture losses; shortages of water in reservoirs, streams, and wells creating water emergencies.	-5.0 or less	0-2	-2.0 or less

*Source: Michigan Hazard Mitigation Plan, 2011*

**Historically Significant and Related Events:** To aid the tracking and analysis of drought conditions in the state, the Michigan Hazard Analysis (MHA) provides ten climate divisions and with historical data analyses from the National Climatic Data Center (NCDC) dating back to 1895. Lake County is grouped with Mason, Muskegon, Newaygo and Oceana counties in west-central Lower Michigan. The following 12 drought events recorded within this division lasting eight months or greater: 1895-1896 (15 months), 1899-1900 (11 months), 1901-1902 (10 months), 1909-1911 (24 months), 1925-1926 (11 months), 1930-1931 (18 months), 1956-1957 (8 months), 1962-1963 (9 months), 1971-1972 (12 months), 1976-1977 (13 months), and 2002-2003 (12 months). The most extreme of these droughts was in February 1931, when the Palmer Drought Severity Index hit a record low of -6.06.

In August 2012, the United States Department of Agriculture (USDA) issued a Secretarial Designation for all 83 counties in the State of Michigan as primary natural disaster areas for drought and excessive heat conditions which began in March 2012. The counties designated by USDA as natural disaster or contiguous disaster areas means that qualified farm operators are eligible for low interest emergency (EM) loans from USDA's Farm Service Agency (FSA), provided eligibility requirements are met.

**Frequency of Occurrence:** Drought can be a "low-profile" hazard that does not get a lot of public attention in Michigan, compared with other parts of the United States. Nevertheless, parts of Michigan have tended to experience significant drought conditions about 20% of the time on average (depending upon how it is measured). Even if the occurrence of drought appears at first to be of lesser concern for a community, it is important to include a consideration of the drought hazard in local hazard mitigation planning, since plans are an excellent way to deal with gradual or longer-term hazards such as drought.



A review of historic drought events reveals that Lake County is certain to occasionally experience drought. Mild droughts are common, while severe droughts are less frequent and generally of shorter duration. A severe drought in Lake County may significantly lower the water table and pose multiple threats as described in the preceding Hazard Description. Low water levels could possibly hinder water-based recreation and tourism, negatively affect agriculture, increase risk of wildfire, and also affect the drinking water supply.

According to National Centers for Environmental Information (NCEI), Lake County experienced drought conditions of eight months or greater 12 times in the 124-year period from 1895 to 2018. Of those events, 11 occurred over three separate spans of 21 years or less: 1895-1911 (4 events, 16 years), 1925-1931 (2 events, 6 years), and 1956-1977 (5 events, 21 years). The outlying event occurred in 2002-2003. Overall, historical trends suggest there is an approximate 10% chance of experiencing lengthy drought conditions in any given year.

Drought conditions of shorter duration are more common than lengthy events, as 55% of the years from 1895 to 2018 attained a Palmer Index rating of at least -2.0. This statistic however, may overstate the prevalence and effects of drought in Lake County because it fails to address their duration and severity. A more precise indication of drought frequency is revealed in the percentage of months experiencing drought from 1895 to 2018, which is 18.6%.

In addition, the MHA identifies the percentages of years and months exhibiting a degree of drought in Lake County's climate division. The minimum qualification for drought in this analysis is a Palmer Index of -2.0, which is considered a moderate drought on the U.S. Drought Monitor (category D1).

#### **Percentage of Drought Months and Years, 1895 to 2018**

Lake, Mason, Muskegon, Newaygo, and Oceana Counties

	Years without any drought months	Palmer $\leq -2.0$	Palmer $\leq -3.0$	Palmer $\leq -4.0$	Palmer $\leq -5.0$	Palmer $\leq -6.0$	Palmer $\leq -7.0$
Drought Years	45%	55%	21%	10%	2%	1%	0%
Drought Months	81.4%	18.6%	6.8%	1.8%	0.4%	0.1%	0.0%

The table above has been updated in this edition of the plan, reflecting an additional eight years of data. There have been no significant droughts observed within that time, therefore all percentages shown are lower than reported in the previous edition, indicating a recent downward trend in historical drought frequency.

**Climate Change Considerations:** Although the effect of climate change on Michigan has involved an overall increase in precipitation, and the severity of Michigan's droughts has generally been decreasing over the past half-century, nevertheless there will still be drought events and drier seasonal phases, especially in areas that are locally more susceptible. In particular, shorter duration seasonal droughts are expected to worsen during the warmer half of the year, even though the overall annual averages have been showing increases in precipitation. With sufficient planning and water infrastructure, the climate change effects upon this hazard may actually be beneficial on the whole in the medium-term, although the hazard will definitely not disappear, and in the longer-term is expected to greatly worsen (after a period of several decades).

### 1.03 EARTHQUAKE

*A shaking or trembling of ground (or earth's crust) caused by tectonic activity or other seismic forces.*

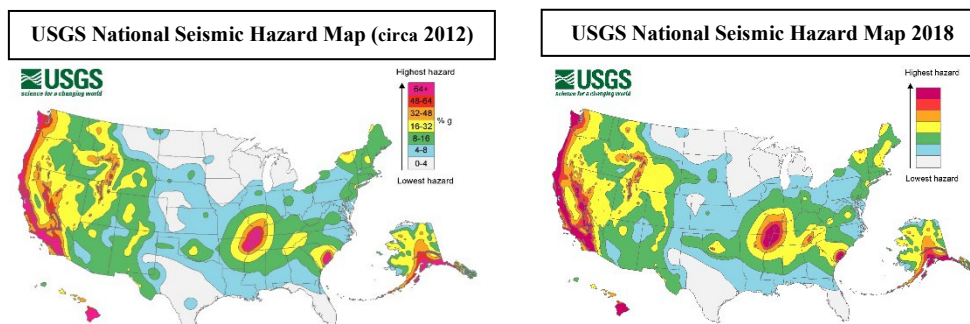
**Summary:** The earthquake hazard is low for Lake County. The United States Geological Survey predicts a 2% probability of an earthquake occurring in the next 50 years of a magnitude capable of a peak acceleration of 4% g (gravity). This might cause damage and possible collapse of buildings constructed before 1940.

**Hazard Description:** Earthquakes range in intensity from slight tremors to great shocks. They may last from a few seconds to several minutes or come as a series of tremors over a period of several days. Earthquakes, whose energy is released through a series of seismic waves, usually occur without warning. In some instances, advanced warnings of unusual geologic events may be issued. However, it is not yet possible to forecast or predict where an earthquake will occur. Earthquakes tend to strike repeatedly along faults, which are formed where tectonic forces in the earth's crust cause the movement of rock bodies against each other. Risk maps have been produced, such as the map on the following page, which show where earthquakes are more likely to occur. Earthquake monitoring is conducted by the U.S. Geological Survey, the National Oceanic and Atmospheric Administration, and universities throughout the country.

Actual movement of the ground in an earthquake is seldom the direct cause of injury or death. Most casualties result from falling objects and debris. Disruption of communications systems, electric power lines, and gas, sewer and water mains can be expected. Water supplies can become contaminated by seepage around water mains. Damage to roadways and other transportation systems may create food and other resource shortages if transportation is interrupted. In addition, earthquakes may trigger other emergency situations such as fires and hazardous material spills, thereby compounding the difficulties of an emergency situation.

**Historically Significant and Related Events:** No records were found that document an earthquake or earthquake damage in Lake County. The nearest significant tremors have historically been no closer than the lower third of the state. On August 9, 1947 a 4.6 magnitude earthquake shook southern Michigan. According to the USGS, it is the largest earthquake to occur in Michigan. More recently, a magnitude 5.8 earthquake in central Virginia on August 23, 2011 was felt well into the Midwestern states. At least weak shaking was widely reported across the southern half of Lower Michigan.

The New Madrid Seismic Zone is the most likely source of seismic activity to affect the area. It is located in the vicinity of the Mississippi River in Missouri, Tennessee, and Arkansas, poses a minimal threat to Lake County. Notable historic earthquakes emanating from this area occurred in 1811, 1812 and 1895, with intensities ranging from to 6.6 about 8.0 on the Richter Scale. These earthquakes sent vibrations across the eastern United States, including southern Lower Michigan.



Source: <https://www.usgs.gov/media/images/2018-long-term-national-seismic-hazard-map>

**Frequency of Occurrence:** Earthquakes are not considered a significant hazard in Lake County. According to U.S. Geological Survey maps, Lake County lies north of the area of impact that would be expected to result from a maximum intensity earthquake anywhere along the New Madrid Seismic Zone. Notably, the 2018 National Seismic Hazard Map reveals a slight northward shift in the second-lowest risk category in southern Michigan.

#### 1.04 EXTREME TEMPERATURES

*Prolonged periods of very high or very low temperatures.*

**Summary:** Lake County enjoys a relatively stable and comfortable climate year-round, thanks to the moderating influence of nearby Lake Michigan. However, the significant extremes in temperature are experienced countywide. High humidity in summer and strong winds in winter exacerbate the effects of temperature extremes, occasionally placing human health and property at increased risk.

Temperatures above 100 degrees and lower than -30 degrees have been recorded at the Village of Baldwin in Lake County. In the climatological period from 1981 to 2010, the village annually averaged 7.9 days with a high temperature of 90 degrees or more and 14 days with a minimum temperature of 0 degrees or less. Public education about these extreme temperature hazards, early notification of impending extremes, and the availability of cooling and warming shelters are all beneficial actions in mitigating the impacts of these hazards upon people. Prolonged periods of extreme temperatures, whether extreme summer heat or extreme winter cold, can pose life-threatening problems for residents. Although quite different from each other in terms of conditions and impacts, the two hazards share a commonality in that they both pose particular problems for the most vulnerable segments of society: the elderly, young children and infants, impoverished individuals, outdoor laborers, and persons who are in poor health. Extreme temperatures can also negatively impact livestock, crops, wildlife, infrastructure, and put a strain on energy demands.

**Hazard Description:** Temperature extremes are broken down into two categories: extreme heat and extreme cold. Both extremes can last for weeks, affect large expanses, and occur without any advance warning and in the middle of a seemingly normal weather pattern. Additionally, both extreme heat and extreme cold can cause loss of life to vulnerable populations, sporadic damage to infrastructure, and disruptions to schools and businesses. About 900 annual deaths nationwide have been attributed to extreme temperatures (mostly from extreme cold, which claims about 700 deaths). Risks and potential costs of each type of extreme temperature are given in the following discussion.

Extreme heat occurs primarily in the summer months of June, July, and August and is marked by temperatures over 90 degrees Fahrenheit. When these conditions persist over a prolonged period, it is known as a heat wave. Heat can be lethal by taxing the human body beyond its abilities to maintain homeostasis. Conditions characterized by a combination of very high temperature and high humidity can result in several dangerous and potentially life-threatening health conditions including heat cramps, heat exhaustion, and heatstroke.

- *Heat cramps* are muscular pains that are caused by an imbalance of fluids in the body because of dehydration from heavy sweating. These cramps usually involve the legs or abdominal muscles.
- *Heat exhaustion* is often the result of exercise or heavy work in a hot place. Physical exertion causes a person to lose fluids through heavy sweating. Blood flow to the skin increases, causing blood flow to vital organs to decrease, leading to a mild form of shock. Symptoms include dizziness, weakness, and fatigue. Heat exhaustion can usually be treated by drinking fluids and staying in a cool place until the body temperature and fluids return to normal.
- *Heatstroke* is a life-threatening condition that results when a person's temperature control system, which produces sweating to cool the body, stops working. When this happens, the body's

temperature can rise so high that brain damage and death may result if the body is not cooled quickly.

In general, fatigue sets in (80 to 90 degrees), followed by heat exhaustion (90 to 105 degrees), then sunstroke or heatstroke (106 to 130 degrees). Urban areas are especially prone to high heat, with impervious surfaces reflecting sunlight, air pollutants trapping heat, and lessened air circulation in densely developed areas. Individuals in urban and rural areas who are young, elderly, impoverished, in poor health, or isolated are at additional risk to extreme heat due to poor access to air conditioning or having physical limitations.

The “Heat Index” table indicates an estimation of how warm temperatures might actually feel to the human body when combined with a given humidity. It should be noted that conditions for each individual will vary with the duration and type of weather, activity, exposure, personal health, extent of acclimation, and the type of clothing worn. Also, actual indoor conditions may vary, trapping heat and/or humidity in some locations and making them potentially more dangerous.

**National Weather Service Heat Index**

Relative Humidity	Actual Temperature (degrees Fahrenheit)															
	80	82	84	86	88	90	92	94	96	98	100	102	104	106	108	110
40%	80	81	83	85	88	91	94	97	101	105	109	114	119	124	130	136
45%	80	82	84	87	89	93	96	100	104	109	114	119	124	130	137	
50%	81	83	85	88	91	95	99	103	108	113	118	124	131	137		
55%	81	84	86	89	93	97	101	106	112	117	124	130	137			
60%	82	84	88	91	95	100	105	110	116	123	129	137				
65%	82	85	89	93	98	103	108	114	121	128	136					
70%	83	86	90	95	100	105	112	119	126	134						
75%	84	88	92	97	103	109	116	124	132							
80%	84	89	94	100	106	113	121	129								
85%	85	90	96	102	110	117	126	135							Caution	
90%	86	91	98	105	113	122	131								Extreme Caution	
95%	86	93	100	108	117	127									Danger	
100%	87	95	103	112	121	132									Extreme Danger	

Source: NOAA National Weather Service

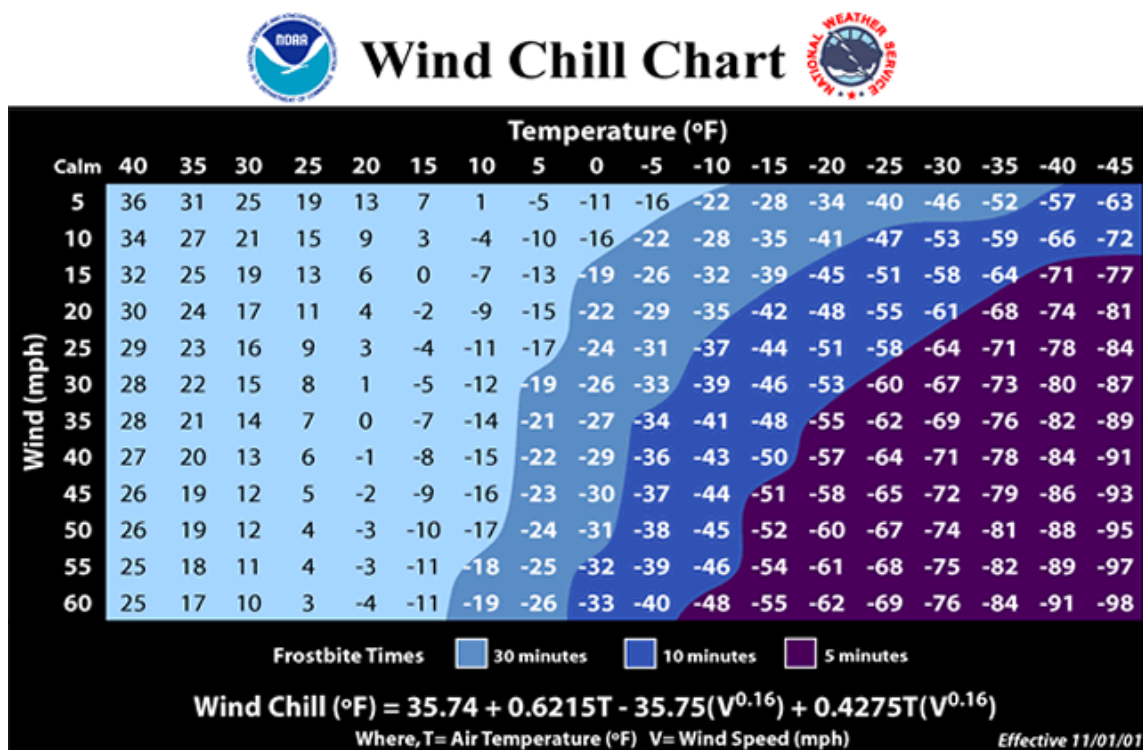
Prolonged extreme heat can also have an economic impact on society, through (1) lost work, (2) increased electricity usage, leading to brown-outs or black-outs, (3) drought conditions, (4) increased stress on farm crops, streams and lakes, (5) increased stress on farm animals, pets, and wildlife, and (6) increased stress on infrastructure and on commercial and residential buildings. Between 1981 and 2010, a temperature of 90 degrees was achieved or exceeded at the Village of Baldwin an average of 0.2 days in May, 2.1 days in June, 3.4 days in July, 2.0 days in August, and 0.2 days in September.

Extreme cold is primarily associated with the wintery months of November through April and categorized by temperatures plunging near or below 0 degrees Fahrenheit. Periods of extreme cold are risky for those in both urban and rural areas. Frostbite and hypothermia are common in rural areas where people are trapped outdoors and do not adjust properly to the temperatures. Even indoors, hypothermia is a concern for individuals living in inadequately heated dwellings. Loss of life can occur with either of these situations. Damage to buildings and infrastructure can also occur in bitter cold conditions, resulting in expensive repairs and potential days of business and school shutdowns.

Strong winds accompanying the cold temperatures work to intensify their effects. Like extreme heat, exposure to extreme cold can create significant health problems. Most cold-related deaths are not the direct result of freezing, but rather the result of pre-existing illness and diseases that are exacerbated by the extreme temperatures. These illnesses may include stroke, heart disease, and/or pneumonia. Health conditions directly resulting from exposure to extreme cold include:

- *Frostbite* is the freezing or partial freezing of some part of the body, usually occurring in the extremities such as toes, fingers, ears, or nose. Frostbite rarely results in death, but does damage the tissue that has been frozen, and in extreme cases may require amputation. A loss of feeling and a white or pale appearance in body parts are symptoms of frostbite.
- *Hypothermia* is a condition brought on when the body's temperature drops significantly due to exposure to cold. Hypothermia becomes serious when the body's internal temperature goes below 95 degrees Fahrenheit. When the body falls below 90 degrees, normal shivering reactions stop, and emergency treatment is necessary. Symptoms of hypothermia include uncontrollable shivering (when body temperature is above 90 degrees), slowed speech, memory lapses, frequent stumbling, drowsiness, and exhaustion. If left untreated or treated improperly, hypothermia can lead to death. Unlike frostbite, hypothermia can occur in a person who is exposed to only moderately cold temperatures (even when indoors)—typically over a prolonged period. Infants, the elderly, and people with conditions that do not allow their bodies to heat normally are most susceptible to this form of hypothermia.

Wind chill temperatures reflect the effects of winds and cold, based on the rate of heat loss from exposed skin. Wind chill does not affect inanimate objects such as car radiators or exposed water pipes because they do not cool below the actual air temperature. As extreme cold and winds cool the skin, frostbite can occur as the body tissue begins to freeze. Hypothermia occurs when a person cools to an abnormally low body temperature (below 95 degrees). Similar to extreme heat, individuals who are young, elderly, impoverished, in poor health, or isolated in a rural location are at additional risk to extreme cold due to poor access to heating or having physical limitations.



The “Wind Chill Chart” indicates an estimation of how cold temperatures might actually feel to the human body when combined with a given wind speed. Actual conditions for everyone will vary with the duration and type of weather, activity, exposure, personal health, extent of acclimation, and the type of clothing worn.

The economic impacts of extreme cold include (1) lost work, (2) increased use of utilities, (3) increased stress to farm animals, pets and wildlife, (4) damage to infrastructure, particularly roadways and water systems, and (5) disrupted transportation. Unusually cold temperatures during the growing season, even if not normally defined as “extreme” under other circumstances, can harm or destroy agricultural crops, drastically reducing crop yields and thus causing economic hardship for farmers and farming communities. Severe, extended below-freezing temperature situations are defined as when the air temperature or wind factor temperature stays below 20 degrees Fahrenheit for 12 hours or more. These conditions pose the greatest risk when partnered with another hazard such as severe winter weather, transportation accidents, and infrastructure failure. Between 1981 and 2010, the temperature dropped to 0 degrees or less at the Village of Baldwin an average of 2.2 days in December, 5.1 days in January, 4.6 days in February, and 1.9 days in March.

**Historically Significant and Related Events:** While Lake County is certainly susceptible to prolonged periods of hot, humid weather in the summer and extreme cold during the winter, their impacts are somewhat mitigated due to the county’s proximity to Lake Michigan. Even within the county, the climate of western portions (closer to Lake Michigan) will tend to be more temperate than eastern portions. This geographic relation to Lake Michigan leads to increased cloudiness and snowfall during the fall and winter, and moderated temperatures throughout the year. The maximum recorded temperature in Lake County was 104 degrees on June 27, 1949; the minimum temperature was -38 degrees on February 3, 1996.

The National Climatic Data Center (NCDC) Storm Events Database has documented one cold event in western Lower Michigan in January 1994. Lake County was not included in the Presidential Declaration of Major Disaster for underground freeze resulting from the record cold, however the county was included in the NCDC list of 32 counties suffering a combined \$50 million in damages from the cold spell. Communities receiving the declaration were primarily in the Upper Peninsula. The combination of strong winds at times with the snow and record cold temperatures combined to cause numerous problems across the state. Hundreds of schools were closed for several days in a row in many areas of the state. This was because the very low wind chills made waiting for the school bus too dangerous in most areas of the state. On Wednesday the 19th alone, over 300 schools across the state were closed. Detroit Edison, after just having set a record of daily power usage on the 6th of January, set another record on the 18th, with 7,237,000 kilowatts. The cold weather caused power lines to snap resulting in brief outages. This made the problem of frozen water pipes in many areas even worse. Many areas, especially in the Upper Peninsula, had whole towns with frozen water pipes for over a week. In many cases bursting water pipes caused damage in many homes and businesses across the state. Damage just from the frozen water pipes in the Upper Peninsula alone is estimated at over \$12 million! Added to that is the cost of repairing downed power lines, lost school and work days, replacing damaged engine parts due to the extreme cold. Many hospitals reported numerous cases of frozen lungs and frostbite.

In addition, the Michigan Hazard Analysis previously had noted four consecutive days of record low temperatures at Baldwin from February 10-13, 1899. Readings of -36, -49, -48, and -37 were recorded; however this event predates official NWS records and therefore is not an official record.

The Michigan Hazard Analysis also lists several significant heat waves affecting Michigan. For example, extreme heat during the summer of 1936 caused 570 deaths statewide. In the summer of 1988, the central and eastern regions of the U.S. experienced drought and heat wave conditions that caused an estimated 5,000 to 10,000 deaths (depending on one’s definition of “heat-related” death). In that year, a Michigan state record was set for consecutive days of 90 degrees or more, 39 days. The previous record of 36 days was set during the “Dust Bowl” era in 1934. Undoubtedly these events had some degree of impact on Lake County; however specific accounts were not identified.

While not extreme in terms of annual temperatures, anomalous temperatures were realized across the Great Lakes region, including Lake County, for a significant duration in March 2012. The following is summary of the event taken from the “March 2012 Climate Summary for Southwest Lower Michigan” by the National Weather Service in Grand Rapids, MI. Lake County resides within the forecast area of this NWS Forecast Office.

*“March 2012 was a historically warm March, setting records at the primary climate sites. Average temperatures ranged from 45 degrees to over 50 degrees, which is 13 to 16 degrees above normal across Southwest Lower Michigan and most of the Great Lakes region. Grand Rapids, Lansing and Muskegon all set or equaled the all-time March high temperature records on the 20th. This happened again on the 21st. The new record highs for March are 87 degrees in Grand Rapids, 86 degrees in Lansing and 82 degrees in Muskegon. Temperatures were most extreme from the 11th through the 25th. There were only about ten days during the month with values near or just below normal.”*

*“The daily temperatures were well above normal nearly continuously from the 6th through the 28<sup>th</sup>. From the 14th through the 23rd temperatures were more than 20 degrees above normal every day. That is the all-time record for any month for days in a row with temperatures 20 degrees or more above normal. There have only been 2 years on record with more than 10 days at 20 degrees above normal, 1894 and 1990, both of those years had 11 days for the entire year.”*

The March warmth was a major contributing factor to the spring of 2012 becoming the most extreme season of any kind in U.S. history to date. This historically significant event triggered an early growing season across much of the U.S. In Michigan, this put sensitive crops and agriculture at a significant risk of exposure to freezing temperatures following the warm spell. At the time this description was written, the crop loss was estimated to be \$209.8 million in Michigan, while the total estimated economic impact of the crop loss was \$502.9 million.

**Frequency of Occurrence:** Extreme or anomalous temperatures are inevitable in Lake County and are possible any given day of the year. In the climatological period from 1981 to 2010, the Village of Baldwin averaged 7.9 days with a high temperature of 90 degrees or more and 14 days with a minimum temperature of 0 degrees or less. Long stretches of these conditions are less likely than short duration events. While extreme temperatures should be expected to occur every winter and summer, records indicate that Lake County is likely to experience more days of severe cold than severe heat.

**Climate Change Considerations:** Certain indicators of climate change in Michigan have already been observed. For example, in daily record temperature data, Michigan’s new heat records outnumbered new cold records by 3 to 1 during the 1990s, and by 6 to 1 during the 2000s. The Michigan State Police, Emergency Management and Homeland Security Division expects extreme heat problems to increase in the future, and is coordinating with other agencies to assess the likely impacts of warming trends. It has long been known that although Michigan’s winter season has been shortening, its winters will not disappear! Instead, a surprising pattern has recently been seen in which lessened differences in temperature between polar and temperate regions (due to the warming of the arctic and polar regions) can make it easier for a polar weather front to swing southward across the United States. Although this jet stream movement occurs every winter as a normal part of Michigan’s seasonal patterns, the 2013-2014 season showed an unexpectedly challenging aspect of the “polar vortex” phenomenon, in which a series of challenging weather events—ice storms, persistently cold temperatures, freezing rain, and heavy snowstorms seemed to affect the state with increasing rapidity. Historical facts show that Michigan has experienced colder temperatures in the past (although specific records for individual days and locations will continue to be set over time), but one of the new patterns connected with climate change involves a lesser amount of time for persons to become acclimated to the cold weather—especially in the southern part of the Lower Peninsula. Increasingly mild fall



months from October to early December may seem to suddenly give way to bitter cold, winds, ice, and snow, with the shorter winter season providing less time for people to adjust to the frigid weather. (By the calendar, winter is always three months long, but Michigan has long experienced winter weather conditions during months that are normally classified as part of Fall and Spring. One of the most prominent ways in which climate change has affected Michigan is in the shortening of its wintry weather, so that its seasons are becoming more closely aligned to those technically designated on the standard calendar as “winter.”)

#### **1.05 FLOODING: RIVERINE/URBAN**

*Fluvial (riverine): The periodic overflowing of rivers, streams, and channels—due to inadequate drainage capacity, drainage system failures, ice or log jams, accumulated sediments, erosion, or meandering—that results in nearby property damage, safety issues, disruption of infrastructure function and services, and/or decreased quality of life.*

*Pluvial & Urban: The accumulation of water in low-lying and inadequately drained areas, following heavy precipitation events, including structural or power failures in municipal sewage systems, causing waters to flood or back-up into houses, other structures, and infrastructure.*

**Summary:** Annual flood losses amount to several billion dollars per year nationwide, along with over 140 fatalities on average. In Michigan, as well as across the nation, the leading cause for disaster declarations by the Governor or the President is flooding.

Lake County is drained by four watersheds and has a number of rivers and streams whose flows occasionally exceed their banks. Five communities in the county participate in the National Flood Insurance Program (NFIP). These communities, all townships, are located within the Pere Marquette River watershed. Flood insurance rate maps (FIRM) have been created for Pleasant Plains Township and Yates Township, and reveal 100-year floodplains within those communities. In addition, three rivers in Lake County are included in the National Wild and Scenic River System: Manistee, Pere Marquette, and Pine. These rivers are prized for their scenic, natural states, as well as their outstanding recreational attributes such as paddling and fishing. Therefore, the recreational nature of the county’s water features must be considered along with issues involving development in and adjacent to floodplains.

**Hazard Description:** Flooding of lands adjacent to the normal course of a stream, river, drain, lake, or reservoir has been a natural occurrence throughout recorded history. If these floodplain areas were left in their natural state, floods would not cause significant damage. In addition, developments near waterways increase the potential for serious flooding by increasing runoff rates and decreasing opportunities for natural infiltration. Impervious surfaces such as streets, parking lots and rooftops, and man-made channels and pipes, increase rainfall runoff that would otherwise soak into the ground, or take several days to reach a river or stream via a natural drainage basin (also known as a watershed). Developments within a floodplain are not only at a risk for significant damage, but they may also impede the carrying capacity of the drainage area, increasing flood levels and putting additional development at risk.

Floods can damage or destroy public and private property, disable utilities, make roads and bridges impassable, destroy crops and agricultural lands, cause disruption to emergency services, and result in fatalities. People may be stranded in their homes for several days without power or heat, or they may be unable to reach their homes at all. Long-term collateral dangers include the outbreak of disease, widespread animal death, broken sewer lines causing water supply pollution, downed power lines, broken gas lines, fire, release of hazardous materials, and dam failure.

Most riverine flooding occurs in the early spring as the result of excessive rainfall and/ or the combination of rainfall and snowmelt. Ice jams (in winter and early spring), log jams, and any other type of debris jam can also lead to flooding. These blockages can cause flash flooding if the jam



suddenly gives way. Severe thunderstorms are yet another common cause of flooding which are most likely during the spring, summer, or fall. These instances are normally localized events and have more impact on watercourses with smaller drainage areas.

It is widely known that controlling floodplain development is the key to reducing flood-related damages. Although there are state and local programs to regulate new development and substantial improvements in flood-prone areas, the opportunity to mitigate flood hazards ultimately rests with local governments since they control the regulation or direction of land development. Proper land use management and strict enforcement of building codes can make communities safer from flood hazards and help reduce the high cost of flood losses.

The Federal Emergency Management Agency’s National Flood Insurance Program (NFIP) is designed to identify and map floodplains, to provide flood insurance to flood-prone locations, and also to encourage flood protection activities. Through the NFIP Community Rating System (CRS), communities involved in the program are awarded points based on the various flood protection activities they are engaged in. These points are then applied to a rating system used to grant insurance premium reductions based on the number of points attained by each community. There are no communities in Lake County currently participating in the CRS.

One goal of the NFIP is to reduce the number of “repetitive loss properties.” A repetitive loss property is any property receiving two or more flood insurance claim payments for at least \$1,000 within any 10-year period since 1978. Repetitive loss properties are a high priority because they account for approximately 33% of the total NFIP claim payments. As of May 2023, there had been 17 repetitive losses in Lake County; 13 in Pleasant Plains Township and 4 in Cherry Valley Township, all located within the Pere Marquette River watershed. The following table summarizes NFIP policy and losses information as of September 2023.

#### **Floodplain Insurance and Losses**

Community	Year Joined	Number of Policies (Sept. 2023)	Policy Coverage	Paid Losses	Substantial Damage Claims
Cherry Valley Township	1987	1	\$210,000	6 losses for \$257,014	1
Lake Township	1988	0			
Pleasant Plains Township	1986	14	\$3,550,000	37 losses for \$777,217	4
Webber Township	1987	2	\$374,000	5 losses for \$151,390	1
Yates Township	1986	1	\$160,000		
<b>Lake County Total</b>		<b>18</b>	<b>\$4,294,000</b>	<b>48 losses for \$1,185,621</b>	<b>6</b>

*Source: Michigan Department of Environment Great Lakes and Energy*

There are five townships in Lake County currently participating in the NFIP: Cherry Valley, Lake, Pleasant Plains, Webber, and Yates. Pleasant Plains Township and Yates Township are the only communities in Lake County to currently have mapped floodplains. There are no communities in the county that are listed “not participating” in the FEMA Community Status Book Report. According to a Michigan Department of Environment, Great Lakes, and Energy representative, Lake County is on FEMA’s long range plan to have flood maps updated in 5+ years.

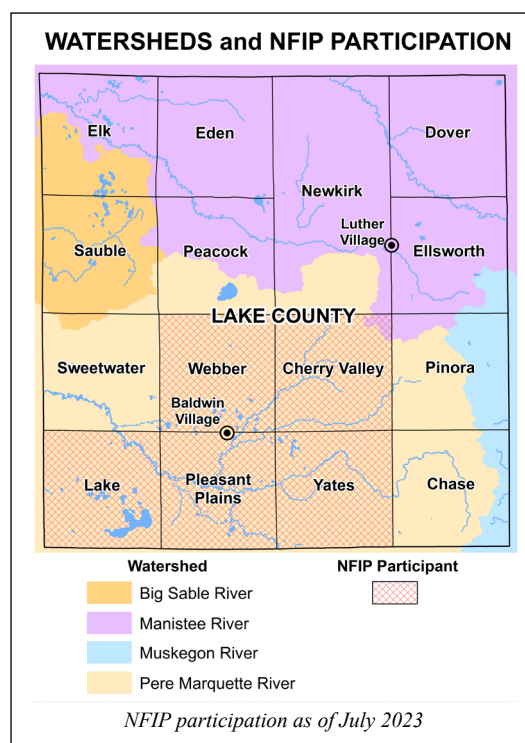
A map on the following page shows these communities, along with the major watersheds that drain the county: Big Sable River, Manistee River, Muskegon River, and Pere Marquette River. It is important to recognize that land use and land cover changes that increase water runoff and/or inhibit natural water infiltration anywhere within a watershed can increase the frequency and/or severity of flooding downstream within that watershed.

Flooding may not always be attributable to the overflowing of a natural water feature. Rather it may result from a combination of excessive rainfall and/or snowmelt, saturated or frozen ground, and inadequate drainage. Flooding may also occur from a combined sewer system if it becomes overloaded by an excessive amount of water in a short time span, such as during a heavy thunderstorm. These additional sources of flooding typically result in flooded basements and ponding of water over roads or other low-lying areas because surface water of any kind will always gravitate to the lowest elevation. Flooding in such locations may lead to significant property damage, infrastructure failure, crop loss, and/or public health and safety concerns, even if it occurs outside a floodplain. In rural areas of Lake County, sources of flooding other than rivers and streams are mitigated somewhat by natural vegetation. Even so, roads, bridges, and culverts in the county are susceptible to erosion and failure from flash flooding produced by torrential rainfall.

Flooding is a hazard whose risks are routinely underestimated by the public, who may be inclined to attempt to walk or drive through shallow waters, or to allow their children and pets to play in the water as if it were part of a beach or swimming pool. Public education is vital so that there is widespread knowledge of the contaminants and germs that floodwaters may contain, and a greater awareness of the risks that floodwaters pose to drivers and pedestrians. Drivers need to know that roads and bridges are often weakened and degraded by flood impacts, and that the road they assume is still there under shallow waters may no longer be intact. Less than a foot of flowing water can cause travelers to end up in a ditch or sinkhole where it may be impossible to escape a submerged vehicle under the pressure exerted by flowing water. Pedestrians should be informed that floodwaters tend to conceal open manholes and dangerous debris, such as rusty nails and metal, or live electrical wires.

Flooding is generally part of a natural cycle that has many important and beneficial functions for the environment. Flooding raises the water table in wetlands, maintains biodiversity, and replenishes soil nutrients. Additionally, high water tables allow fish and vegetation to recolonize and may also help to control some invasive species. Flooding, however, becomes a problem in the built environment. Impervious surfaces cause increased runoff, which may carry pollutants into natural water resources. Increased runoff also promotes erosion, which can lead to road washouts and increased sediment in surface water features. A sudden inundation of rainfall runoff, especially when enhanced by impervious surfaces, may also pose serious dangers to persons recreating in and near watercourses. Finally, drainage systems and city sewers can become overwhelmed, causing raw sewage to enter basements, spread onto roadways, and infiltrate groundwater supplies. Residential septic systems can also be flooded, which may cause a release of household waste and chemicals into the environment.

The potential effects of flooding on recreational and ecological values of water features must also be considered. The Pere Marquette River is a designated National Wild and Scenic River and a Michigan Natural River. The Little Manistee River is another high-quality watercourse whose consistent supply of unusually high-quality water allows opportunities for fly fishing and canoeing. Increased erosion and sedimentation near water bodies in the county may harm the ecology of water features, destroying habitat for fish and wildlife. A sudden inundation of rainfall runoff, especially



when enhanced by impervious surfaces, may also pose serious dangers to persons recreating in and near waterways.

**Historically Significant and Related Events:** Lake County has been included in one Presidential Declaration of Major Disaster for flooding. This came in September 1986, when the county experienced its worst flood in recent history. In response, the State of Michigan initially approved projects for acquisition and relocation of properties in three Michigan communities. After further assessment, the state later made an additional \$7 million available to numerous communities throughout Michigan for flood hazard mitigation through the Community Development Block Grant Program and FEMA.

In February 2001, extensive flooding began on the 9th as a result of the combination of heavy rain and melting snow. Numerous roads were closed across all of southwestern and south central Lower Michigan, including portions of M-37 in Lake County. The area experienced only minor property damage of about \$100,000 from this flood.

Another flood occurred across Lower Michigan in May 2004. This event was the worst since 1986. It caused an estimated \$25 million of property damage and \$4.6 million of crop damage across 23 counties in Lower Michigan. Directly south of Lake County, the Muskegon River experienced its 6<sup>th</sup> highest flood crest in recorded history at Nawaygo, consequently flooding 10 homes and prompting a gubernatorial disaster declaration. Downriver from Nawaygo, Muskegon County received over nine inches of rain during this event.

On June 13, 2008, a round of strong to severe thunderstorms accompanied by very heavy rainfall resulted in significant flash flooding across Mason and Lake counties. Damage resulting from flash flooding included a 30 foot wide by 10 foot deep sinkhole which developed near the 18 Mile Bridge, five miles west of Irons. Numerous roads were washed out and several mudslides were also reported. Rainfall totals across the areas hardest hit ranged from five to eleven inches, all of which fell in only a six to eight hour time period. Damage to public infrastructure was estimated at about \$2 million to property and \$500 thousand to crops; mainly due to all of the road and bridge washouts. This event led Lake County to be included in a presidential disaster declaration for severe storms, tornadoes, and flooding in 11 counties across Lower Michigan.

Lake County experienced significant floods each year between 2012 and 2014. In 2012, an estimated 5 to 7 inches of heavy rain fell across a fairly large part of Lake County on May 3, resulting in several roads that were either flooded or washed out. This episode caused an estimated \$70,000 in property damage. In early to mid-April 2013, rainfall led to significant flooding and caused \$3 million in property damage in Lake County. The flood resulted in a presidential disaster declaration for many areas in Michigan. In April 2014, another flood impacted the area causing the Governor to issue a disaster declaration for eight counties in western Lower Peninsula (not including Lake County).

On July 20, 2019, a round of severe storms resulted in numerous reports of downed trees and power lines. Peak wind gusts were estimated at up to around 70 to 80 mph. In addition 6 to 10 inches of rain fell across much of Mason and Lake counties. There were several road washouts, a few culvert failures, and a couple of bridge washouts. At least 48 homes were damaged by water and an estimated \$800,000 of property damage inflicted in Lake County.

**Frequency of Occurrence:** Minor riverine flooding is likely to naturally occur every year in Lake County. In addition, identified floodplain areas, by definition, have at least a 1% chance per year of flooding. Two communities, Pleasant Plains Township and Yates Township, have identified floodplain areas along the Pere Marquette River.

For the 27-year period from 1996 through 2022, the NCDC lists 11 flood or flash flood events; 10 of

which had property or crop damages reported. If this trend continues, Lake County can expect a damaging flood event approximately every two to three years. A major flood affected Lake County four times since the 1980's (1986, 2008, 2013, and 2019); therefore, the county might expect to experience a significant flooding event approximately once every 10 years. Considering the recent flooding experienced in 2012, 2013, 2014, and 2019 it should be noted that floods resulting from short-duration, heavy rain episodes have been observed more frequently in recent years.

**Climate Change Considerations:** One of the Michigan trends connected with climate change is to experience increasing amounts of precipitation. Moreover, this precipitation is considered more likely to take the form of acute (and severe) weather events. As mentioned in the winter weather sections, a larger proportion of snow precipitation occurring in snowstorm events can cause more extensive snow accumulation which, under unlucky temperature patterns, may add to the drainage burden of normal melting and rainfall patterns of the spring season. In short, spring flood risks are likely to worsen, as are ice jam related winter flood risks.

## 1.06 FOG

*Condensed water vapor in cloud-like masses close to the ground and limiting visibility.*

**Summary:** Fog is not considered to be a significant hazard in Lake County. However, this hazard is addressed by the Michigan Hazard Analysis, and is therefore discussed in this plan. The NCDC includes fog and freezing fog events in its Storm Events Database; however documentation for these events is not as extensive and standardized as it is for other natural hazards, such as thunderstorms and winter weather.

**Hazard Description:** Fog forms near the ground when water vapor condenses into tiny liquid water droplets that remain suspended in the air. Many different processes can lead to the formation of fog, but the main factor is saturated air. Two ways that air can become saturated are by cooling it to its dew point temperature or by evaporating moisture into it to increase its water vapor content.

Although most fog, by itself, is not generally a hazard because it does not actually apply damaging forces, the interaction between humans and fog can be a dangerous situation, sometimes resulting in disastrous consequences. It must be noted, however, that freezing fog (a hazard for which the National Weather Service issues special statements) can cause direct harm by causing slickness on roadways, walkways, bridges, and highway ramps, and therefore leading to serious transportation accidents. One of the main risks involves morning school buses and the safety of students and their parents while waiting near roadways under conditions of very low visibility.

In considering severe and high-impact meteorological events, attention can easily become focused on the more dramatic storms. Tornadoes and hurricanes for example, are readily recognized by the general public and the meteorological community alike for their devastating consequences. Fog, on the other hand, does not lend itself as readily to this categorization. Yet, in terms of cost and casualties, fog has consistently impacted society. In particular, the transportation sector is vulnerable to fog, with sometimes deadly consequences. Fog has played a contributing role in several multi-vehicle accidents over the past several years. While statistics suggest that highway accidents and fatalities have generally decreased in recent history, that trend is not evident with respect to accidents and fatalities caused by fog.

Fog may be widespread or localized, and can be very dangerous because it reduces visibility. Although some forms of transport can penetrate fog using radar, road vehicles have to travel slowly and use more lights. Localized fog is especially dangerous, as drivers can be caught by surprise. Fog is particularly hazardous at airports, where some attempts have been made to develop methods to aid

fog dispersal, such as using heating or spraying salt particles. These methods have seen some success at temperatures below freezing.

The primary risks from fog involve the dangers of traveling under conditions of limited visibility. Although some modes of transportation such as aircraft are well-regulated, other modes, including simple pedestrian travel, may involve risks that have not been properly accounted for by those who are focused merely on reaching their destination as quickly as possible. The most substantial impacts have recently involved drivers whose bad habits (primarily that of not maintaining safe speeds and following distances) proved to be simply unsustainable under conditions of reduced visibility, resulting in severe crashes and subsequent roadway obstruction. In some circumstances, these conditions of reduced visibility can arise very quickly, although careless drivers, in their desire for fast travel conditions, may erroneously try to ignore the risks from reduced visibilities, in the hope that the condition will suddenly correct itself before any harm is caused. Fog may also increase the threat of hazardous materials (HAZMAT) transportation accidents. That hazard is addressed as a separate hazard in this document.

In addition to creating potentially hazardous automotive and air transportation conditions, fog may cause increased risks to outdoor recreation activities, such as boating, off-roading, and snowmobiling. These outdoor activities are common in Lake County.

**Historically Significant and Related Events:** There is one fog or freezing fog event listed in the NCDC for Lake County, which took place in January 1995. Dense fog blanketed much of Lower Michigan during the period from the evening on the 11th through the morning on the 13th. The fog caused numerous traffic accidents, which resulted in four fatalities. School openings were delayed in parts of southwest Michigan as visibilities dropped to near zero. Low visibilities caused most of the flights at Detroit's metro airport to be cancelled, delayed or diverted on the 12th. Approximately 75 flights were also delayed or cancelled at Kent County International Airport in Grand Rapids.

Another, more recent fog event in the neighboring county of Manistee demonstrates the potential threat of fog to outdoor recreational activities. On May 22, 2010, dense fog inhibited visibility in the area, and a fishing boat struck a pier at the entrance to Manistee Harbor. It subsequently took on water and submerged, requiring the rescue of seven persons from the water. The accident led to one indirect fatality, two injuries requiring treatment at a Manistee hospital, and four minor injuries that were treated on-site.

**Frequency of Occurrence:** According to the Michigan Hazard Analysis, one major fog event is estimated to occur in Michigan approximately every two years. Property damage can be significant for vehicles, although real property and structures are usually unaffected.

Although Lake County was included in one dense fog event reported to the NCDC, there is insufficient fog data from which to derive a frequency of occurrence. Fog is possible at any time of the year; and especially during the winter and spring seasons when relatively warm and moist air is most likely to encounter a melting snowpack from recent snowfall.

## **1.07 GREAT LAKES SHORELINE HAZARDS**

*Water-level fluctuations, current and wave actions, and other conditions in the Great Lakes that cause flooding or erosion, or otherwise threaten life, health, and property in shoreline areas, including harmful algal blooms, ice surges, storm surges, meteotsunamis, rip currents, shoreline erosion and recession.*

**Summary:** Located approximately 20 miles inland of Lake Michigan, Lake County is not considered at risk from Great Lakes shoreline hazards. However, inland lakes in the county may occasionally

experience the effects of low and high water levels, as well as shoreline flooding and erosion. These instances are generally just a nuisance in Lake County, and are not considered significant threats at this time. For purposes of this plan, shoreline flooding of inland lakes is addressed as a component of the Riverine/Urban Flood hazard section. The following hazard description was readily available from sources including the Michigan Hazard Mitigation Plan and Michigan Hazard Analysis, and was therefore included in this section for informational purposes.

**Hazard Description:** Michigan has over 3,200 miles of coastline, the longest freshwater coastline in the world. About 4.7 million persons live in the state's 41 shoreline counties. Wind, waves, water levels, and human activities constantly affect the communities along the shores of the Great Lakes. Shoreline flooding and erosion are natural processes, occurring at high, average, and even low Great Lakes water levels. However, during periods of high water, flooding and erosion are more obvious, causing serious damage to homes and businesses, roads, water and wastewater treatment facilities, and other structures in coastal communities. Low lake levels can also pose a hazard, as cargo ships are more prone to running aground and the shorelines may also become more polluted from lake bottom debris. Long-term and seasonal variations in precipitation and evaporation rates primarily control the Great Lakes water levels and their fluctuations. The extent of ice cover affects the rate of evaporation during the winter. Greater ice cover results in less evaporation during winter and leads to higher water levels in the spring.

The Great Lakes occupy an area of 95,000 square miles and drain an amount of land twice that size. They hold nearly one-fifth of the world's fresh surface water. Because the land draining into the Great Lakes is so vast, changes in the amount of water running into the lakes from precipitation within the basin has an enormous effect on water levels. Following long periods of above-average yearly precipitation, there is an accompanying rise in water levels. This rise is not immediately evident because of the delay between the time precipitation falls within the drainage basin and the time that runoff waters enter the lakes. The same holds true for below-average yearly precipitation. The reduced flow of runoff water eventually results in lower Great Lakes water levels.

Much of Michigan's character is defined by the Great Lakes. The beaches provide numerous recreational opportunities and add great value in real estate markets. Unfortunately, the hazards inherent in coastal areas are not always apparent. Development activities along the shoreline significantly alter the natural ebb and flow of coastal dynamics. Continuing development of coastal areas threatens to exacerbate the shoreline flooding and erosion problem. In addition, meteorological conditions can cause damaging wave impacts (seiches and meteotsunamis), winter lake patterns can cause damaging ice surges (also known as ice shoves), rip currents cause multiple deaths and injuries each year, and harmful algal blooms (HAB) have led to serious reductions in water quality, as well as degrading the stock of healthy lake fish.

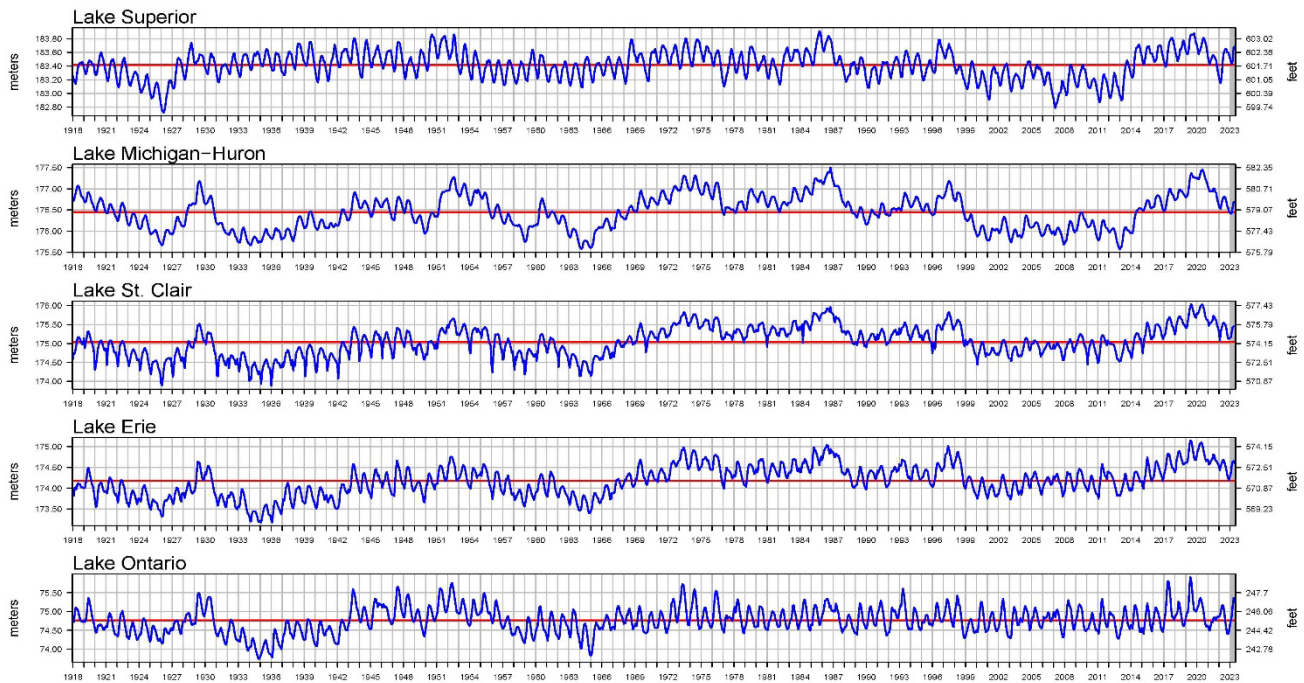
Great Lake water levels go through complicated cycles that are not easy to predict. The time between periods of high and low water levels can vary widely. Records indicate the maximum differences in levels have varied from nearly four feet on Lake Superior to over six and one-half feet on lakes Michigan and Huron. Seasonal fluctuations caused by more water runoff can cause lake level fluctuations averaging about one foot on lakes Superior, Michigan and Huron, and one and one-half feet on Lake Erie. The following graph shows the long-term annual average water levels of the Great Lakes since 1918. Current lake level information can be found at the Great Lakes Water Dashboard, at <https://www.glerl.noaa.gov/data/dashboard/GLWLD.html>, and the NOAA Lake Level Viewer at <https://coast.noaa.gov/llv/>.





### Great Lakes Water Levels (1918–2023)

— Monthly Mean Level — Long Term Average Annual



The monthly average levels are based on a network of water level gages located around the lakes. Elevations are referenced to the International Great Lakes Datum (1985).

Water levels have been coordinated through 2022. Values highlighted in gray are provisional.

In addition to natural causes of water level fluctuation, there are four human-caused factors that can also affect water levels to a limited degree: (1) diversion of water for power generation, municipal water supply, and navigation, (2) regulation of water levels via dams and other control structures, (3) dredging of connecting waterways for navigation purposes, and (4) covering land surfaces with impervious materials that cause storm runoff to be delivered to water bodies more quickly than the pre-development runoff rates. Even though these human-caused factors do affect water levels, natural factors such as precipitation, evaporation and winds have a far greater overall impact. The majority of shoreline flooding and erosion that occurs along the Great Lakes is caused by natural factors. It should be remembered that it is humans who place themselves in harm's way by building structures in dynamic coastal areas. If that did not occur, the natural processes of flooding and erosion would not be viewed as problems. In fact, the sand for the recreational beaches we enjoy is formed from coastal erosion processes that are problematic in other areas.

Generally, low-lying lands along the coastline are prone to shoreline flooding during both high and low lake water periods. The Michigan Department of Environmental Quality (MDEQ) has designated 41 communities on Michigan's shoreline as flood risk areas, meaning that they have floodplain-like areas with at least a 1% annual chance of a designated flood level being exceeded. These designations allow the mapping of flood-prone areas in a manner similar to riverine flooding, but these shoreline areas may suffer from additional damages caused by the added effects of wave action and seiche activities on the Great Lakes. The MDEQ estimates that approximately 10% of Michigan's Great Lakes shoreline is flood-prone, involving lands encompassing more than 45,000 acres and located in 30 counties.

Shoreline erosion hazards involve the loss of property as the supporting sand or soil is removed by wind and wave action. Worst-case scenarios tend to involve inhabited structures that, over the years, have had adjacent lands eroded away and now stand perilously close to lake waters or shoreline cliffs. The foundation of a structure, or underground utility pipes in the area, may become fully exposed and vulnerable to weather, extreme temperatures, water damage, or other sources of risk. Roads and

structures may be just one storm away from falling into the lake when the shoreline is significantly eroded to the extent that it reaches a structure's foundation and the area's important infrastructure. Another frequent situation in Michigan involves shoreline roadways whose banks erode and cause the road surface to crack, become unstable, or more prone to deposits of sand, snow, water and ice from nearby beaches and water bodies. The costs of delayed traffic and detours can be counted as harmful shoreline effects. Travel on shoreline highways can also be made treacherous by sand, mists, and snow blown in by wind gusts.

A high-risk erosion area (HREA) is defined by the Great Lakes Shorelands Administrative Rules (promulgated pursuant to Part 323, Shorelands Protection and Management, of the Natural Resources and Environmental Protection Act, 1994 PA 451, as amended). An HREA is an area of shoreline where erosion studies have indicated that the landward edge of active erosion is receding at an average of one foot or more per year, over a minimum 15-year period. The MDEQ has identified 125 municipalities along the Great Lakes coast that have shorelines containing HREAs. Property owners within an HREA are notified of the erosion rates of their shoreline.

Within those erosion areas, any new permanent structure, including septic systems, must comply with building setback regulations that require a minimum distance between the existing erosion hazard line and proposed structures. Additions to existing structures must also adhere to setback regulations. The intent of these and other applicable building restrictions is to minimize the extent and magnitude of shoreline flooding and serious erosion problems along the Great Lakes coast. Although shoreline flooding and erosion are inevitable, severe damage can be avoided if prudent shoreland management practices are followed and adequate emergency procedures are implemented. Coordination of federal, state and local shoreland management and emergency preparedness efforts is vital to keeping Michigan's shoreline areas as safe and undamaged as possible. The recession of the Great Lakes water levels is cyclical, but there is not much, other than dredging, that can be done to combat the negative effects. Therefore, it is important for those involved in water transportation to be prepared for all types of water fluctuations.

The MDEQ administers programs aimed at balancing the impact of shoreline flooding and erosion with the development pressures facing the Great Lakes shoreline by implementing non-structural approaches, such as construction setbacks and lowest floor elevation requirements. These types of approaches do not interfere with the natural processes of erosion and flooding, but instead use what is known about coastal hazards to develop construction standards to protect property.

Under Part 323, the regulatory programs for high-risk erosion and flood risk areas may be administered by local units of government. The permitting responsibility for flood risk areas is handled at the local level due to the overlap of regulations found in Part 323, the NFIP, and the building codes. Presently, just two communities have added the regulatory responsibility of the erosion program to their building and zoning departments. As with many regulatory programs that address private property development rights, the potential for conflict in these areas is high. This is especially true in the realm of expensive shoreline real estate, where a view of the water conflicts with the threat of property loss from future flood and erosion events. Political pressure can also be exerted in some situations. Compliance with these regulations has best been achieved through cooperation between state and local governments. Public understanding and support of these programs can be increased by improved communication with property owners regarding the natural hazards associated with the Great Lakes shoreline.

Weather-related events can also cause lake fluctuations that can last from several hours to several days. For example, windstorms combined with differences in barometric pressure can temporarily tilt the surface of a lake so it is higher at one end and lower at the other end. The water levels oscillate back and forth, with levels changing by as much as eight feet. This phenomenon is called a seiche (typically pronounced as saysh) and can drive lake waters inland over large areas, cause the



weakening of existing structures and erosion of shoreline areas, make water travel hazardous, and cause flood damages, deaths, and injuries to occur. Meteotsunamis are similar to earthquake-generated tsunamis (and to wind-dominated seiche events), but are generally smaller and originate in meteorological events in which rapid changes and differences in barometric pressure (often associated with fast moving weather systems) are the predominant source of the different water levels. Large meteotsunamis can have devastating coastal impacts (damaging waves, flooding, strong currents) that cause significant damage, injury and death. Meteotsunamis are frequently observed in the Great Lakes, averaging 106 events per year (most of which are fortunately too small to be damaging). Although difficult for an ordinary observer to distinguish, a seiche and a meteotsunami can occur at the same time. They are technically distinct in that a seiche involves the presence of standing waves in which water levels usually take between three and seven hours to shift between their lowest and highest levels, while a meteotsunami involves a progressive wave moving onto shore, with a period under two hours (sometimes as low as two minutes). Meteotsunamis can cause and exacerbate rip currents, and are believed to have played a role in some of the historic high-fatality rip current incidents that had previously been attributed to seiche events.

A **rip current** is a strong, narrow flow of water moving away from the shore, and can be life-threatening to swimmers. On sandy beaches, when wind drives waves toward the shore, the water accumulates near the shoreline, “piling up” landward of a sand bar. This water moves along the shoreline, as a longshore current, until it finds or creates an exit (rip channel) back to the lake. The current is strongest at the surface, and can dampen incoming waves, leading to the illusion of a particularly calm area. Rip current speeds are typically 1-2 feet per second. However, speeds as high as 8 feet per second have been measured. Rip currents cause approximately 100 deaths annually in the United States. In the Great Lakes alone, the average over the last sixteen years is 11 drownings per year caused by rip currents. About 80% of rescues by surf beach lifeguards are due to rip current.

**Structural rip currents**—those that form adjacent to human-made structures such as piers—cause more incidents than traditional rip currents. These currents form as the longshore current turns lakeward as it interacts with the structure. Structural currents pose increased dangers due to the deep trough that occurs along the structure, rocks and other hazards along the structure itself, and the fact that escape from this type of current is more difficult than a traditional rip current. Jumping and swimming from piers is popular in many Great Lakes coastal locations, but these actions should be discouraged as they directly expose persons to the dangers posed by structural rip currents. River outlet currents occur where streams and rivers flow into the Great Lakes, combining with lake currents to create a strong offshore flow that is dangerous to swimmers. The river typically cuts a deep trough into the lakebed, and these deep areas may cause swimmers additional difficulties. Swimmers should avoid river outlet areas. Channel currents form between the mainland and islands or rock outcrops that are close to shore. The current speed intensifies as it passes through the restricted channel, making these areas hazardous for swimmers as well.

In recent years, rip current advisories have been announced by the National Weather Service, as a part of their weather warning information system. These warnings advise about dangerous swimming conditions, and that rip currents are more likely to exist near break walls, sandbars, jetties, and piers. The National Weather Service hosts a Great Lakes Beach Forecast web map, showing expected beach conditions with color-coded swim-risk information, at <https://www.weather.gov/greatlakes/beachhazards>.

Cyanobacteria has been a periodic problem, especially in Lake Erie. When conditions are right, huge amounts of algae bloom within lake waters, and have a harmful effect upon water quality and the aquatic ecosystem. **Harmful algal blooms** (HABs) are associated with the runoff of nutrients from inland agricultural activities, but residential landscaping can also be a contributor. The primary human impact involves public health concerns—recreational uses of a lake and its shoreline can be brought to a halt, and the usefulness of the lake water as a source for municipal water systems can

also be threatened. The Great Lakes Environmental Research Laboratory (GLERL) offers information and technical expertise on the health and ecosystem effects of cyanobacteria, HABs, and hypoxia. For more information, please refer to that agency's web site on this topic at [http://www.glerl.noaa.gov/res/HABs\\_and\\_Hypoxia/](http://www.glerl.noaa.gov/res/HABs_and_Hypoxia/); and to the appropriate state-level agency office of the MDEQ, at [https://www.michigan.gov/deq/0,4561,7-135-3313\\_3681\\_3686\\_3728-383630--,00.html](https://www.michigan.gov/deq/0,4561,7-135-3313_3681_3686_3728-383630--,00.html).

Not all shoreline areas have reported problems with **ice surges**, but certain locations appear to have recurrent problems with these events. The key location with the worst documented impacts found in media reports is on the western shoreline of Saginaw Bay, north of Bay City, where houses are at-risk along the shoreline and incidents have been reported in 2009, 2013, and 2014 (at a minimum). This hazard has not yet been fully analyzed, but research is currently in progress, especially involving NOAA and the Great Lakes Research Center that is a component of Michigan Technological University. Additional shoreline counties that may have experienced these risks include those in the Keweenaw Bay and Green Bay areas on Lakes Superior and Michigan. NOAA reports that it is currently working to add ice predictions to its Great Lakes Coastal Forecast System (GLCFS).

Another Great Lakes hazard is the potential effect of severe winds upon marine activities. Although some description of marine accidents can be found in the Transportation Accidents section, it must be noted here that severe winds tend to be felt more strongly on open waters (winds from an approaching storm front often strike in advance of the storm itself, by 5 minutes or even more). Waterspouts (which are like a tornado but involve contact with water instead of land) are a common occurrence posing a great threat to marine traffic. Seventeen Michigan waterspouts have been noted by NCDC between 1993 and 2001, including one that caused \$200,000 in damage to a boat house and storage building at Drummond Island on July 3, 1999. Many additional events have occurred since, which NCDC has classified according to the corresponding lake location rather than as part of Michigan itself.

**Historically Significant and Related Events:** According to the Michigan Hazard Analysis, there had been 10 major periods of flooding/erosion on the Great Lakes between 1918 and approximately 2019. During one of these periods in 1972-1973, high water levels caused shoreline flooding in over 30 Michigan counties that border the Great Lakes, resulting in an excess of \$50 million in public and private damage. Thousands of people were forced to evacuate their homes. Similar high water level flooding occurred in the early 1950s, late 1960s, and mid 1980's also resulting in millions of dollars worth of damage to shoreline communities. More recently, a lengthy high water event on Lake Michigan around 2019-2020, including a high water record set in 2020, resulted in extensive shoreline erosion and property damage along Lake Michigan shoreline.

Low water levels are also cyclical and can have severe economic impacts in the form of dredging and sediment disposal costs and marine transportation hazards. Extreme low water levels occurred in 1926, 1934, 1964, and 2003. The low water levels in lakes Michigan, Huron and Erie between 1998 and 2004 were the fastest decline in water levels in the Great Lakes in nearly a century and a half. Between the summer of 1997 and the spring of 2003, the lakes Michigan, Huron, and Erie each dropped by almost five feet. In December 2012, the water level on Lake Michigan was the lowest ever recorded for that month. The following January 2013, a new all-time recorded low level was achieved, eclipsing the previous record low established in March 1964.

**Frequency of Occurrence:** Thanks to its inland location, Lake County is not subjected to shoreline hazards from any of the Great Lakes. Therefore, these are not considered significant hazards in Lake County.

**Climate Change Considerations:** According to the U.S. Environmental Protection Agency (EPA), Michigan's climate is changing. Most of the state has warmed two to three degrees Fahrenheit in the

last century. Heavy rainstorms are becoming more frequent, and ice cover on the Great Lakes is forming later or melting sooner. And although warmer temperatures are known to cause sea level to rise, the impact on water levels in the Great Lakes is not yet known.

Climate model predictions for specific weather outcomes vary greatly throughout the Great Lakes Basin and include both higher and lower water level scenarios. However, all models seem to forecast an increase in both the number and intensity of major storm events. This combination can result in unanticipated water level changes, larger waves, more dramatic seiches and greater storm surges than considered in original design parameters of Great Lakes infrastructure.

## 1.08 HAIL

*Lumps of ice that form in weather systems such as thunderstorms, and then fall to earth as solid precipitation.*

**Summary:** Hail is a hazard that often coincides with thunderstorms, and may occur simultaneously with other hazards such as lightning, severe winds, tornadoes, and heavy rains. Lake County typically experiences approximately 30 to 34 thunderstorms annually, all of which are potentially capable of producing hail. The National Centers for Environmental Information (NCEI) has documented numerous records of severe hail (1 inch or greater) in the county, as well as approximately \$200,000 in total damages to property and crops associated with hail events since the year 2000.

The impacts of hail in Lake County can vary greatly, depending on location. In general, widespread impacts of hail are somewhat mitigated by Lake County's low population density, scattered nature of development, and limited agriculture. Even so, it is incumbent upon public safety officials and county residents to monitor forecasts from the National Weather Service, and to heed severe thunderstorm watches and warnings to minimize the effects on people and property.

**Hazard Description:** Hail is a product of the strong thunderstorms that frequently move across the Midwest. As one of these thunderstorms passes over, hail usually falls near the center of the storm, along with the heaviest rain. Sometimes, strong winds occurring at high altitudes in the thunderstorm can blow the hailstones away from the storm center, causing an unexpected hazard at places that otherwise might not appear threatened. Downdrafts produced by thunderstorms may also accelerate the descent of hail, thereby increasing the potential for damages.

Most hailstones range in size from a pea ( $\frac{1}{4}$  inch) to a golf ball ( $1\frac{3}{4}$  inches), but hailstones larger than softballs have occurred with the most severe thunderstorms. Hail is formed when strong updrafts within the storm carry water droplets above the freezing level, where they remain suspended and continue to grow larger until their weight can no longer be supported by the winds. They finally fall to the ground with the potential to batter crops, dent autos, and injure wildlife and people. Large hail is a characteristic of severe thunderstorms, and it may precede the occurrence of a tornado.

The National Weather Service (NWS) forecasts of severe thunderstorms usually give sufficient warning time to allow residents to take appropriate action to reduce the effects of hail damage on vehicles and some property. However, it is harder to prevent damage to crops. The NWS issues a watch for an area when the meteorological conditions are conducive to the development of severe weather.

People in the watch area are instructed to stay tuned to National Oceanic and Atmospheric Administration (NOAA) weather radio and other media for weather updates, and to watch for

**Hail Size Chart**

Diameter	Description
$\frac{1}{4}$ "	Pea
$\frac{1}{2}$ "	Plain M&M
$\frac{3}{4}$ "	Penny
$\frac{7}{8}$ "	Nickel
1" (severe)	Quarter
$1\frac{1}{4}$ "	Half Dollar
$1\frac{1}{2}$ "	Ping Pong Ball
$1\frac{3}{4}$ "	Golf Ball
2"	Lime
$2\frac{1}{2}$ "	Tennis Ball
$2\frac{3}{4}$ "	Baseball
3"	Teacup
4"	Grapefruit
$4\frac{1}{2}$ "	Softball
$4\frac{3}{4}$ " – 5"	Compact Disk

*Source: National Weather Service*

developing storms. Once radar or a trained Skywarn spotter detects the existence of severe weather, the NWS will issue a specific warning, such as a “severe thunderstorm warning,” that identifies where the weather system was observed, the direction in which it is moving, and the time frame during which the storm is expected to affect an area. Persons in the warning area are instructed to seek shelter immediately, postpone outdoor events, or to take other actions.

The State and local government agencies are warned via the Law Enforcement Information Network (LEIN), NOAA weather radio, and the Emergency Managers Weather Information Network (EMWIN). Public warning is provided through the Emergency Alert System (EAS). The NWS offices in Michigan transmit information directly to radio and television stations, which in turn pass the warning on to the public. The NWS also provides detailed warning information online at [www.weather.gov](http://www.weather.gov), where interactive maps are available. State and local government agencies also receive weather warnings through a variety of modern technologies such as private weather mobile applications and internet services. These applications and services allow local and state governments to send notifications of NWS warnings to the public. There are multiple web and mobile applications available for individuals to sign up for, that will provide them with alerts when the NWS issues weather warnings.

**Historically Significant and Related Events:** Lake County is no stranger to hailstorms. The NCEI lists 18 hail events since 1961, 10 of which meet the current criteria for “severe” hail. All occurred in the months of March through September. Of these events, May was the most common month, followed by June and August. Between 1996 and April 2022, there were 16 documented events, 8 of which were severe. Damages from hail (both sub-severe and severe) have been recorded six times since 1996, totaling \$135,000 in reported property damages and \$65,000 in reported crop damages.

A notable severe hail event was observed in August 2000, when 1.75 inch hailstones caused \$50,000 in property damages and \$25,000 in crop damages in and around the Village of Luther. Another significant hail event took place in Pleasant Plains Township on June 8, 2003. While this event failed to reach “severe” criteria,  $\frac{3}{4}$  inch hailstones caused approximately \$20,000 in property damages and \$20,000 in crop damages. This instance shows that hail need not be severe to cause damage. Perhaps the most damaging hailstorm in Lake County history occurred on September 7, 2021 when tennis ball-sized hail (2.5 inches) impacted southern areas of the county. According to the NCEI record, the storm was attributed with causing \$25,000 in property damages, however this is a vast understatement of the actual damages incurred locally. The amount of damage to autos alone overwhelmed local auto body shops for months as residents struggled to have repairs completed. There was also widespread damage to house roofs and siding and trees were stripped of foliage in many areas.

**Frequency of Occurrence:** With an approximate 30 to 34 thunderstorm days per year, it is highly likely that Lake County will experience multiple sub-severe hail events annually. There are 10 records of severe hail (one inch or larger) documented by the NCEI in roughly 60 years since 1961. This data suggests that the county will experience a severe hail event once every five to six years. However, as population has increased and reporting techniques have improved, this estimate may understate the actual potential for impacts from hail. More recent records from the 27 years from 1996 through 2022 show 16 reported events, eight of which were severe. Therefore, based on recent trends, Lake County could reasonably expect to experience severe hail once every two years. Sub-severe hail will almost certainly occur more often, and in most cases will cause little or no damage.

**Severe Hail in Lake County  
1961 - 2022**

Date	Location	Size
08-15-78	Lake County	1.25 in.
05-18-96	Baldwin	1.75 in.
03-30-98	Baldwin	1.00 in.
03-30-98	Pleasant Plains Twp	1.75 in.
09-26-98	Wolf Lake	1.00 in.
10-13-99	Baldwin	1.75 in.
05-08-00	Baldwin	1.00 in.
08-09-00	Luther	1.75 in.
07-16-08	Baldwin	1.00 in.
04-10-11	Wolf Lake	1.00 in.
09-07-21	Baldwin	2.50 in.

*Source: National Climatic Data Center*

## 1.09 INVASIVE SPECIES

*A species that has been introduced by human action to a location where it did not previously occur naturally, becomes capable of establishing a breeding population in the new location without further intervention by humans, and becomes a pest by threatening the local biodiversity and causing human health impacts, significant economic costs, and/or ecological effects.*

**Summary:** “Invasive species” are certainly noticed in Lake County; however this is not considered as a significant hazard in Lake County. The following hazard description relays only a portion of the information contained within the state plan, which can be referenced for additional information.

Because a vast majority of Lake County is covered by forests and natural vegetation, it is susceptible to a wide range of exotic species that may threaten the natural environment upon which much of the county’s economy depends. In addition, Lake County welcomes a significant number of visitors each year to recreate in the wilderness, thereby increasing the opportunities for accidental importation of non-native species. The most likely effects of invasive species in Lake County appear to be from forest pests and aquatic invaders that threaten to disrupt local ecosystems. These threats carry the potential to affect natural resources, degrading the quality of outdoor recreation and weakening natural ecosystems which may make them more susceptible to damage from other hazards such as wind and wildfire.

**Hazard Description:** An invasive species is defined as a species that is (1) non-native (alien) to the ecosystem under consideration and (2) whose introduction causes or is likely to cause economic or environmental harm, or harm to human health. Invasive species can be plants, animals, and other organisms (e.g., microbes). Invasive species typically fall into two broad categories—terrestrial (able to live on land) and aquatic (able to live within water bodies). Human actions have been an important consideration as a means of invasive species’ sudden introduction (thus distinguishing the situation from natural shifts in the distribution of species), but a human-related cause may not be relevant to the extent of impact that results. Nationally, the current environmental, economic, and health costs of invasive species have been estimated as exceeding the costs of all other natural disasters combined, and Michigan’s own potential costs have been estimated as extremely serious.

Invasive species can be transported in many ways, such as on animals, vehicles, ships, commercial goods, produce, and clothing. Although non-native (exotic) species are the foundation of U.S. agriculture, and also are used to prevent erosion, to provide fishing and hunting opportunities, and as ornamental plants and pets, occasionally a non-native organism flourishes too well and causes unwanted economic, ecological, or human health impacts. The terms “invasive” or “nuisance” are used to describe such species. New environments may affect rates of reproduction, susceptibility to disease, and other features that affect a species’ success. Consequently, a plant or animal that causes little damage to agriculture or natural ecosystems in one area may cause significant problems in another. Certain nonnative species are very successful in their new habitats because they out-compete native plants or animals and have no natural controls (predators, diseases, etc.) in the new area. At least 200 well-known, high-impact, non-native species presently occur in the United States. They range from the European gypsy moth and emerald ash borer to crabgrass, dandelions, and German cockroaches, annually costing well over a billion dollars to control. Some even pose human health risks. Others, like the zebra mussel, threaten widespread disruption of ecosystems and the displacement or loss of native plants and animals.

Hundreds of new species from other countries are introduced intentionally or accidentally into the United States each year. These invasive species may arrive in a variety of ways. Transportation efficiencies that make it possible to travel around the globe in hours rather than weeks enable organisms to survive transportation from one continent to another.

As more adaptable and generalized species are introduced to environments already impacted adversely by human activities, native species are often at a disadvantage to survive in what was previously a balanced ecosystem. There are many examples of decreased biodiversity in such areas. One of the primary threats to biodiversity is the spread of humanity into what were once isolated areas, with land clearing and habitation putting significant pressure on local species. Agriculture, livestock, and fishing can also introduce changes to local populations of indigenous species and may result in a previously innocuous native species becoming a pest, due to a reduction of natural predators. This threat intensifies the need for scientists, managers, and stakeholders to cooperate to build better systems to prevent invasion, improve early detection of invaders, track established invaders, and to coordinate containment, control, and effective habitat restoration.

Although invasive species, in most cases, primarily cause environmental damage and degradation, there are situations in which serious threats to public health, safety, and well-being can occur due to animal disease or plant and animal infestations. For example, certain diseases could wipe out large segments of an animal population, creating a potentially serious agricultural disaster and a potential public health emergency (often with a need to properly and rapidly dispose of many animal carcasses).

Similarly, a widespread insect infestation, such as that of the Emerald Ash Borer, can create serious public safety threats (especially in densely populated urban areas) due to dead and dying trees being fire prone (because of their dry, brittle nature) or to partial/total collapse due to high winds or ice/snow accumulation. The falling trees or limbs can also bring down power lines, cause damage to public and private structures, and cause injuries or even death.

County and local officials should cooperate closely with state agencies that actively monitor and manage invasive threats, such as the U.S. Forest Service, U.S. Fish and Wildlife Service, Michigan Department of Natural Resources, conservation districts, and the Michigan State Police, Emergency Management Division.

Much additional information can be found at <https://www.misin.msu.edu/> and <http://www.invasive.org/>. A Michigan watch list has been established, and can be found online at [https://www.michigan.gov/invasives/0,5664,7-324-68002\\_74188---,00.html](https://www.michigan.gov/invasives/0,5664,7-324-68002_74188---,00.html). Species on the watch list have been identified as posing an immediate and significant threat to Michigan's natural resources. The species have either not been confirmed in the wild in Michigan or have just a limited known distribution. Any occurrence of these species should be reported.

**Historically Significant and Related Events:** There are hundreds of known invasive species in Michigan and the Great Lakes. There are hundreds of potential threats as well. The effects of these invaders are often a mere nuisance; however, cases exist where effects are costly and damaging. The discussion below provides a small sample of the overall invasive species threat.

Though not a significant issue in Lake County, the Emerald Ash Borer has caused extensive damage to trees in Michigan, and those weakened trees have often (1) collapsed and caused property damage, or (2) required removal, at considerable expense. A disaster declaration request was sent to FEMA, but the request was not accepted by that agency, leaving state and local budgets, residents, and insurance companies to try to cover the considerable expenses and efforts involved in dealing with the problem.

Oak wilt is endemic to Lake County and a current concern for forest health and increased wildfire hazard. Additional information regarding oak wilt is available at: <https://www.michigan.gov/invasives/id-report/disease/oak-wilt>



Sea lampreys are an aquatic invader that is a constant threat to the rivers and streams in Michigan, including Lake County. According to the Great Lakes Science Center (GLSC), “the sea lamprey is one of the few aquatic invasive species that is being successfully controlled.” Numerous techniques have been attempted in the past, including screen weirs, electric screens, and chemicals. Beginning in 1989, an electric weir was employed on the Pere Marquette River by the U.S. Fish and Wildlife Service and the Michigan Department of Natural Resources. It was located near Custer Road in Mason County, about ten miles west of Lake County. By 2010 however, the electric weir was deemed cost-ineffective and subsequently retired. A more effective method, a lampricide known as TFM, is now used in its place to control the sea lamprey population and protect the valued cold water fishery. TFM treatments cost \$500,000 every three to four years.

Numerous online resources provide more information about plants, such as the NRCS database at <https://plants.usda.gov/home>. Please refer to the information in the MDNR publication “Meeting the Challenge of Invasive Plants: A Framework for Action.”

**Frequency of Occurrence:** The effects of invasive species are inherently unpredictable. Insufficient data exists regarding significant impacts incurred as a result of invasive species. However, it should be recognized that invasive species present a constant and evolving threat to Lake County, especially those that occur in forest and aquatic habitats.

**Climate Change Considerations:** Different patterns of wildlife have already been a concern as a result of the lengthening average growing season in Michigan. Species that had previously been found only in warmer areas to the south have started to appear in Michigan. Although the definition of invasive species specifically refers to human species introduction, to distinguish these patterns from naturally occurring ones, species transported by human action can be more likely to survive (and thus to become invasive) as climatic changes occur.

The following example of how climate change can impact the spread of autumn olive, an invasive species found in Michigan, comes from the Nature Conservancy website, [www.nature.org](http://www.nature.org):

*As the climate warms, resilient invasive species like autumn olive can gain even more of a foothold over native plants. This plant takes advantage of changing seasons, leafing out early before native plants and keeping its foliage deep into the fall. By getting a head start, autumn olive can easily shade out other species. Autumn olive can also use fire to its advantage. In both woodland and grassland areas, autumn olive can gain a foothold by sprouting faster than native plants after natural and human-managed fires. As climate change dries out more regions and enhances the risk of fire, hardy invasive plants like autumn olive could benefit.*

## 1.10 LIGHTNING

*Discharge of electricity from within a thunderstorm.*

**Summary:** Lightning is a hazard produced by thunderstorms and may occur simultaneously with other hazards such as hail, severe winds, tornadoes, heavy rains, and even snow. Lake County experiences between 30 and 34 thunderstorms annually, all of which produce lightning.

It is virtually impossible to provide complete protection to individuals and structures from lightning, therefore this hazard will continue to be a risk to Lake County residents. However, lightning deaths, injuries, and property damage can be reduced through a combination of public education, human vigilance, technology, proper building safety provisions, and simple common sense. It is incumbent upon public safety officials and county residents to monitor forecasts from the National Weather Service, and to heed severe thunderstorm watches and warnings to minimize the effects on the

population.

**Hazard Description:** Lightning is a random and unpredictable product of a thunderstorm's tremendous energy which produces an intense electrical field like a giant battery, with the positive charge concentrated at one end and the opposite charge concentrated at the other. Lightning strikes when a thunderstorm's electrical potential (the difference between its positive and negative charges) becomes great enough to overcome the resistance of the surrounding air. Bridging that difference, lightning can jump from cloud to cloud, cloud to ground, ground to cloud, or even from the cloud to the air surrounding the thunderstorm. Lightning strikes can generate current levels of 30,000 to 40,000 amperes, with air temperatures often superheated to higher than 50,000 degrees Fahrenheit (hotter than the surface of the sun) and speeds approaching one-third the speed of light.

Globally, about 2,000 thunderstorms occur at any given time, producing approximately 100 lightning strikes to earth each second. In the United States, approximately 100,000 thunderstorms occur each year, and every one of those storms generates lightning. It is not uncommon for a single thunderstorm to produce hundreds or even thousands of lightning strikes. However, to most of the general public, lightning is perceived as a minor hazard. That perception lingers even though lightning damages many structures and kills and injures more people in the United States per year, on average, than tornadoes or hurricanes. Many lightning deaths and injuries could be avoided if people would have more respect for the threat lightning presents to their safety.

Lightning deaths are usually caused by the electrical force shocking the heart into cardiac arrest or throwing the heartbeat out of its usual rhythm. Lightning can also cut off breathing by paralyzing the chest muscles or damaging the respiratory center in the brain stem. It takes only about one-hundredth of an ampere of electric current to stop the human heartbeat or send it into ventricular fibrillation. Lightning can also cause severe skin burns that can lead to death if complications from infection set in.

As an indicator of the circumstances involving lightning fatalities, injuries and damage in the U. S., consider the following statistics compiled by the National Oceanic and Atmospheric Administration (NOAA) and the National Lightning Safety Institute (NLSI) for the period of 1959-1994:

Location of Lightning Strikes

- 40% at unspecified locations
- 27% in open fields and recreation areas (not including golf courses)
- 14% to someone under a tree (not including golf courses)
- 8% water-related (boating, fishing, swimming, etc.)
- 5% golf-related (on golf course or under tree on golf course)
- 3% related to heavy equipment and machinery
- 2.4% telephone-related
- 0.7% radio, transmitter and antenna-related

Gender of Victims

- 84% male; 16% female

Most Likely Time Period of Reported Strikes

- 2:00 PM – 6:00 PM

Months of Most Strikes

- July (30%); August (22%); June (21%)

Number of Victims

- One victim (91%); two or more victims (9%)

The NLSI has estimated that 85% of lightning victims are children and young men (ages 10-35) engaged in recreation or work-related activities. Approximately 20% of lightning strike victims die, and 70% of survivors suffer serious long-term after-effects such as memory and attention deficits, sleep disturbance, fatigue, dizziness, and numbness.



In terms of property losses from lightning, statistics vary widely according to source. The Insurance Information Institute (a national clearinghouse of insurance industry information) estimates that lightning damage amounts to nearly 5% of all paid insurance claims, with residential claims alone exceeding \$1 billion. Information from insurance companies shows one homeowner's damage claim for every 57 lightning strikes. The NLSI has estimated that lightning causes more than 26,000 fires annually, with damage to property exceeding \$5-6 billion. Electric utility companies across the country estimate as much as \$1 billion per year in damaged equipment and lost revenue from lightning. The Federal Aviation Administration (FAA) reports approximately \$2 billion per year in airline industry operating costs and passenger delays from lightning. Because lightning-related damage information is compiled by so many different sources, using widely varying collection methods and criteria, it is difficult to determine a collective damage figure for the U.S. from lightning. However, annual lightning-related property damages are conservatively estimated at several billion dollars per year, and those losses are expected to continue to grow as the prevalent use of computers and other lightning-sensitive electronic components continues.

Because it is virtually impossible to provide complete protection to individuals and structures from lightning, it will continue to be a problem for Michigan's residents. However, lightning deaths, injuries, and property damage can be reduced through a combination of public education, human vigilance, technology, proper building safety provisions, and simple common sense.

The National Weather Service (NWS) issues severe thunderstorm watches for areas when the meteorological conditions are conducive to the development of severe thunderstorms. People in the watch area are instructed to stay tuned to National Oceanic and Atmospheric Administration (NOAA) weather radio and local radio or television stations for weather updates and watch for developing storms. Once radar or a trained Skywarn spotter detects the existence of a severe thunderstorm, the NWS will issue a severe thunderstorm warning. The warning will identify where the storm is located, the direction in which it is moving, and the time frame during which the storm is expected to be in the area. Persons in the warning area are instructed to seek shelter immediately.

The State and local government agencies are warned via the Law Enforcement Information Network (LEIN), NOAA weather radio, and the Emergency Managers Weather Information Network (EMWIN). Public warning is provided through the Emergency Alert System (EAS). The NWS stations in Michigan transmit information directly to radio and television stations, which in turn pass the warning on to the public. The NWS also provides detailed warning information online at [www.weather.gov](http://www.weather.gov), where an interactive map can be used.

Severe thunderstorm forecasts by the NWS usually give sufficient warning time to allow residents to take appropriate action to reduce the risks of lightning. Large outdoor gatherings (e.g., sporting events, concerts, campgrounds, fairs, festivals, etc.) are particularly vulnerable to lightning strikes that could result in many deaths and injuries. This vulnerability underscores the importance of developing site-specific emergency procedures for these types of events, with particular emphasis on adequate early detection, monitoring, and warning of approaching thunderstorms. Early detection, monitoring, and warning of lightning hazards, combined with prudent protective actions, can greatly reduce the likelihood of lightning injuries and deaths. In addition, close coordination between event organizers, local emergency management officials, and response agencies (i.e., police, fire, emergency medical care) can help prevent unnecessary (and often tragic) delays and mistakes in rendering care should a lightning incident occur.

In addition to the significant risks to individuals, lightning may also damage buildings, electrical and communications infrastructure, and trees, as well as spark wildfires. Statewide statistics derived from NCDC data lend additional historical credence to the lightning risk in Lake County. The tables below detail lightning-related injuries and deaths in Michigan from 1959 to 2005.

**Lightning-Related Deaths in Michigan  
- 1959-July 2005 -**

Lightning Deaths: 101		
Number of Deaths	Location	Percent of Total
29	Open fields, ball fields	29%
26	Under trees, not golf	26%
11	Boats / water-related	11%
10	Golf course	10%
4	Near tractors / heavy equipment	4%
2	At telephone	2%
19	Other location / unknown	19%

Source: Storm Data, National Climatic Data Center

**Lightning-Related Injuries in Michigan  
- 1959-July 2005 -**

Lightning Injuries: 711		
Number of Injuries	Location	Percent of Total
243	Open fields, ball fields	34%
104	Under trees, not golf	15%
35	Golf course	5%
26	Boats / water-related	4%
19	At telephone	3%
20	Near tractors / heavy equipment	3%
264	Other location / unknown	37%

Source: Storm Data, National Climatic Data Center

**Historically Significant and Related Events:** There are no lightning events listed by the NCDC for Lake County. There are, however, statewide statistics derived from NCDC data that lend historical credence to the risk of lightning in Lake County. The tables above detail lightning-related injuries and deaths in Michigan from 1959 to 2005.

**Frequency of Occurrence:** Because lightning is inherently unpredictable, it is impossible to estimate the frequency of lightning-related damage, fatalities, and injuries. Lightning is possible in any month; however, it is most likely to occur in the spring, summer, and early fall months. Identified lightning-sparked fires appear to be common in late spring and early summer. Unfortunately, this time is entering peak seasons for many popular outdoor activities in Lake County. Statistics show that individuals engaged in outdoor activities are generally at a higher risk from lightning during a thunderstorm. Lake County typically experiences between 30 and 34 thunderstorm days per year according to the Michigan State Police (see Thunderstorm Hazards map in Appendix C), all of which produce lightning.

## 1.11 SEVERE WINDS

*Non-tornadic winds of 58 miles per hour or greater.*

**Summary:** Severe winds are a common occurrence in Lake County. Although possible any time throughout the year, severe winds are most likely to occur in association with severe thunderstorms during the summer. Strong weather systems, generally in the fall, can also produce damaging winds. Though these high wind events may not reach a magnitude of 58 mph (severe wind criteria), they are often characterized by sustained strong winds, with occasionally severe gusts, affecting large areas for hours or even days.

Severe winds are the most common thunderstorm hazard to cause damage in Lake County and may occur simultaneously with other hazards such as lightning, hail, tornadoes, and heavy rains. Lake County annually experiences approximately 30 to 34 thunderstorms which produce some combination of these hazards.

Advanced warning and weather monitoring are effective ways to mitigate the effects of severe winds. Therefore, it is incumbent upon public safety officials and county residents to monitor forecasts from the National Weather Service, and to heed severe thunderstorm and high wind watches and warnings to minimize the effects on people and property.

**Hazard Description:** The 2019 Michigan Hazard Analysis states, “severe winds spawned by thunderstorms or other storm events have had devastating effects on Michigan, resulting in 36 deaths, about 270 injuries, and nearly \$1.5 billion in damage to public and private property and agricultural crops since 1996.” Severe wind events are characterized by wind velocities of 58 miles per hour or greater, with gusts sometimes exceeding 74 miles per hour (hurricane velocity), but do not include tornadoes.

Severe winds, including those produced by thunderstorms and high wind events produced by strong weather systems, can be very damaging to communities. Severe winds have the potential to cause loss of life from property damage and flying debris, but do not produce as many deaths as tornadoes. However, the property damage from severe wind events can be just as extreme as that of a tornado, since the damage can be widespread rather than isolated.

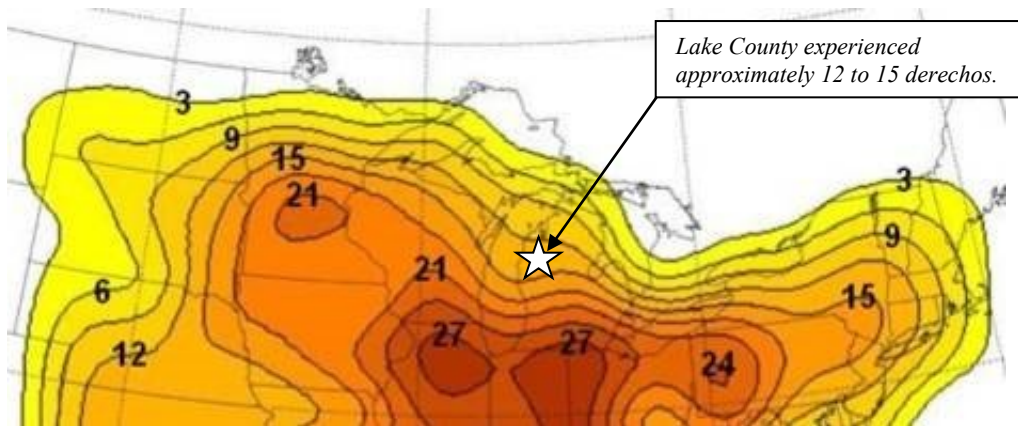
According to NOAA’s National Severe Storms Laboratory, damage from severe thunderstorm winds account for half of all severe weather reports in the lower 48 states and is more common than damage from tornadoes. Wind speeds can reach up to 100 miles per hour and can produce a damage path extending for hundreds of miles. These winds are often called "straight-line" winds to differentiate the damage they cause from tornado damage. The following narrative describes several different processes that can produce strong thunderstorm winds.

#### **Types of damaging winds**

- ***Straight-line winds*** – a term used to define any thunderstorm wind that is not associated with rotation and is used mainly to differentiate from tornadic winds.
- ***Downdrafts*** – A small-scale column of air that rapidly sinks toward the ground. A downburst is a result of a strong downdraft.
- ***Downbursts*** – A strong downdraft with horizontal dimensions larger than 4 km (2.5 mi) resulting in an outward burst or damaging winds on or near the ground. (Imagine the way water comes out of a faucet and hits the bottom of the sink.) Downburst winds may begin as a microburst and spread out over a wider area, sometimes producing damage similar to a strong tornado. Although usually associated with thunderstorms, downbursts can occur with showers too weak to produce thunder.
- ***Microbursts*** – A small, concentrated downburst that produces an outward burst of damaging winds at the surface. Microbursts are generally small (less than 4km across) and short-lived, lasting only 5-10 minutes, with maximum wind speeds up to 168 mph. There are two kinds of microbursts: wet and dry. A wet microburst is accompanied by heavy precipitation at the surface. Dry microbursts, common in places like the high plains and the intermountain west, occur with little or no precipitation reaching the ground.
- ***Gust front*** – A gust front is the leading edge of rain-cooled air that clashes with warmer thunderstorm inflow. Gust fronts are characterized by a wind shift, temperature drop, and gusty winds out ahead of a thunderstorm. Sometimes the winds push up air above them, forming a shelf cloud or detached roll cloud.
- ***Bow Echo*** – A radar echo which is linear but bent outward in a bow shape. Damaging straight-line winds often occur near the "crest" or center of a bow echo. Bow echoes can be over 300km in length, last for several hours, and produce extensive swaths of wind damage at the ground.
- ***Derecho*** – A derecho is a widespread thunderstorm wind event caused when new thunderstorms form along the leading edge of an outflow boundary (a surface boundary formed by the horizontal spreading of thunderstorm-cooled air). The thunderstorms feed on this boundary and continue to reproduce themselves. Derechos typically occur in the summer months when complexes of thunderstorms form over the plains and northern plains states. Usually, these thunderstorms produce heavy rain and severe wind reports as they rumble across several states during the night.

The word "derecho" is of Spanish origin and means "straight ahead." They are particularly dangerous because the damaging winds can last a long time and can cover such a large area. For more information on derechos, go to <http://www.spc.noaa.gov/misc/AbtDerechos/derechofacts>.

### **"Moderate and High Intensity" Derechos** Approximate Number - 1980 through 2001



Source: NOAA webpage- <http://www.spc.noaa.gov/misc/AbtDerechos/climatologypage.htm>

The National Weather Service (NWS) issues severe thunderstorm watches for areas when the meteorological conditions are conducive to the development of severe thunderstorms. People in the watch area are instructed to stay tuned to National Oceanic and Atmospheric Administration (NOAA) weather radio and local radio or television stations for weather updates and watch for developing storms. Once radar or a trained Skywarn spotter detects the existence of a severe thunderstorm, the NWS will issue a severe thunderstorm warning. The warning will identify where the storm is located, the direction in which it is moving, and the time frame during which the storm is expected to be in the area. Persons in the warning area are instructed to seek shelter immediately.

The State and local government agencies are warned via the Law Enforcement Information Network (LEIN), NOAA weather radio, and the Emergency Managers Weather Information Network (EMWIN). Public warning is provided through the Emergency Alert System (EAS). The NWS stations in Michigan transmit information directly to radio and television stations, which in turn pass the warning on to the public. The NWS also provides detailed warning information online at [www.weather.gov](http://www.weather.gov), where an interactive map can be used.

Severe thunderstorm and high wind forecasts by the NWS usually give sufficient warning time to allow residents to take appropriate action to reduce the effects of wind damage on people and some property. A particular concern with severe winds is the prevalence of buildings without basements, which may be overturned or damaged by strong winds. Such buildings include mobile and manufactured homes, seasonal homes, workplaces, remote hunting lodges, campgrounds, etc. According to the 2021 American Community Survey 5-year Estimates, mobile homes alone make up about 28% of Lake's housing. This type of housing may either be concentrated in mobile home parks (such as at Wolf Lake in Peacock Township) or scattered (generally in rural areas). According to FEMA's Building Performance Assistance Team, newer manufactured housing anchored to permanent foundations performs better than older manufactured housing in windstorms. Such mitigation measures must be taken well prior to issuance of a severe thunderstorm watch or warning. See adjacent table mobile home statistics in Lake County.

In addition to property damage to buildings (especially unsecured and less sturdy structures such as storage sheds, outbuildings, etc.), there is a risk for infrastructure damage from downed power lines due to falling limbs and trees. Downed power lines also carry the risk of electrocution to people and animals. Large-scale power failures, with hundreds of thousands of customers affected, are common during straight-line wind events.

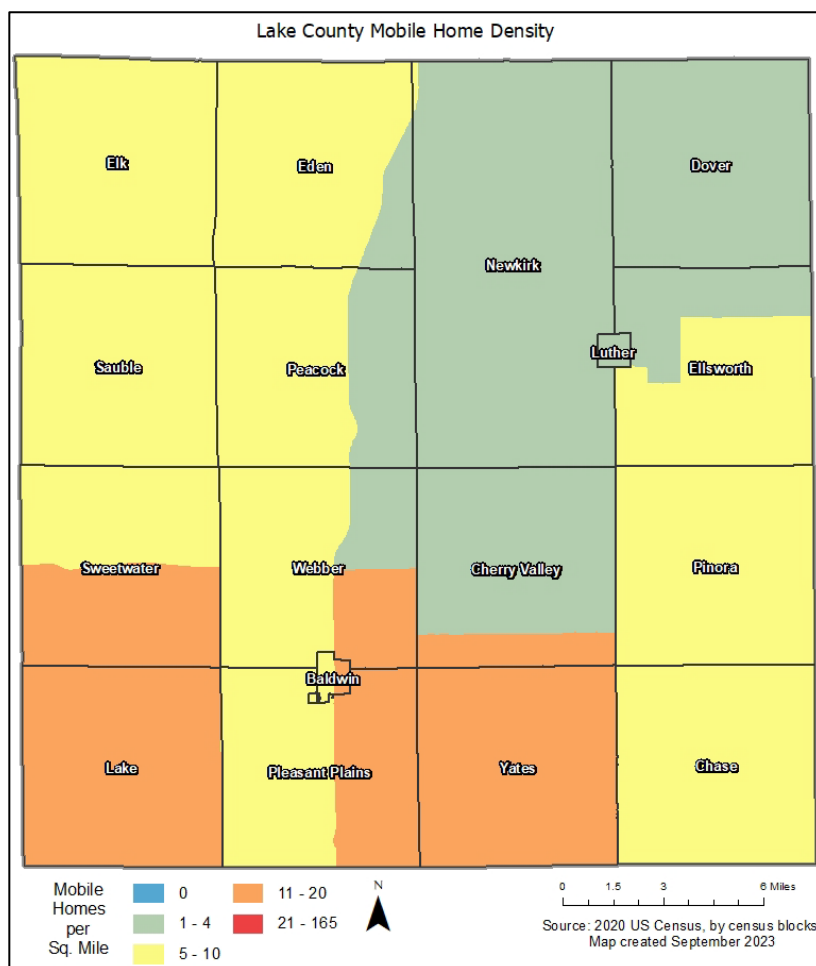
The Federal Emergency Management Agency (FEMA) has produced a wind zone classification map for the United States that divides the country into four wind zones and identifies areas that are susceptible to hurricanes and special wind regions (see map in Appendix C). The zones range from I – IV, with the highest potential winds in Zone IV. According to the map, Lake

## Mobile Homes in Lake County

Community	# Mobile Homes	% of Homes in Municipality
Lake County *	3,811	28.1%
Baldwin Village	4	0.8%
Luther Village	23	11.7%
Chase Township	174	34.1%
Cherry Valley Township	221	42.7%
Dover Township	84	26.6%
Eden Township	317	46.4%
Elk Township	275	18.7%
Ellsworth Township	202	36.6%
Lake Township	524	24.5%
Newkirk Township	211	27.2%
Peacock Township	274	27.0%
Pinora Township	164	35.9%
Pleasant Plains Township	288	18.8%
Sauble Township	160	24.8%
Sweetwater Township	144	39.1%
Webber Township	415	29.8%
Yates Township	358	30.4%

\* total of townships only; village totals already included within township totals

Source: 2021 American Community Survey 5-year Estimates



County is located within zone III; meaning winds can reach speeds of up to 200 mph.

In terms of response to a severe wind event, the primary challenges facing Michigan communities are to provide for the mass care and sheltering of residents left without heat or electricity, and to mobilize sufficient resources to clear and dispose of downed tree limbs and other debris from roadways. In addition, downed power lines present a public safety threat that requires close coordination of response efforts between local agencies and utility companies. Thunderstorms and severe winds can affect every Michigan community. Therefore, every community should adequately plan and prepare for this type of emergency. That planning and preparedness effort should include the identification of necessary resources such as cots, blankets, food supplies, generators, and debris removal equipment and services. In addition, each community should develop debris management procedures (to include the identification of multiple debris storage, processing and disposal sites) so that the stream of tree and construction debris can be handled in the most expedient, efficient, and environmentally safe manner possible.

To mitigate the effects of severe winds, communities can: 1) institute a comprehensive urban forestry program, 2) properly brace and strengthen vulnerable public facilities, 3) ensure compliance with manufactured home anchoring regulations, 4) coordinate with utility companies on local restoration priorities and procedures, 5) improve local warning systems, and 6) encourage the use of structural bracing or, where appropriate, amend local codes to require its use in residential and commercial structures.

**Historically Significant and Related Events:** Severe winds are a fairly common occurrence in Lake County; and although severe winds are possible any time throughout the year, they most commonly have occurred in association with severe thunderstorms during the spring, summer and fall. The NCDC has documented wind events on 49 days in Lake County since 1976, 40 of which were attributed to thunderstorms. Almost half of all recorded wind events occurred in June and July combined. In the 30-year period from 1994 through 2023, non-thunderstorm wind events affected Lake County on nine days, while thunderstorm wind events were observed on 34 days. Reported property damages from severe thunderstorm winds during that period totaled \$1.963 million; \$1.11 million of which came from the storm described in the following event narrative.

The most damaging severe wind event in recent history occurred on May 31, 1998, in association with a thunderstorm-spawned derecho event. According to the MSP-EMHSD Damage and Injury Assessment Report, Lake County sustained \$89,176 in public damage costs, and the Lake County Star newspaper reported \$514,850 in private property and \$502,500 in clean-up costs. Fortunately, there were no reported injuries in Lake County. Across Michigan however, the derecho killed four people, injured 146 people, and caused an estimated \$166 million worth of damages. Consumers Energy (the largest utility company in western and central Lower Michigan) reported the event was the most destructive weather event in the company's history.

A pair of other notable severe thunderstorm wind events each caused \$100,000 worth of property damage. One struck Pleasant Plains and Yates townships on August 30, 2001, and the other afflicted damage countywide on August 7, 2013. For lists of other recent damaging severe thunderstorm documented by the NCDC, see the "Hazard Identification Profile" tables in Appendix B and "National Climatic Data Center: Storm Events" tables in Appendix C.

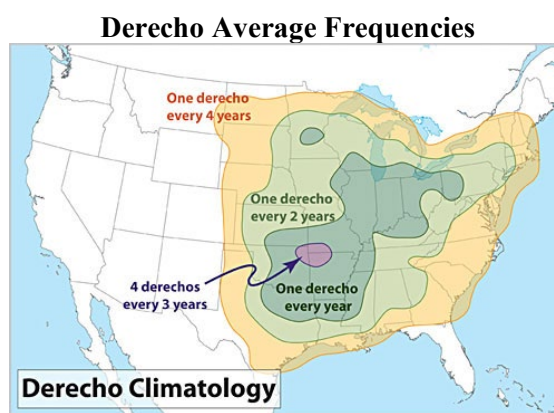
Lake County has also experienced numerous severe wind events associated with strong weather systems. These damaging events are often characterized by constant strong winds, with occasionally severe gusts, affecting large areas for hours or even days. Nine "high wind" or "strong wind" events listed by the NCDC have involved Lake County between 1993 and April 2023. One of these events affected Lake County on October 30, 2004, when widespread high winds swept across Lower Michigan. Wind gusts between 58 and 60 miles per hour caused approximately \$1.15 million in

property damages in southwest Michigan, and cut off power to approximately 100,000 people statewide. Another, more recent event was observed on March 8, 2017. Widespread non thunderstorm wind gusts of 60 to 70 mph caused hundreds of thousands of people to lose power. At one point slightly over one million people were without power in Michigan. The winds caused numerous trees and tree limbs to fall and downed thousands of power lines. The winds also caused damage to many homes and numerous homes incurred significant roof damage. Two people were killed in central lower Michigan in Clare County near the Osceola County line when a large tree fell on their vehicle while they were driving. Peak wind gusts in Lake County up to 60 mph resulted in numerous downed trees, limbs and power lines, widespread power outages and \$5 million in property damages.

**Frequency of Occurrence:** Lake County typically experiences between 30 and 34 thunderstorms per year. Since most thunderstorms produce some wind as a result of outflow generated by the thunderstorm downdraft, anyone living in Lake County is at risk of experiencing this phenomenon.

National Centers for Environmental Information (NCEI) storm data includes 51 wind events in Lake County including “thunderstorm wind,” “high wind,” and “strong wind” from 1955 to 2023. This suggests Lake County has averaged about one to two severe wind events every year. However, thanks to improved storm documentation, records dating to the early 1990’s suggest that Lake County will experience wind events more frequently. Records from 1994 through 2023 yield 44 events. At that rate, severe wind events have been observed about one to two times per year within Lake County. In addition, according to the NOAA Storm Prediction Center’s webpage titled “About Derechos,” Lake County is situated in a zone that typically experiences one derecho every two years.

**Climate Change Considerations:** The following climate change discussion is relayed from a National Oceanic and Atmospheric Administration website about derechos in particular:



<https://www.spc.noaa.gov/misc/AbtDerechos/derechofacts.htm#climatechange>.

A warmer planet at first glance would appear to be more conducive to the development of the intense thunderstorms that comprise derecho-producing convective systems. But thunderstorm updrafts require the presence of strong *vertical* temperature gradients; any warming that occurs at the surface likely also would occur aloft. Thus, the net change in instability --- that is, the net change in the potential for strong updraft development --- likely would be minimal. In addition, although a warmer environment implies greater atmospheric moisture content and conditional instability (instability related to the release of latent heat during condensation; this is the type of instability that fuels a hurricane), all other factors being equal, the increased moisture also would yield more widespread low-level clouds. Such cloudiness would negatively impact storm initiation and derecho development.

There is nothing to suggest that a warmer world necessarily would favor stronger derechos. This is not only because vertical temperature differences likely would remain unchanged but also because derecho development requires the favorable coexistence of many interacting environmental factors over various scales of time and space. In particular, the small-scale processes involved in the initiation of individual storms --- and their growth and organization into long-lived mesoscale convective systems --- are incompletely understood. For this reason these processes are only crudely represented in both short-range (day-to-day forecast) and long-range (climate) numerical models. For example,



increased moisture theoretically would be available for cloud and storm development in a warmer world. Increased cloud water content, in turn, generally enhances downdraft strength (through "water loading"). But it does not necessarily follow that storms with water-enhanced downdrafts would be more favorable building-blocks of derechos; if the downdrafts are too strong or ill-timed, their presence could short-circuit derecho development.

What can be said with greater certainty about derechos and climate change is that the corridors of maximum derecho frequency likely would shift poleward with time. This is because the bands of fast upper-level winds that arise from the equator-to-pole temperature gradient --- the *jet stream* --- would contract poleward in a warmer world. Because derechos tend to form on the equatorward side of jet streams, especially those that mark the northern fringes of warm high-pressure ("fair weather") systems, the areas most favored for derecho development also would shift poleward. It is unclear, however, how jet stream changes might impact derechos from a wind shear perspective. While derechos are not as sensitive to wind shear (changes in wind speed and/or direction with height) as are, for example, tornadoes, some degree of vertical shear is necessary for long-lived derechos. Because the most favorable wind shear environments are tied to the location of the jet stream, it seems reasonable to conclude that, overall, potential changes in shear would not appreciably impact derecho incidence or severity.

#### 1.12 SUBSIDENCE

*The lowering or collapse of the land surface caused by natural or human-induced activities that erode or remove sub-surface support.*

**Summary:** Subsidence is not considered a significant threat in Lake County. Potential subsidence risks in the area include the presence of solution mining and brine wells near the county's northwest corner; underground natural gas storage fields and the Michigan coal basin along the county's eastern border; and risks associated with groundwater withdrawal. Because residents and visitors to the county depend on groundwater as the primary potable water source, excessive groundwater withdrawal might be considered a subsidence threat to Lake County. Broken water and sewer pipes or the improper discharge of rainwater are other possible causes of water-related subsidence.

**Hazard Description:** Natural subsidence occurs when the ground collapses into underground cavities produced by the dissolution of limestone or other soluble materials by groundwater. Human-induced subsidence is caused principally by groundwater withdrawal, drainage of organic soils, and underground mining. In the United States, these activities have caused nearly 17,000 square miles of surface subsidence, with groundwater withdrawal (10,000 square miles of subsidence) being the primary culprit. In addition, approximately 18% of the United States' land surface is underlain by cavernous limestone, gypsum, salt, or marble, making the surface of these areas susceptible to collapse into sinkholes. Generally, subsidence poses a greater risk to property than to life. Nationally, the average annual damage from all types of subsidence is conservatively estimated to be at least \$125 million. The National Research Council estimates of annual damage from various types of subsidence are outlined in the accompanying table.

**Land Subsidence: Estimated Annual National Damage**

Type of Subsidence	Annual Damage (\$)
Drainage of organic soils	40,000,000
Underground fluid withdrawal	35,000,000
Underground mining	30,000,000
Natural compaction	10,000,000
Sinkholes	10,000,000
Hydrocompaction (collapsible soils)	N/A
<b>TOTAL:</b>	<b>\$125,000,000</b>

*Source: National Research Council, Multi-Hazard Identification and Risk Assessment, FEMA*



In Michigan, the primary cause of subsidence is underground mining. Although mine subsidence is not as significant a hazard in Michigan as in other parts of the country, many areas in Michigan are potentially vulnerable to mine subsidence hazards. Mine subsidence is a geologic hazard that occurs when the ground surface collapses into underground mined areas. It can strike with little or no warning and can result in very costly damage to buildings and disruption of underground utilities. In extreme cases, mine subsidence can literally swallow whole buildings or sections of ground into sinkholes, endangering anyone that may be present at that site. Mine subsidence may take years to manifest. Examples of collapses occurring 100 years after mines were abandoned have been documented in several areas of the country. Records of abandoned mines are often sketchy and sometimes non-existent. Therefore, it is often difficult to determine exactly where the mines were located. Many areas of Michigan may have developed over abandoned mines and may not even be aware of it. Oftentimes, the one way a community or home/business owner becomes aware of a potential hazard is when subsidence actually occurs and damage or destruction results.

Compaction of soil in some aquifer systems can accompany excessive groundwater pumping and cause subsidence. Excessive pumping of such aquifer systems has resulted in permanent subsidence and related ground failures. In some systems, when large amounts of water are pumped, the subsoil compacts, thus reducing in size and number the open pore spaces in the soil that previously held water. This can result in a permanent reduction in the total storage capacity of the aquifer system. More than 80% of the identified subsidence in the United States is a consequence of human impact on subsurface water. Three distinct processes account for most of the water-related subsidence: compaction of aquifer systems, drainage and subsequent oxidation of organic soils, and dissolution and collapse of susceptible rocks.

- *Mining Groundwater* - Groundwater in the pore spaces of an aquifer supports some of the weight of the overlying materials. When groundwater is depressurized or even removed from aquifers, where the materials are very compressible and pore pressures can be high, compaction may occur. This subsidence may be partially recoverable if pressures rebound, but much of it is not. Thus, the aquifer is permanently reduced in capacity, and the surface of the ground may also subside.
- *Drainage of Organic Soils* - Land subsidence may occur when soils rich in organic carbon are drained for agriculture or other purposes. The most important cause of this subsidence is microbial decomposition, which, under drained conditions, readily converts organic carbon to carbon-dioxide gas and water. Compaction, desiccation, erosion by wind and water, and prescribed or accidental burning can also be significant factors.
- *Collapsing Cavities* - This type of subsidence is commonly triggered by ground-water-level declines caused by pumping and by enhanced percolation of groundwater. Collapse features tend to be associated with specific rock types, such as evaporites (salt, gypsum, and anhydrite) and carbonates (limestone and dolomite). These rocks are susceptible to dissolution in water and the formation of cavities. Salt and gypsum are much more soluble than limestone, the rock type most often associated with catastrophic sinkhole formation. Evaporite rocks underlie about 35 to 40% of the United States, though in many areas they are buried at great depths. Collapse sinkholes may develop over a period of hours and cause extensive damage.

In the past there has been pressure for the Great Lakes states to export bulk quantities of water to various locations in the United States. If plans to withdraw large amounts of water from the Great Lakes ever took place, it may have a major effect on the level of the groundwater tables in Michigan, which may make subsidence a more common occurrence.

There is infrastructure in Lake County which handles water, wastewater, and stormwater. Failure of any of these has the potential to cause erosion-related subsidence hazards. Currently, broken water pipes and the improper discharge of rainwater are the most common causes of erosion-related

subsidence in Michigan. It primarily occurs when water from the leak washes out the fine particles beneath the foundation causing voids that result in collapse or subsidence.

**Historically Significant and Related Events:** Portions of Chase Township and Pinora Township on the eastern border of the county are located above the Reed City & Loreed underground natural gas storage field. Additionally, according to the MDEQ “Potential Subsidence Hazards” map (see Appendix C), the entire eastern side of the county is also located in the Michigan coal basin. However, there is no record of coal mining in Lake County and so the basin should not present a subsidence threat. There are no documented incidences of subsidence in Lake County, however potential risks, such as underground gas storage fields, the Michigan coal basin, solution mining, and groundwater withdrawal, are notable and justify a cursory analysis of subsidence as a hazard.

**Frequency of Occurrence:** Lack of documented subsidence events in Lake County prohibits the prediction of its frequency.

### 1.13 TORNADOES

*An intense rotating column of wind that extends from the base of a severe thunderstorm to the ground.*

**Summary:** Although just four tornadoes have been observed in Lake County between 1950 and April 2023, tornadoes occur in Michigan every year with grim regularity. The Federal Emergency Management Agency (FEMA) has produced a wind zone classification map for the United States that divides the country into four winds zones (see map in Appendix C). The zones range from I to IV, with IV having the highest potential winds. According to the map, Lake County is located within zone III; meaning winds can reach speeds of up to 200 miles per hour. Locally, wind speeds of this magnitude would likely be the result of a tornado.

Tornado damage can range from minor to devastating. Deaths and property loss are frequent by-products of these events. Improved public education in tornado safety, through community efforts and media coverage, has increased the public’s awareness of potential hazards from tornadoes and their response to those hazards. The average lead time for a tornado warning by the National Weather Service is 10 to 15 minutes. Local TV stations can also provide advanced warning with Doppler radar. Education and early awareness need to be continually improved to mitigate tornado hazards. Injuries can also occur during rescue and clean-up efforts after a tornado strikes.

**Hazard Description:** Tornadoes in Michigan are most frequent in the spring and early summer when warm, moist air from the Gulf of Mexico collides with cold air from the polar regions to generate severe thunderstorms. These thunderstorms often produce the violently rotating columns of wind known as funnel clouds. Winds that converge from different directions, heights, and speeds are the source of the spinning pattern that gets concentrated as distinct funnels of wind. Michigan lies at the northeastern edge of the nation's primary tornado belt, which extends from Texas and Oklahoma through Missouri, Illinois, Indiana, and Ohio. Most of a tornado's destructive force is exerted by the powerful winds that knock down walls and lift roofs from buildings in or near the storm's path. The violently rotating winds then carry debris aloft that can be blown through the air as dangerous missiles, which provides another mechanism by which tornadoes cause such severe destruction.

A tornado may have winds of over 200 miles per hour, and this is the source of their destructive power. Although a tornado may have an interior air pressure that is 10-20% below that of the surrounding atmosphere, the effect of this difference is insignificant compared with the force directly applied by the winds. The old belief that opening windows would equalize air pressure was a misguided and harmful one—closer analysis of filmed images and damage patterns has since revealed that it is the force of winds that lift eaves and break down walls and then causes some structures to

appear to implode or explode under a direct tornado strike. In fact, opening any windows may provide additional means by which tornado winds can cause stress on interior walls, and make a structure more vulnerable to collapse.

The typical length of a tornado path is approximately 16 miles but tracks much longer than that—even up to 200 miles—have been reported. Tornado path widths are generally less than one-quarter mile wide. Even though an average tornado might spend only a few minutes on the ground, those few minutes can result in devastating damage.

Tornado intensity is measured on the Enhanced Fujita Scale, which examines the damage caused by a tornado on homes, commercial buildings, and other man-made structures. The Enhanced Fujita Scale rates the intensity of a tornado based upon measured damages, rather than by its size. It is important to know that the size of a tornado is not necessarily an indication of its intensity. Large tornadoes can be weak, and small tornadoes can be extremely strong, and vice versa. It is very difficult to judge the intensity and power of a tornado while it is occurring. Generally, that can only be done after the tornado has passed, using the Enhanced Fujita Scale as the measuring stick. The Enhanced Fujita Scale is presented in the following table.

<b>Enhanced Fujita Scale of Tornado Intensity</b>			
EF Scale Number	Intensity Descriptor	Wind Speed (mph)	Type/Intensity of Damage
EF0	Gale tornado	65-85	Light damage. Some damage to chimneys; breaks branches off trees; pushes over shallow-rooted trees; damages sign boards.
EF1	Weak tornado	86-110	Moderate damage. The lower limit is the beginning of hurricane wind speed; peels surface off roofs; mobile homes pushed off foundations or overturned; moving autos pushed off the roads; attached garages may be destroyed.
EF2	Strong tornado	111-135	Considerable damage. Roofs torn off frame houses; mobile homes demolished; boxcars pushed over; large trees snapped or uprooted; light object missiles generated.
EF3	Severe tornado	136-165	Severe damage. Roof and some walls torn off well-constructed houses; trains overturned; most trees in forest uprooted; heavy cars lifted off ground and thrown.
EF4	Devastating tornado	166-200	Devastating damage. Well-constructed houses leveled; structures with weak foundations blown off some distance; cars thrown and large missiles generated.
EF5	Incredible tornado	Over 200	Incredible damage. Strong frame houses lifted off foundations and carried considerable distances to disintegrate; automobile-sized missiles fly through the air in excess of 100 meters; trees debarked; steel reinforced concrete structures badly damaged; incredible phenomena will occur.
NOTE: When describing tornadoes, meteorologists often classify the storms as follows: EF0 and EF1 = weak tornado; EF2 and EF3 = strong tornado; EF4 and EF5 = violent tornado <i>Source: The Tornado Project; National Climatic Data Center</i>			

Although tornadoes cannot be predicted, prevented or contained, their potential impacts on Michigan's citizens and communities can certainly be reduced. In general, improved surveillance and warning systems implemented by the National Weather Service and emergency management agencies, coupled with extensive public education campaigns, have been very effective in keeping the death toll down in recent years. Although serious casualties could occur if a strong tornado strikes, progress appears to have been made in allowing most persons to reach shelters in time. Other

initiatives to reduce wind vulnerabilities, such as structural bracing, urban forestry practices, manufactured home anchoring, and strengthening electrical system components, can further help to reduce public and private property damage. When a hazard cannot be prevented, it is still possible to mitigate its impacts by identifying and reducing vulnerabilities.

Tornado disasters require that communities plan and arrange for the mass care of residents left without electrical power, and for the clearance and disposal of tree and construction debris from roadways and facilities. Planning and preparedness efforts should include the identification of necessary mass care facilities and supplies, as well as debris removal equipment and services. In addition, communities should develop debris management procedures (to include the identification of multiple debris storage, processing and disposal sites) so that the debris stream can be handled in the most expedient, efficient, and environmentally safe manner possible.

There is a concern for tornadoes and mobile/manufactured homes just as there is for severe winds. Every community in Lake County is susceptible to tornadoes and should have an availability of secure shelter areas for those who live in mobile homes, or at temporary and seasonal locations. There are 3,811 mobile homes in the county according to the 2021 ACS 5-Year Estimates. The jurisdictions with the highest number of mobile homes include Lake Township (524), Webber Township (415), and Yates Township (358). From another perspective, mobile homes make up over one-third of the housing stock in five jurisdictions: Eden Township (46.4%), Cherry Valley Township (42.7%), Sweetwater Township (39.1%), Ellsworth Township (36.6%), and Pinora Township (35.9%).

**Historically Significant and Related Events:** In 73 years from 1950 through April 2022, there have been four tornadoes in Lake County documented by the NCDC. One tornado struck on June 8, 1985 and was estimated to be a “F1” on the Fujita Scale of Tornado Intensity. There is no information about this tornado regarding its exact location, path, and associated property or crop damages. The other tornado spawned on July 26, 2005, causing \$150,000 in property damage and \$50,000 in crop damage. This EF1 tornado touched down in Lake Township, three miles west of Baldwin. Its path was four miles long and a half mile at its widest point. Top winds were estimated at 120 miles per hour. The damage began at Evergreen and 64<sup>th</sup> Street and ended at Wingelton and 52<sup>nd</sup> Street. The Bowman Bridge Campground sustained extensive damage, where hundreds of trees were either uprooted or snapped. Fortunately, no fatalities or injuries occurred as a result of this event. Finally, on August 28, 2018 two tornadoes struck the Baldwin area (EF0 and EF1) as a line of severe storms passed through. Extensive tree damage was sustained along with property damage estimated at \$200,000 primarily in the Baldwin and Idlewild areas.

The surrounding counties of Manistee, Mason, Mecosta, Newaygo, Oceana, Osceola and Wexford have seen 56 tornadoes (60 including Lake) over the same period. Therefore the total number of observed tornadoes in Lake County, as it relates to the county’s overall risk of experiencing tornadoes, is misleading. Out of the 60 reported tornadoes, 57 (78.3%) were F0, F1, EF0, or EF1 strength. The strongest tornado was an F4 in Manistee County on April 3, 1956. Tornadoes in this region have occurred in months March through November, with June and July being the most frequent.

**Frequency of Occurrence:** Lake County experienced one EF1, one EF0, and two F1 tornadoes, in the years from 1950 to 2023. However, since Lake County and its adjacent counties have seen 60 tornadoes in those 73 years, the annual chance of tornado activity in the area is substantially greater. The monthly occurrence of tornadoes has been the greatest in June and July, combining for around 40% of all tornado touchdowns. And although tornadoes in Michigan tend to be most common in the spring and early summer, trends in this area reveal nearly equal number of occurrences from March through June, and from July through November. The trend over this time period for Lake County and its seven neighbors is to average one tornado every one to two years somewhere in the area.

**Climate Change Considerations:** A New York Times article describes the tornado-climate change relationship, without getting too technical:

*The ingredients that give rise to tornadoes include warm, moist air at ground level; cool dry air higher up; and wind shear, which is the change in wind speed or direction. Each of these factors may be affected differently by climate change. As the planet warms and the climate changes, “we don’t think they are all going to go in the same direction,” said Dr. Brooks of NOAA. For instance, overall temperature and humidity, which provide energy in the air, may rise with a warming climate, but wind shear may not. (<https://www.nytimes.com/article/tornado-climate-change.html>. Published 4/3/23, Retrieved 7/24/23.)*

According to the National Oceanic and Atmospheric Administration, there is no known way to predict whether or how climate change is affecting thunderstorm and tornado frequency or severity. These types of weather events involve a different scale of phenomenon than climate change, and models of the latter have not yet been able to predict local trends in the former (<http://www.spc.noaa.gov/faq/tornado/>).

#### 1.14 **WILDFIRE**

*An uncontrolled fire in grass lands, brush lands, or forested areas.*

**Summary:** Forests cover approximately 70 percent of Lake County’s land area, a majority of which is controlled by state or federal agencies. The vast forest cover is a boon for both industry and recreation. However, it also makes most of the county potentially vulnerable to wildfires. Most Michigan wildfires occur close to where people live and recreate, which puts people, property, and the environment at risk. Development within and around rural forested areas often increases the potential for loss of life and property from wildfires, since most fires are caused by human activities, such as outdoor burning.

**Hazard Description:** Wildfires are a normal ecological phenomenon and serve long-term functions for vegetation and the natural environment. Wildfires can burn excessive brush, maintain large savannah-like openings, and restore wetlands by forcing out unwanted brush and vegetation. The natural function of fires within the environment can be considered a renewal or “cleansing process” as long as the fire is not too severe.

The negative impacts and immediate danger from wildfires are destruction of timber, property, wildlife, and injury or loss of life to persons who live in the affected area or who are using recreational facilities in the area. A wildland-urban interface (WUI) occurs where nature meets development. People and development residing within these areas are at greater risk from wildfires. Long-term and corollary effects of wildfire may include:

- Increased erosion and flooding, due to the disappearance of vegetation that would otherwise protect soils and slow surface runoff of water;
- Smoke (low visibilities and reduced air quality), closed roadways, and infrastructure impacts that may interfere with ordinary life, an area’s economy, and planned tourism-based events; and
- Structural fires, particularly near areas of outdoor recreation and along wildlife-urban interfaces.

The threat of wildfire may be elevated in times of drought, high heat, high wind, and/or low humidity. Unfortunately, these conditions often coincide with attractive conditions for outdoor activity and recreation. This only compounds the fact that most wildfires are induced by human activity, rather than as a part of natural processes. Other factors that may increase the risk or severity of wildfire include: mild winters with abnormally low precipitation, allowing brush and other wildfire fuels to dry out; wind storms and frost/freezing damage, increasing the availability of dead fuels; and slow/late

green-up in the spring. Conversely, a harsh winter with a heavy deep snowpack can mitigate wildfire risk in the spring. Such conditions compact dead fuels, reducing their surface-to-mass ratio and allowing them to retain moisture longer.

An additional caveat of the wildfire hazard is the slight potential for it to be used maliciously due to the low cost and limited technical expertise required, the potential for causing large-scale damage, and the low risk of apprehension. This aspect of wildfire may be related to the “Terrorism and Similar Criminal Activities” hazard which is discussed in section 3.05.

Another significant wildfire concern in Lake County exists where access to scattered homes and cabins may be limited in heavily forested areas. Properties may be gated or access roads through state and federal lands may be blocked with little or no warning given to local emergency responders. These factors hinder fire suppression efforts and puts emergency responders at risk.

**Historically Significant and Related Events:** Contrary to popular belief, lightning strikes are not the primary cause of wildfires in Michigan. Recently, only about 4% of all wildfires in Michigan were caused by lightning strikes, and most other causes have been attributed to human activity. Outdoor debris burning is the leading cause of wildfires in Michigan. Most Michigan wildfires occur close to where people live and recreate, which puts both people and property at risk. The immediate danger from wildfires is the destruction of property, timber, wildlife, and injury or loss of life to persons who live in the affected area or who are using recreational facilities in the area. According to 2017 MDNR information, the leading causes of wildfires from the previous ten years were:

- |                         |                   |                          |
|-------------------------|-------------------|--------------------------|
| 1. Debris burning (32%) | 5. Campfires (9%) | 8. Fireworks (2%)        |
| 2. Miscellaneous (17%)  | 6. Arson (6%)     | 9. Structural fires (2%) |
| 3. Powerline (16%)      | 7. Lightning (4%) | 10. Smoking (1%)         |
| 4. Equipment (11%)      |                   |                          |

Wildfires have occurred regularly and have had significant effects on the Lake County area. The first recorded catastrophic fire in Michigan occurred in October of 1871 after a prolonged drought over much of the Great Lakes region in the preceding summer months. Logging waste and debris, dried from the drought, greatly contributed to the spread of the fire. A similar series of wildfires burned in the spring and summer months of 1891. These fires played a role in dismantling Michigan’s logging industry, and subsequently weakening Lake’s economy.

Wildfire incidents have continued to occur in Lake County and nearby areas of the state since the late 1800’s despite advances in firefighting technology and methodology. These advances have drastically reduced the number of acres burned per year and have helped prevent major wildfires such as those of 1871 and 1891. Firebreaks installed in sections of the forests may help manage and contain any future wildfires. Spotters and planes are alert for signs of wildfire, and response to sighted fires has been very good, with many trained fire fighters prepared to respond. Since about 30% of the county’s land is national forest, the county has state and federal assistance for wildfire response in those areas.

In May 1980, a wildfire in Oscoda County (known as the Mack Lake fire) proved that wildfires are still a significant threat in Michigan. It burned 24,000 acres, destroyed 44 homes and buildings, forced the evacuation of 1,500 people, killed one firefighter, and cost a total of \$2 million in property and timber losses. In 1994, the so-called “County Line Fire” burned approximately 900 acres south of Baldwin in Pleasant Plains Township near Lilley Township, Newaygo County. More recently, the “8<sup>th</sup> Street Fire” burned 153 acres in Newkirk Township on May 9, 2011.

In June 2012, a lightning-induced wildfire in Luce County in the Upper Peninsula (known as the Duck Lake fire) proved that wildfires are still a significant threat in Michigan. It burned over 21,000 acres and destroyed 136 structures including 47 homes and cabins, one hotel and one store. It was the

third largest wildfire in Michigan history. A total of 300 personnel served on the Duck Lake Fire from agencies including Michigan State Police, Luce County Sheriff's Department, Red Cross, Luce County Emergency Management, Wisconsin DNR, American Red Cross, and Salvation Army.

On April 11, 2023 a wildfire in Sauble Township started from ashes that exited a burn barrel starting ground debris on fire. Total estimated area burned was in excess of 80 acres. Three structures were saved and there were no evacuations. This instance provides an example of annual wildfire occurrences that carry potential for greater damage,

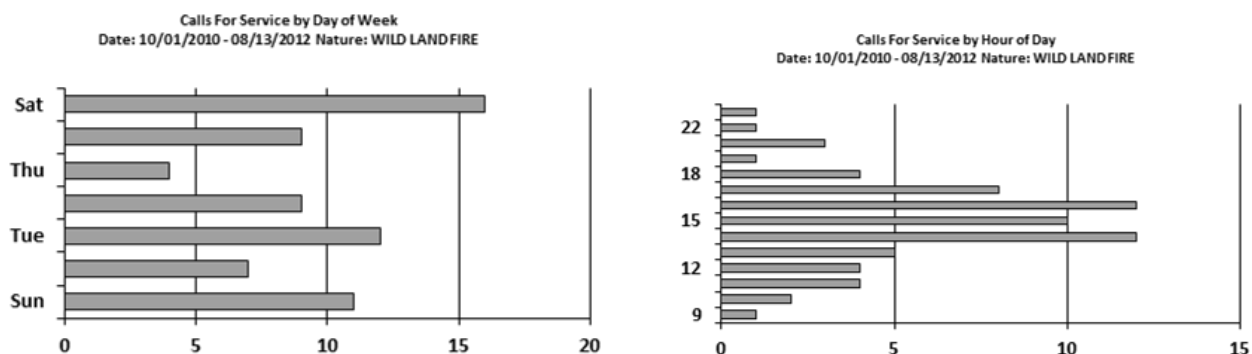
There was a total of 153 wildfires **reported** by the MDNR in Lake County that burned over 769 acres between 1981 and 2000. However, between 1981 and 2010, the number of reported wildfires under MDNR jurisdiction more than doubled to 315, with a total of 1,283.5 acres burned. Over this 30-year period, the county annually averaged about 11 wildfires and 43 burned acres per year. Since many minor wildfires over Lake's rural landscape may go unreported to the MDNR, these statistics likely underscore the actual amounts.

Lastly, recent significant severe weather events have knocked down trees and increased potential fuels in forested areas. These events include 2018 tornadoes and severe thunderstorms in 2019, 2020, and 2021, all of which impacted relatively more-developed areas of Baldwin and surrounding townships. Forest health, primarily oak wilt, is also a concern in respect to available fuels.

**Frequency of Occurrence:** Recent trends, such as above average temperatures, occasional low water levels, below average precipitation (both rain and snow), poor forest health, and the occasional addition of fuel to the forests from the fallen trees by wind storms all contribute to the risk of wildfire in Lake County. It is difficult, however, to determine their frequency due to unpredictable weather patterns and human activity. In addition, wildfire statistics for Lake County are difficult to pin down because the United States Forest Service, Michigan Department of Natural Resources, and local fire departments all respond to wildfires in the area

The overwhelming majority of wildfires in Michigan are human-induced. Although Lake County has a permanent population of just 12,248, the peak seasonal population may multiply that figure many times over due to the significant number of visitors and housing units used for recreation or occasional use. There are numerous opportunities for outdoor recreation (especially in warmer months conducive to both recreation and wildfire) which increase the concentration of people in the county, as well as the number of people interacting with nature. Therefore, wildfires are almost certain to occur numerous times each year within Lake County. The severity of each occurrence will depend greatly upon the time of year, climatological conditions, as well as the response efforts of federal, state, and local fire suppression resources.

The following tables detail calls for fire service received by the Lake County 911 from October 1, 2010 through August 13, 2012 regarding wildland fires. During that period, more calls were received on Saturdays than any other, and calls were most frequent in the afternoon hours from 2:00 to 6:00.



## 1.15 WINTER STORMS

*Severe winter weather hazards include snowstorms, blizzards, and ice and sleet storms.*

**Summary:** Severe winter hazards include snowstorms, blizzards, sleet, and ice storms. Extreme cold is another winter hazard that is addressed in the Extreme Temperatures section. Winter-like storms are possible from late October through April in Lake County; however they are most likely from mid-November through early April. Michigan is vulnerable to all of these hazards as the result of arctic air interaction with any number of meteorological factors. It is common for an area to experience any combination of these hazards in a given winter storm, thereby enhancing their effects. In addition, Lake County is susceptible to significant lake effect snow accumulations due to its proximity to Lake Michigan. Annual costs of snow plowing, snow removal, vehicle damage from snow and ice-caused accidents, and damage from ice storms have a significant economic impact on the county.

**Hazard Description:** Winter storms typically cover large areas, leading to millions of dollars of estimated damage. Snowstorms involve the rapid precipitation and accumulation of snow, often accompanied by high winds, cold temperatures, and low visibility. Blizzards are the most dramatic and perilous of all snowstorms, characterized by low temperatures and strong winds (35+ miles per hour) bearing profuse amounts of snow. Snow accompanying a blizzard is wind-blown in such great quantities that visibility can be reduced to only a few feet, and snow drifts many feet deep can develop. Blizzards have the potential to result in property damage and loss of life. Just the cost of clearing the snow can be debilitating to a community.

Ice storms, also known as freezing rain, are the result of cold rain that freezes on contact with the surface, coating the ground, trees, buildings, overhead wires and other exposed objects with ice, sometimes causing extensive damage. Massive traffic accidents and power outages from downed tree limbs and utility lines are common when an ice storm occurs. Ice storms usually have a regional effect whereas groups of counties are affected instead of just one county or community. Often, ice storms are accompanied by snowfall, which camouflages accumulated ice and creates treacherous transportation conditions. Sleet storms, which involve small pellets of ice accumulating on surfaces, are less dangerous than ice storms, but can still prove hazardous to transportation and electrical systems. Both ice and sleet storms occur when the temperature is close to 32°F but are far more severe with temperatures in the 20s.

The western half of the Lower Peninsula experiences heavy snowfall and a significant number of snowstorms. One reason for this is the "lake effect," a process by which cold winter air moving across Lakes Michigan and Superior picks up moisture from the warmer lake waters, resulting in greater snowfall amounts in the western part of the state.

All winter hazards exist in Lake County and may be exacerbated due to the county's widely scattered population and rural nature. People may be snowed in for days before all of the roads can be cleared, potentially causing problems for special populations who have immediate needs. The County Road Commission is alert to trees that may be downed across roads in forested areas, and has equipment that can deal with such problems. Efforts taken by the County Road Commission, such as, salting, de-icing, and plowing, help maintain safe road conditions greatly helping to reduce hazardous impacts of winter weather. However, rural areas may be subjected to longer durations of impacts on transportation routes; depending on the road clearing strategies employed by local road agencies. The greatest concern with winter hazards seems to be the potential impacts upon transportation, electrical, and/or water and sewer infrastructure. When electric lines are downed, households may be without power for several days, resulting in significant economic loss and disruption of essential services in affected communities.

By observing winter storm watches and warnings, adequate preparation can usually be made to reduce the impact of snowstorms on Michigan communities. Providing for the mass care and sheltering of



residents left without heat or electricity, and mobilizing sufficient resources to clear blocked roads, are the primary challenges facing community officials. Severe winter weather has a propensity to affect Lake County. It should therefore plan and prepare for winter emergencies; including the identification of mass care facilities and necessary resources such as cots, blankets, food supplies and generators, as well as snow clearance and removal equipment and services. In addition, communities should develop debris management procedures (to include the identification of multiple debris storage, processing and disposal sites) so that the tree and other storm-related debris can be handled in the most expedient, efficient, and environmentally safe manner possible.

**Historically Significant and Related Events:** In approximately 50 years from 1974 through 2022, Lake County was included in one Presidential Declaration of Major Disaster or Emergency granted as a result of severe winter weather. The county was included in a statewide Declaration of Disaster by the Governor and also a statewide Presidential Declaration of Emergency for the historic blizzard that swept through Michigan January 26-27, 1978. Nearly two decades later, Lake felt the impacts of the strongest winter storm since 1978. The so-called “Blizzard of ‘99” dumped 13 inches of snow on Lake County from January 2-4. After the storm, 31 Michigan counties were granted a Presidential Emergency Declaration, however Lake was not included. The impacts of this initial storm system were exacerbated over the following weeks by a series of lake effect snow events that continued across West Michigan through January 15.

#### Significant Winter Storms in Lake County

Date	Event	Details	Location
January 26-27, 1978	Blizzard, snowstorm	Gubernatorial Declaration of Disaster, Presidential Declaration of Emergency	Statewide
January 12-13, 1993	Heavy snow	\$50,000 property damage	Northern Lower Michigan
April 1, 1993	Heavy Snow	\$50,000 property damage	Lower Michigan
January 12-21, 1994	Heavy lake effect snow	\$500,000 property damage	Upper MI & Western Lower MI
January 27-28, 1994	Heavy snow, freezing rain	\$5 million property damage	Statewide
January 2-25, 1999	Blizzard, lake effect snow	“Blizzard of ‘99”; worst since 1978	Southern Lower Michigan
April 3-4, 2003	Icestorm	\$4.9 million property damage	Western Lower Michigan
March 1, 2007	Winter storm	\$25,000 property damage	West-Central Lower MI
December 11-12, 2010	Winter storm	\$250,000 property damage	Southwest Lower MI
March 2-3, 2012	Heavy snow	\$100,000 property damage	Northern Lower Michigan

*Source: Michigan State Police Emergency Management Division; National Climatic Data Center*

In all, the NCDC lists 88 severe winter weather events in 30 years from 1993 through 2022 in Lake County. The events included blizzards, snowstorms, sleet, heavy snow, lake effect snow, and ice storms. Six of these events resulted in damages totaling \$725,000. A significant winter storm occurred on March 2<sup>nd</sup> and 3<sup>rd</sup> in 2012. In addition to causing \$100,000 in property damage, heavy snow from the event left many Lake County residents without electricity, which prompted the activation of emergency shelters in the county. More recently, an intense winter storm on December 1, 2019 brought 10 to 12 inches of snow across Lake County which led to \$50,000 in property damage. There were also numerous power outages due to the weight of snow and freezing rain.

**Frequency of Occurrence:** Since 70-90 inches of snow fall every year on the Lake County (see Average Annual Snowfall map in Appendix C), it is certain that winter hazards are an annual threat. Between 1971 and 2000, the Village of Baldwin averaged 85 inches of snow per year. Snow averages include the months of October through April, with 75% of the total accumulating in the months of December, January, and February.

Based on severe winter weather reports collected by the NCDC from 1993 through December 2022, Lake County has averaged approximately three notable winter storms annually from mid-November through early April. Most severe winter weather reports occurred in the months of December, January, and February.

There have been 10 disaster-level or damaging winter storms in Lake County documented by NWS and MSP-EMHSD since 1978. However, nine of those events were documented since 1993, when the NCDC began documenting winter storms.

**Climate Change Considerations:** The effect of climate change upon Michigan is expected to cause an increase in the amount of precipitation during the next few decades. Even though the length of Michigan winters has been decreasing, the season remains an intense one, and periods of deep freeze may actually become more likely as temperature differences narrow between the arctic, polar, and tropical air masses during the Northern Hemisphere's winter season. During the winter months, the increase in precipitation means that snowfall events will tend on average to be more intense. More snowfall is likely to happen at a time, in the form of significant snowstorm events (e.g. 8 or more inches, higher snowdrifts, cancelled school sessions, etc.). Michigan meteorologist Paul Gross notes that "contrary to what most would expect, the warming climate is causing an increase in snowfall in those winters where the storm track brings more frequent winter storms to the Great Lakes."

Climate change effects seem likely to cause an increase in the number of ice and sleet storm events, at least across the southern part of Michigan. The reason involves average temperatures in and around the winter months that are closer to the freezing point, at which ice and sleet events typically occur. Instead of winter arriving and precipitation remaining in the form of snow, Michigan winters have involved many thawing episodes, followed by refreezes which cause treacherous ice cover upon frozen surfaces, weight down cables and tree branches, and cause infrastructure failures. Even though Michigan's winter season has been shortening a bit over time, winters remain hazardous because the increasing level of precipitation more often takes the form of major snow events, and provides a lot more moisture for refreezing after the warmer thawing periods have taken place.

## **2.0 TECHNOLOGICAL HAZARDS**

### **2.01 DAM FAILURE**

*The uncontrolled release of impounded water resulting in downstream flooding.*

**Summary:** Dams can fail as a result of both natural and human influences. Either case may result in downstream flooding with the potential to harm people, property, and the environment. The relatively sudden increase of downstream flow can have a similar effect as a flash flood; and impacts may also be incurred upstream, as well as downstream from a failed dam.

Because dam failures are a byproduct of the intentional impoundment of water (thus not occurring naturally), this hazard is considered a technological hazard in this plan, rather than a natural hazard. Although the risks and threats associated with dam failures are similar to those of flooding and flash flooding, mitigation actions are primarily focused on proper maintenance and regular monitoring of dams prior to failure, as well as monitoring development within the hydraulic shadow of a dam.

There are nine dams in Lake County listed in the U.S. Army Corps of Engineers, National Inventory of Dams (NID). These dams range from low to significant hazard potential. There are an additional 27 low hazard potential dams listed in the Michigan Dam Inventory.

**Hazard Description:** A dam is a structure that stretches across a stream or other water body in order to control its flow or to convert the energy within the water into more convenient forms, such as electricity. The impounded waters may be used for agriculture, flood-control, artificial lakes, municipal water supplies, or for energy generation. Some dams have become obsolete and should be removed to restore the natural water flow through the area. Otherwise, neglected dams will eventually fail, and would then be likely to cause a flash flood downstream, through the sudden release of their impounded waters. Some dams are constructed by wildlife instead of humans but can pose similar risks. Damlike obstacles can accidentally arise through the accumulation of logs, debris, or ice at a particular location, temporarily blocking waters (often causing floods nearby) but potentially vulnerable to giving way and thereby causing a flash flood downstream.

A dam failure can result in loss of life, and in extensive property or natural resource damage for miles downstream from the dam. Dam failures occur not only during flood events, which may cause overtopping of a dam, but also as a result of poor operation, lack of maintenance and repair, and vandalism. Such failures can be catastrophic because they occur unexpectedly, with no time for evacuation. The Michigan Department of Environmental Quality (MDEQ) has documented approximately 302 dam failures in Michigan since 1888.

Dams may serve any number of functions, such as recreation, scenery, and the production of hydroelectricity. They can create reservoirs that are desirable locations for humans to live and recreate, and if lost, can have negative impacts on the local economy. The loss of a reservoir may reduce the value of residential properties, and eliminate recreational uses such as boating, swimming, and fishing. An emptied reservoir may also lead to public health issues if people come into contact with newly exposed sediment that is polluted. A suddenly emptied reservoir may also be a breeding ground for insects and disease.

Dams are important components of the state's infrastructure and provide benefits to all citizens. However, history has demonstrated that dams can fail, sometimes with disastrous consequences, causing unfortunate loss of life, property, and natural resources. Many existing dams are getting older, and development often continues in potential inundation zones downstream from them. More people are at risk from dam failure than ever before, despite better engineering and construction methods. As a result, continued loss of property can be expected to occur.

Dams in Michigan are regulated by Part 315 of The Natural Resources and Environmental Protection Act, 1994 PA 451, as amended. Part 315, Dam Safety provides for the inspection of dams. This statute requires the MDEQ to rate each dam as either "high," "significant," or "low" hazard potential, according to the potential downstream impact if the dam were to fail (not according to the physical condition of the dam). The MDEQ has identified and rated over 2,400 dams. Dams over 6 feet in height that create an impoundment with a surface area of 5 acres or more are regulated by this statute. Dam owners are required to maintain an Emergency Action Plan (EAP) for "high" and "significant" hazard potential dams. Owners are also required to coordinate with local emergency management officials to assure consistency with the local emergency operations plan (EOP).

A report from the American Society of Civil Engineers, Michigan Section released in 2009 discusses some serious threats associated with dams in Michigan. For example, over 90% of Michigan's 2,581 dams will reach or exceed their design life by 2020; many dams are abandoned, no longer serve any useful purpose, and pose safety hazards to downstream residents. Limited, if any, funding is currently available in Michigan to help dam owners repair, rehabilitate, or remove aging dams. In addition, except for 110 hydropower dams, only a few dams in Michigan (mostly lake level control structures) produce any income or have a mechanism for funding needed maintenance or repairs. Owners of dams that do not generate revenue generally do not set aside funds for their eventual repair, rehabilitation, or removal; and often cannot afford to properly care for their dams. This combined with a lack of State or other public-funding mechanisms to assist dam owners causes inadequate or crumbling dams to go unattended, posing significant safety hazards to downstream residents and local and regional economies.

Lake County has nine dams that are identified in the National Inventory of Dams (NID), which classifies dams as high, significant, or low hazard potential. See Appendix C for more information on the hazard potential class definitions. Of the Lake County dams, two are rated "significant hazard potential" and seven are rated "low hazard potential." The dams rated as significant are in the villages of Baldwin and Luther. The seven "low hazard potential" dams are located in the townships of Dover, Elk, Lake, Newkirk, Pleasant Plains, and Yates. An additional twenty seven "low downstream hazard potential" dams are listed in the Michigan Dam Inventory.

In 2014, the owner of the private dam in Baldwin applied to the Michigan Department of Environmental Quality for a permit to perform several repairs to the dam and water control structures. In 2023, \$115,000 was granted to the Conservation Resource Alliance for the final design and permitting for the removal of the significant-hazard, unsatisfactory Baldwin Fish Hatchery Dam. Local efforts are ongoing to remove this dam. Removal will restore the river's hydrologic functions, reconnect floodplains, return natural stream morphology, remove impounded sediment, and provide instream habitat in the form of established pools, runs, riffles, and installed woody debris.

**Historically Significant and Related Events:** The MDEQ has documented approximately 302 dam failures in Michigan since 1888. There have been four documented failures in Lake County; three of which occurred in September of 1986, when the region received 8"-17" of rainfall between September 9 and September 11. These three were located in the Village of Baldwin, the Village of Luther, and Pleasant Plains Township. The fourth dam failure occurred in the Village of Luther and was attributed to poor reconstruction. The dam has since been rebuilt and is regularly monitored by the MDEQ. Failure of these dams offers sufficient proof that Lake County is susceptible to dam failures.

**Frequency of Occurrence:** Dam failure is a function of numerous natural and human forces; therefore, frequency of occurrence is exceedingly difficult to estimate. It is important to consider that estimated frequencies are relative to the individual dam conditions, making it unwise to overestimate the structural integrity of any particular dam in lieu of regular inspections and maintenance. In addition, according to the MSP-EMHSD, there is no correlation between hazard potential and the number of documented failures in Michigan.

With exception of the Baldwin Fish Hatchery Dam, dams in Lake County are believed to be in good shape and are monitored constantly. However, as dams age, future failures in the county should be expected. With four known failures between 1970 and 2022, the county averaged up to one failure every ten to fifteen years. However, since the inception of record keeping for dam failures is unknown, this estimated frequency might be too high. In addition, all of these dam failures were the direct or indirect result of one weather event (1986 flooding). It could therefore be argued that there will be approximately one weather event every 40 years severe enough to cause dam failures.

## 2.02 ENERGY EMERGENCIES

*A lack or shortage of electric power, natural gas, fuel oil, propane, or gasoline of a sufficient magnitude and duration to threaten public safety, technological capabilities, or economic stability.*

**Summary:** Historically, energy emergencies have not been considered as a significant hazard in Lake County. However, this hazard is discussed by the Michigan Hazard Mitigation Plan and is summarized in this plan to increase awareness among emergency responders, public safety officials, and community leaders. The following hazard description is only a portion of the information contained within the state plan, which can be referenced for additional information.

Energy supplies in Lake County are largely at the mercy of events beyond the county's borders, as well as greater regional and national trends. This hazard is addressed in order to raise awareness of this vulnerability and highlight the fact that Lake County's energy needs are closely connected to statewide and national issues. For more detailed information about this potential hazard, please refer to the Michigan Hazard Analysis.

**Hazard Description:** A reliable and adequate energy supply is critical to economic and social well-being, and the United States has become accustomed to uninterrupted and relatively inexpensive power. Transient energy disruptions caused by weather damage (downed power lines) or temporary shortages (brownouts) have a relatively small impact, but even minor inconveniences have become more problematic as society's dependence on technology grows. Beyond energy related infrastructure failures, the inadequate supply of fuel itself can also create a hazard.

In general, there are four types of energy emergencies. The first involves the physical failures of energy production or distribution facilities due to aged or faulty equipment, poor maintenance, or employee accidents. The second involves exogenous factors, such as severe storms, cyberattacks, or other sabotage. Michigan has experienced several storm related disruptions in particular, mostly due to high winds or damage caused by ice. The third type of emergency involves a sharp and sudden escalation in energy prices, often by market manipulation or a reduction in oil supplies. The fourth to consider is a surge in demand caused by war and involving the mass mobilization of prioritized U.S. defense forces.

Many modern energy concerns can be best analyzed beginning in the 1970s. The 1973-74 OPEC Oil Embargo and the natural gas shortages of 1976-77 stirred significant public outcry, with long lines at gas stations and high heating prices. Since that time, many important steps have been taken to improve the nation's energy security. Our dependence on foreign oil imports has decreased due to the Strategic Petroleum Reserve and additional domestic production. Energy mixes have been broadened with wind and solar. There have been marked improvements in energy efficiency for homes and appliances, along with the use of automobile fuel standards. Technological changes with "distributed generation" (net-metering) and "smart grids" is relatively newer and ongoing.

Despite this, population sizes have increased, and more people are building larger homes, using more air conditioning, and powering additional devices. Mass transit is being emphasized, but drivers may

also tend to purchase sports utility and other larger vehicles. The net effect of these various actions can be complex. In 2018, the United States consumed more energy than ever before but saw consumption slightly decrease in 2019. The effects of COVID-19 drove many of these energy usage patterns lower, at least in the near term. It is impossible to predict what the net impact of new work patterns and modern energy production will be in the long run. The dramatic decrease in total energy consumption seen in early 2020 was predominantly due to a decrease in gasoline and other travel-related fuels. In addition, a reduction in electricity usage was also significant although less profound than travel-related fuels.

Michigan has recently experienced a reduction in the number of coal-fired power plants. With less coal being used to generate electricity, the importance of natural gas as a fuel has become more critical for industrial, commercial, and residential electric use. This is in addition to its critical role in home heating. Recent census data shows that residential heating in Michigan is accomplished roughly 75% through natural gas. According to 2021 ACS 5-year estimates, 13.6% of occupied Lake County housing units relied upon utility natural gas for heating, while 53.4% used “bottled, tank, or LP gas.”

The public relies heavily on energy to power their homes and vehicles, and even short outages can cause mass disruption. Health impacts can be extensive, depending on length of the energy emergency, associated temperature extremes, and other conditions. The loss of Internet during blackouts in today’s modern world can be profound. Chilled food storage can be compromised, and water wells without backup power will be inoperable. The failure of electric power systems may cause severe problems for persons who rely on medical equipment for their very survival, or for the maintenance of good health. A properly functioning power supply is also essential to maintain the safety of citizens who are working, traveling, attending to domestic matters, or involved in certain types of recreational activities. A sudden power failure may cause: (1) traffic lights to stop functioning, (2) traffic patterns to slow dramatically (resulting in traffic jams and delays in emergency response capabilities), (3) interference with important communication networks and needed machinery (including other important infrastructure, such as sewer lift stations and hospital equipment), or (4) sudden darkness when vital operations are taking place or dangerous activities are being performed as a part of people’s ordinary occupations and activities. Food storage and safety relies heavily on an ongoing supply of electrical power. A great many community events, business operations, and tourist attractions are similarly reliant upon electrical infrastructure.

Most energy emergencies do not impact physical property itself from a structural standpoint, unless the nature of the emergency is secondary to other hazards that may have damaged buildings. An increased fire risk from overload or faulty energy infrastructure is possible. Extreme failures such as those seen in the case of nuclear accidents is covered in its own chapter. Facilities that cannot be adequately heated or cooled may be closed to the public. In some cases, energy emergencies may delay necessary infrastructure maintenance. The costs of asphalt in particular correlates heavily with the price of oil and may result in delayed road building or the need for other construction methods.

Whether due to infrastructure failure or energy shortages, every energy emergency presents unique challenges. Planning is necessary but preparing for emergencies taking place during times of extreme temperatures may be the most important. Electric failure during the Great Blackout of 2003 saw 50 million electric customers lose power during a time of high air-conditioning need. Michigan’s “polar vortex” of 2019 saw frigid temperatures and demonstrated that natural gas reliability cannot be taken for granted.

Michigan Energy Emergency Plans: The Michigan Public Services Commission develops and maintains two energy emergency preparedness and response plans pertaining to electricity, natural gas, and petroleum: (1) the Michigan Energy Assurance Plan is a comprehensive, all-hazards plan that outlines state regulatory authority, roles and responsibilities, energy monitoring, emergency

curtailment measures for electric and natural gas, and communication procedures, and (2) the Michigan Petroleum Shortage Response Plan concentrates solely on the petroleum sector and provides a comprehensive set of demand and supply management measures along with regulatory waivers which can be used in the event of a fuel disruption/shortage or a declared energy emergency. The plans outline the roles and responsibilities of local, federal, and state governments during an emergency. State involvement typically occurs when a local government's capacity to address an emergency is exceeded, with federal government involvement occurring when the state's capacity is exceeded. In these latter two instances, an Energy Emergency or a Disaster is declared, and the agency leading the response and recovery efforts change.

LEVEL 1 – Monitoring / Stand-By
<i>Conditions:</i> Routine monitoring uncovers current or potential impacts to Michigan's energy supply and/or systems. Although an impact to Michigan's communities has been observed, it is relatively low and likely in the initial stages.
<i>Lead Agency:</i> MPSC
LEVEL 2 – EERT Activation
<i>Conditions:</i> The impact on Michigan is moderate/limited compared to a more catastrophic event, however conditions are unstable or likely to worsen and additional information is required.
<i>Lead Agency:</i> MPSC
LEVEL 3 – State Energy Emergency Declaration
<i>Conditions:</i> The anticipated impact within the State of Michigan is moderate to high. Conditions have sufficiently deteriorated to the degree that the state has declared, or is considering declaring, an Energy Emergency under PA 191. The emergency is limited in scope to energy issues.
<i>Lead Agency:</i> MPSC / LARA
LEVEL 4 – State Disaster Declaration
<i>Conditions:</i> It is determined that the event involves more than an energy supply disruption, and that the impacts within Michigan are so severe that the governor has declared a State Disaster under PA 390. Governor directs necessary response actions led by Michigan State Police.
<i>Lead Agency:</i> MSP / EMHSD
LEVEL 5 – Federal Disaster Declaration
<i>Conditions:</i> The consequences of the event are extreme, the governor has requested, and/or the president has declared a National Disaster under the Robert T. Stafford Disaster Relief and Emergency Assistance Act.
<i>Lead Agency:</i> FEMA /DOE

*(source: Michigan Public Service Commission)*

**Historically Significant and Related Events:** Listed below are a few examples of statewide energy emergencies that have affected Lake County residents.

#### December 2000 – State of Michigan: Propane Supply Problems

Going into the winter of 2000 - 2001, propane supplies were very tight, and inventories were low. In the Midwest, propane inventories in mid-October 2000 were 44% below levels one year earlier. In December 2000, the state experienced record cold weather. Heating degree-days showed temperatures were 27 degrees colder than normal, the second coldest December on record and the snowiest on record. The propane industry found it increasingly difficult to maintain deliveries considering the high levels of demand. In response to industry requests and in view of the heavy snows and very cold weather, the Chair of the Michigan Public Service Commission, in consultation with the Emergency Management and Homeland Security Division of the Michigan State Police, requested a 10-day waiver of limits on driver hour restrictions from the Regional Administrator of the Federal Motor Carrier Safety Administration. Waivers were granted to Michigan (and also Indiana, at their request). The extremely tight supply coupled with additional demand to use propane as a substitute for natural gas (which also had a sharp run up in prices) caused residential propane prices to reach a record high in Michigan of \$1.76 per gallon in January 2001 before declining to \$1.00 per gallon by the end of the heating season. A significant warming trend in January allowed the industry time to replace seriously depleted supplies. Had this not occurred, the situation could have become much more serious.

#### February 2003 – Western Lower Peninsula

A break in a major transmission line caused a 60-mile electrical blackout that stretched over parts of six counties. The break cut electricity to tens of thousands of customers in the counties of Montcalm, Mecosta, Oceana, Newaygo, Muskegon, and northern Kent. The customers included hospitals, retirement homes, and schools. The power outage apparently started in the Croton-Hardy Dam area in Newaygo County. The power line that was cut normally supplies electricity to about 70 substations in the affected counties.

#### August 2005 – State of Michigan: Petroleum Product Supply Problems

On August 31, 2005, Governor Granholm issued three executive orders to address energy-related issues in Michigan caused by Hurricane Katrina. The massive hurricane blocked off oil refineries stationed in Louisiana and affected the supply in Michigan. Executive Order 2005-16 declared a State of Energy Emergency in accordance with 1982 PA 191. Executive Order 2005-17 temporarily waived regulations relating to motor carriers and drivers transporting gasoline, diesel fuel, and jet fuel. Executive Order 2005-18 provided for a temporary suspension of rules for gasoline vapor pressure. The State of Energy Emergency was in effect until November 29, 2005.

#### 2007-2008 – United States: Oil Price Increases

Crude oil prices reached an all-time high in Michigan in July-September 2008. During 2003, the price rose above \$30 a barrel in the peak summer months and reached \$60 a barrel by August 2005 nationally. The dramatic rise in oil prices began in March of 2007 with a steady increase that included little break during the 2007-2008 winter's traditional low point. March of 2008 started the very large increase in oil prices, starting at just over \$80 a barrel, eclipsing \$100 a barrel in May 2008, and finally peaking at \$147 a barrel in July 2008. Following the July 2008 peak, oil prices then took a dramatic dive, and by November 2008 returned to just under \$40 a barrel, the lowest level since March 2005. The increase in prices led to gasoline prices of over \$4 a gallon during the summer of 2008. Commentators attributed these price increases to many factors, including reports from the United States Department of Energy and others, such as the decline in petroleum reserves, concern about high demand for oil, Middle East tension, and oil price speculation. Also, an unusual number of fires and other outages among U.S. refineries in the summer of 2007 disrupted supplies. A reduction in routine refinery maintenance was made necessary by the need to operate near full capacity to make up for a loss in refinery capacity from the 2005 Atlantic hurricane season; and deferred maintenance on refineries that escaped hurricane damage led to an increase in fires and accidents in 2007. Hurricane Ike in 2008 played a role in the price spike. Also, rising demand from U.S. consumers stretched refinery capacity to the limit and made the whole system more vulnerable to disruptions.

#### Winter 2013–2014 – Statewide – Propane Shortages

Michigan residents struggled with propane shortages during a period of extreme cold, with average prices more than doubling. The problem was exacerbated by: (1) farmers' use of more propane to dry grain crops following a wet, late harvest season during the fall, (2) pipeline disruptions and shutdowns, and (3) a rail closure in Canada. Heavy snowfall also made it difficult for propane delivery drivers who were forced to spend more time on the roads. Governor Snyder declared an energy emergency, which in part suspended state and federal regulations on the number of hours and consecutive days the drivers could operate. The U.S. Department of Transportation similarly declared an emergency and relaxed transportation rules until the emergency was over. The Michigan Department of Natural Resources offered a program for firewood permits, not typically sold during the winter. Other state-level efforts included \$7 million in Michigan Energy Assistance Program (MEAP) funds devoted to deliverable fuel heating assistance, as well as \$7 million in Low Income Heating and Energy Assistance Program (LIHEAP) assistance.

#### Winter 2019 – Major portions of Michigan – Natural Gas System Failure

January 30–31 saw a major portion of Michigan's natural gas system jeopardized despite an ample supply. The state's delivery capabilities were severely strained during an extreme weather event that came to be known as the "Polar Vortex," or PV19. Temperatures dropped below -25° F, having already caused high demand for natural gas when a fire ignited at Consumers Energy Ray Compressor Station. The station is the utility's largest natural gas storage facility, contributing up to 64 percent of their daily average of 2.5 billion cubic feet of natural gas to customers (supplying over one third of customer needs at peak times). The station sits above an underground natural gas storage area with a capacity of 41.2 billion cubic feet. Before the gas can be put into the pipeline system for delivery, however, it needs to be compressed. The station can compress 117 million cubic feet of gas per day, reaching pressures of 1,800 pounds per square inch. The fire ultimately caused a significant decline in pressure, which was only stabilized when



customers lowered their thermostats and other natural gas suppliers pumped additional gas into the state's interconnected system. Given the temperature, a sustained loss would have been catastrophic. The fire at the Ray Compressor Station was caused by grounding interference on the facility's electrical system, leading to an automated procedure in which natural gas is released to the atmosphere. Instead of dispersing, the natural gas encountered nearby plant equipment that was hot, causing the gas to ignite.

**Frequency of Occurrence:** Localized interruptions of electrical service are the most likely type of energy emergency in the county (see section 2.07 Infrastructure Failures for more information regarding power outages). However, the list of energy emergencies presented above shows that county residents are occasionally exposed to other types of energy emergencies as well.

## 2.03 **FIRE: SCRAP TIRES**

*A large and uncontrolled fire that burns scrap tires being stored for recycling/re-use.*

**Summary:** Scrap tire fires produce a slew of complications, including toxic smoke and groundwater contamination, and require significant resources to extinguish. In addition, scrap tire piles pose a threat to public health by providing shelter and breeding grounds for mosquitoes and small animals.

There may be a few small concentrations of scrap tires in Lake County. However, thanks to annual cleanup grants awarded by the MDEQ, significant concentrations may have already been addressed. Even so, the threat remains for concentrations to redevelop, and careful steps should be taken to ensure proper disposal of scrap tires.

**Hazard Description:** Hazards posed by scrap tire fires don't neatly fit into a specific category but bear mention in this analysis due to their unique nature. The Environmental Protection Agency (EPA) does not consider scrap tires a hazardous waste. However, when a tire fire occurs, they break down into compounds including gases, heavy metals, and oil. The average passenger car tire is estimated to produce over two gallons of oil when burned. Tire fires often become major hazardous incidents affecting entire communities, producing toxic smoke and frequently requiring area evacuations. Oil that exudes into ground and surface water because of tire fires is a significant environmental pollutant. In some cases, this may trigger Superfund cleanup status. For every million tires consumed by fire, roughly 55,000 gallons of runoff oil are generated.

Scrap tires are difficult to ignite, but once tire fires start, they are generally very hard to control and extinguish. Using water and/or foam to extinguish a tire fire is often futile. Water is best used to keep adjacent, unburned tires from igniting. Smothering a tire fire with dirt or sand is usually the best option for extinguishing fires.

Issues pertaining to the management of scrap tire disposal sites are difficult and diverse. Whole tires are difficult to landfill because they tend to float to the surface. Whole tires are banned from disposal in Michigan landfills due to their associated problems. Scrap tires are breeding grounds for mosquitoes, which can reproduce at thousands of times their natural rate in a scrap tire disposal site. These mosquitoes can carry and transmit life-threatening diseases. Stockpiles also are home to snakes and small mammals such as rats, opossums, skunks, and raccoons. Stockpiled tires are often soiled with mud, dirt, or other foreign materials that limit potential markets and increase processing costs. From an emergency management perspective, the most serious problem that scrap tire disposal sites pose is that they can be a tremendous fire hazard if not properly designed and managed.

Tire disposal sites can be serious fire hazards due to the sheer number of tires typically present at a site. This large quantity of "fuel," coupled with the fact that the shape of a tire allows air to flow into the interior of a large tire pile, renders standard firefighting practices nearly useless. Flowing burning oil released by the tires spreads the fire to adjacent areas. Some scrap tire fires have burned for

months, creating acrid smoke and an oily residue that can leach into the soil, creating long-term environmental problems.

Deep stockpiles of compacted tire shreds can undergo a progressive series of exothermic reactions that increase pile temperatures and generate combustible gases. Surface symptoms of this phenomenon can be subtle, such as a slight sulfur odor, vapor steaming from isolated sections of the pile surface, or a slight oil sheen on adjacent standing water after rainfall. Due to the potential for auto-ignition, surface fires can ignite on a shredded tire stockpile, especially as shreds are removed from the area near the hot zone. Gases and shreds are then exposed to air and may ignite.

Scrap tire fires differ from conventional fires in several respects: 1) even relatively small scrap tire fires can require significant resources to control and extinguish; 2) the costs of fire management are often far beyond that which local government can absorb; 3) the environmental consequences of a major tire fire are significant; and 4) as alluded to earlier, the extreme heat converts a standard passenger vehicle tire into about two gallons of oily residue, which can leach into the soil or drain into streams.

Current technologies are sufficient to address the reuse of newly generated scrap tires, but some waste tires still migrate to the least expensive disposal method, which usually means they end up in legal and illegal scrap tire disposal sites. Lightning strikes, equipment overheating or sparks, unattended burning of debris/refuse, and arson are the leading causes of tire fires. Fires are also sometimes started by site operators or residents in the wake of publicity over clean-up activities. This publicity can include enforcement proceedings or initial abatement activities, suggesting that a landowner may be acting out of frustration or attempting to avoid costs associated with tire abatement.

Much work still needs to be done to mitigate the impacts of scrap tire fires. Incident management planning, recognition of the hazardous material potential of fires at scrap tire sites and improving and enhancing disposal site selection and design processes are all critical pre-incident preparedness factors that must be addressed by government and the private sector. In light of the potential consequences of scrap tire fires, prevention must become a primary goal in the treatment of scrap tire disposal sites.

In Lake County, it is doubtful that a fire involving scrap tires would in itself cause a severe emergency or disaster. Rather, scrap tires are more likely to add problems to an already existing fire. To prevent the scrap tire fire hazard, as well as threats to public health from scrap tire piles, mitigation measures must involve the prevention of indiscriminate scrap tire dumping and include proper disposal, recycling, and reuse practices. Various “junk days” are held at various places throughout the county to encourage the disposal of garbage, such as scrap tires. This type of service helps to control mass accumulations of scrap tires within the county.

**Historically Significant and Related Events:** Although research for this document was unable to reveal a history of scrap tire fires in Lake County, the possibility of one cannot be ignored. Because automobiles are the primary mode of transportation in Lake County, there is a constant potential for accumulation of discarded tires. Therefore, this hazard should be monitored as a potential threat to public health and safety.

The neighboring counties of Mecosta and Osceola, however, have experienced significant scrap tire fires in the recent past.

#### April 16, 1997 – Osceola County

The worst tire fire ever in Michigan occurred in Osceola County. The salvage yard where the blaze started contained over 6 million tires. All of the fire departments in a five county area were contacted. Residents within a three-mile radius were evacuated. The fire was extinguished in about two and one-half days by digging a trench around the perimeter of the fire to prevent its spread, and capping the fire with

sand. In all, 478 firefighters from 34 different departments fought the blaze. The final cost of putting the fire out came to approximately \$300,000. Over 1.5 million tires, two buildings and some trailers were lost in the fire.

#### February 24, 2000 – Mecosta County

A fire broke out at a tire recycling plant located in Hinton Township in Mecosta County. The fire had started in a pole barn that contained approximately 50,000 shredded tires. Nearby structures that also contained scrap tires were in danger of catching fire as well. Approximately 150 fire personnel from 13 local fire departments fought the blaze. Eventually, sand was brought in by a local contracting firm to smother the flames. Investigators determined that the apparent cause of the fire was a machine that had caught fire earlier and had not been adequately extinguished. The fire had then spread from the machine to the tires.

In November 2009, the State identified a total of over 990,400 tires (those that pose the greatest fire danger) in outdoor stockpiles scattered around the state. Since the MDEQ Michigan Scrap Tire Program began in 1991, the total amount of Michigan's scrap tire stockpile has steadily decreased from 31 million to about 700,000 in 2020.

Lake County received a state grant in January 2000 for scrap tire cleanup. The Michigan Department of Environment, Great Lakes and Energy (EGLE) awarded six Scrap Tire Cleanup Grants in Lake County from 2021 through 2023. This continuation of scrap tire cleanup grants demonstrate that although scrap tire concentrations may be cleaned up (or perceived to be cleaned up), it remains a constant possibility for concentrations to re-emerge.

**Frequency of Occurrence:** Although there is no record of a serious scrap tire fire in Lake County, the possibility of one cannot be entirely discounted as a threat in the future. However, it is doubtful that a fire involving scrap tires would in itself cause a severe emergency or disaster. Therefore scrap tire fires are not considered a significant hazard in Lake County.

## 2.04 FIRE: STRUCTURAL

*A fire that ignites one or several buildings, spreading to cause injury or loss of life, property damage, or the loss of important services.*

**Summary:** Fires have been deemed by some as the “universal hazard” because they are common in comparison to other incidents and can often be the result of so many other hazards. Looking at fires due to *all* causes in the United States, the country experienced roughly 1.3 million fires, with over 15,000 injuries and nearly 4,000 deaths in 2018. Estimated property losses for that period were over \$25 billion. Looking specifically at structure fires, they represented roughly 39 percent of the total fires in the United States (*Source: NFPA*). In Lake County, developed areas have a greater risk of experiencing widespread structural fires than rural areas. In addition, the county's stock of historical structures increases the threat of conflagration, especially in downtown areas. Historic buildings increase this risk because they often do not meet today's fire protection standards.

**Hazard Description:** Structural fires can cause displacement and homelessness, in addition to serious injuries, death, and economic hardship. Beyond the small-scale structural fires that only affect a single home or two at a time, emergency management authorities are primarily focused on disaster-level events involving multiple or major structures such as nursing homes, dormitories, hospitals, hotels, and other locations that involve greater risk and complexity due to the potential numbers of vulnerable people involved. Facilities and infrastructure may be taken out of service even from smoke damage, resulting in relocation or disruption. An unchecked urban conflagration can destroy entire portions of a city.

Structural fires are most threatening when they occur in densely developed or urban environments, where there is a potential for a single fire to become a conflagration. According to the National Fire Protection Association (NFPA), in 2011, there were 2,640 civilian deaths and 15,635 civilian injuries as a result of structural fire in the United States. There were 21 fatalities in 2011 where firefighters became ill or injured while on the scene of a structure fire. There were an estimated 484,500 structural fires in 2011, while direct property damage due to fires was estimated at \$9.7 billion.

The 2011 statistics continue a declining trend in fires, casualties, and injuries over the past few decades. For example, from 1977 to 1979, the nation averaged 1,065,500 structural fires, 6,275 civilian deaths, 25,382 civilian injuries, and property damages of about \$14.8 billion (when adjusted for inflation).

Unfortunately, although the United States has made great strides in lessening deaths and injuries caused by other types of disasters, structural fires are a worse problem in this country than in many other industrialized countries (even those with a more densely developed population pattern). The United States Centers for Disease Control (CDC) figures indicate that fire-associated mortality rates in the United States are approximately 2-3 times greater than those in many other developed countries. According to the Federal Emergency Management Agency's National Fire Data Center, residential fires represent 78% of all structural fires and caused 80% of all fire fatalities. Approximately 83% of those fatalities occurred in single-family homes and duplexes. Perhaps the most tragic statistic of all is that over 40% of residential fires and 60% of residential fatalities occur in homes with no smoke alarms. (Studies have repeatedly shown that a working smoke alarm dramatically increases a person's chance of surviving a fire.)

Michigan's fire experience generally mirrors the national fire situation. According to statistics compiled by the Fire Marshal Division of the Michigan Department of Energy, Labor and Economic Growth for 2003, nearly 19,000 structural fires occurred in Michigan, resulting in 161 deaths and 624 injuries. The dollar loss for all fires was estimated at over \$230 million. The Fire Marshal Division estimated that a structural fire occurred in Michigan about every 28 minutes in 2003. The U.S. Fire Administration reports that Michigan's fire death rate was 15.4 persons per million in 2007 and 16.4 per million in 2009. In 2009, Michigan ranked 11<sup>th</sup> among states in the nation, and was well above the national average of 11.0 deaths per million population.

Structural fires are especially likely to happen in the winter when wood stoves and sub-standard heating implements are most often used. Rural homes are more likely to use wood stoves, fireplaces and liquid propane heating equipment, and they may also have a greater exposure to wildfire threats during warm seasons. According to 2011 American Community Survey 5-year estimates, 20.1 percent of Lake County homes rely on wood for heating. A special concern for many rural homes is the fact that emergency personnel cannot adequately respond to emergencies due to complications such as: 1) home addresses that are not visible from main roads; 2) driveways, two-tracks, or dirt roads that are too narrow for large vehicles to enter, turn around, or pass other vehicles; or 3) driveways that are "gated."

Lake County does not have a county-wide zoning ordinance, and only seven out of fifteen townships are zoned. This is a concern in Lake County because many structural fire hazards may be mitigated in part through enforcement of local zoning ordinances. Although the risk of conflagration is mitigated by the county's rural nature, another concern in Lake County is the presence of various historic "main street" areas characterized by a row of attached structures where modern fireproofing retrofits, such as firewalls, have not been installed between units.

**Historically Significant and Related Events:** In 2018, Michigan saw 10.9 deaths and 32.7 injuries per 1,000 structure fires. This compared with an average of 6.1 deaths and 32.7 injuries per 1,000 structure fires from aggregated data at the national level.

According to the Michigan Fire Inspectors Society, Michigan experienced 111 fire fatalities in 2022. Most fatal fires occurred on a Monday (24%), Tuesday (17%), or Wednesday (15%) and between 6 PM and 6 AM. See graphic in Appendix C for additional 2022 statistics.

**Frequency of Occurrence:** There will certainly be structural fires each year in Lake County. Fortunately most of these fires will be confined to a single site and widespread damages will be limited. Based on the 2003 and 2010 fire estimates discussed above (estimated 36-44 fires per year), Lake County should expect to average some sort of fire once every 8 to 10 days. The actual number of fires experienced in the county can vary greatly from season to season, and year to year.

## 2.05 **HAZARDOUS MATERIAL INCIDENTS: FIXED SITE** (including industrial accidents)

*An uncontrolled release of hazardous materials from a fixed site capable of posing a risk to life, health, safety, property or the environment.*

**Summary:** The potential release of hazardous materials exists wherever that material may be located. Hazardous materials are chemical substances which, if released or misused, can pose a threat to people, property, or the environment. These chemicals are used in industry, agriculture, medicine, research, and consumer goods. As many as 500,000 products pose physical or health hazards and can be defined as "hazardous chemicals." Each year, over 1,000 new synthetic chemicals are introduced.

As of 2022, there were 9 SARA Title III sites in Lake County (locations known to store potentially dangerous amounts of hazardous materials). The vast majority of these sites are either farms or associated with food storage and processing.

Also included in this section are industrial accidents, defined as a fire, explosion, or other severe accident (especially if it involves hazardous materials) at an industrial facility that results in serious property damage, injury, or loss of life.

**Hazard Description:** According to FEMA, a hazardous material is any solid, liquid, or gas that can harm people, other living organisms, property, or the environment. They may be naturally occurring but are also increasingly man-made or brought more into human contact by our activities. Chemical manufacturers and industrial sites are sources for many such materials. When spilled or otherwise accidentally released at these facilities, known as a fixed site location, they pose a risk to quickly spread and create harm to the public. Other locations of concern include certain end user facilities (e.g., gas stations, hospitals, farms, universities) and storage areas where their quantities exist in sufficient amounts. The unique risks associated with the transportation of these materials is covered in section 2.06 of this chapter.

Because of their chemical, physical, or biological nature, a hazardous material may be a biohazard, poisonous, corrosive, explosive, flammable, or radioactive. They may also be an oxidizer, an asphyxiant, or a substance capable of causing severe allergic reactions. Such substances can vary greatly in their ability to cause harm and can be classified in a variety of ways. The Environmental Protection Agency (EPA) has made two classifications that are most important to this chapter: (1) "extremely hazardous substances" (EHS), and (2) "CERCLA hazardous substances." A consolidated listing of these materials and other hazardous substances are registered on the "List of Lists," which can be found at <https://www.epa.gov/epcra/consolidated-list-lists>. Hazardous materials are highly regulated by federal and state agencies to reduce risk to the general public and the environment. A facility is subject to SARA Title III provisions if extremely hazardous substances, as determined by the US Environmental Protection Agency (EPA), are present at the facility in quantities at or above the minimum threshold quantities established in Section 302 of the Act.

Some hazardous material releases may impact food or water supply chains for large regions or even the entire state. An example would include the persistent chemical commonly known as PFAS (Per- and polyfluoroalkyl substances). Such releases may be treated as a transmittable public health emergency because of their ability to spread to significant portions of the entire state (see the associated chapter). While these may have been local releases at one time, their aggregate or long-term effect has moved beyond that of a typical acute hazardous materials release.

Whether urban or rural, local leaders need to focus on the hazards present in their unique communities, as well as those of neighboring regions. This should include facilities that are typically upwind from their location or that have rivers or groundwater that flow into their area. When hazardous material releases do occur, they may be obvious, rupturing above ground tanks, setting off alarms, creating odors, causing fires, or immediately impacting people's health. Other releases are more insidious, leaking from underground storage tanks, seeping long distances through groundwater, or causing cancer that does not become apparent for several decades.

Most hazardous material releases are unintentional, although a lack of proper training or neglecting regulations can play an important role. Terrorists may attempt to weaponize chemicals, or criminals may steal fertilizer to make methamphetamine or explosives. Container design or other equipment flaws may occur. Less common are natural disasters that might impact an otherwise properly stored substance, such as a flood washing barrels downstream. Regardless of cause, the impact of hazardous releases on the public can be significant in both the short and long run.

Hazardous material incidents involve the potential for evacuation (or sheltering in place), creating significant concerns for special populations in hospitals, schools, nursing homes, and other such facilities. Certain types of extremely hazardous substances may result in a public health emergency and a resulting need for triage, mass treatment, and congregate care. Release location and accompanying weather may be important factors. Both short- and long-term health impacts may occur, including cancer or birth defects.

Industrial accidents differ from hazardous material incidents in the scope and magnitude of offsite impacts. Whereas hazardous material incidents typically involve an uncontrolled release of material into the surrounding community and environment that may require evacuations or in-place sheltering of the affected population, the impacts from industrial accidents are often confined to the site or facility itself, with minimal physical outside impacts. Nonetheless, industrial accidents, such as fires, explosions, and excessive exposure to hazardous materials, may cause injury or loss of life to workers at the facility, and significant property damage. Industrial accidents may result in severe economic disruption to the facility and surrounding community, as well as significant long-term impacts on the families of the workers injured or killed.

As of 2022, there were 9 sites in Lake County designated as a SARA Title III, Section "302 Site." Should there be any future site designations, the law requires each site to have an emergency plan on file with the Local Emergency Planning Committee (LEPC), fire department, and at the facility. The LEPC's are responsible for developing emergency response plans for communities that have facilities in their jurisdiction that are subject to SARA Title III Emergency Planning Requirements. The LEPC is the primary mechanism through which local SARA Title III planning, training and exercising activities are implemented. Despite such extensive guidelines, the possibility of human error in complying with these plans means that a hazard would still exist if a location in the county becomes designated as a "302 Site." When a "302 Site" is located near other developments, compliance with LEPC planning is especially important.

**Historically Significant and Related Events:** There are no documented uncontrolled releases of hazardous materials from a fixed site or industrial explosions in Lake County.

**Frequency of Occurrence:** Without a complete history of fixed site hazardous materials incidents or industrial accidents, it is not possible to identify a frequency of occurrence. However, the possibility of an incident or accident certainly exists, as there are numerous SARA Title III sites and industrial operations within Lake County.

## 2.06 HAZARDOUS MATERIAL INCIDENTS: TRANSPORTATION

*An uncontrolled release of hazardous materials during transport, capable of posing a risk to life, health, safety, property or the environment.*

**Summary:** The transportation of hazardous materials along highways, roads, and rails is a common occurrence, both passing through and directly to sites within Lake County. As of 2022, there were 9 SARA Title III sites in Lake County (see discussion in 2.05 Hazardous Material Incidents: Fixed Site).

**Hazard Description:** All modes of traditional transportation—highway, rail, air, and marine—carry hazardous materials throughout our communities on a regular basis. Pipeline transportation is also common and covered under its own chapter. For transportation purposes, a hazardous material is defined by the United States Department of Transportation (USDOT) as a “substance or material capable of posing an unreasonable risk to health, safety, or property when transported in commerce.” Examples include solids, liquids, or gases that can cause unreasonable harm to humans and other living organisms due to being radioactive, flammable, explosive, toxic, corrosive, a biohazard, an oxidizer, an asphyxiant, or hypoallergenic. Not all hazardous materials carry the same level of risk or have the potential to create a local emergency.

Although typically not cargo itself, vehicle fuel is extremely flammable and may complicate routine incidents. Trained teams may be deployed to address this fuel, even when incidents do not otherwise involve hazardous cargo. In addition to highway-related concerns, damaged or submerged ships may leak fuel into water, and planes may drop jet fuel mid-air prior to emergency landings.

A local emergency may occur depending on the material released and its amount, the weather, location, and other factors. Minor incidents involving hazardous materials can still prove dangerous but are routinely handled by response teams in an effective manner. Major incidents may involve a widespread hazardous release, adversely impacting the life safety of those near the incident site or affected by subsequent spread. Explosions, air plumes, and fires can occur. The environment can be severely impacted depending on the effectiveness of containment measures.

Statistics show that almost all hazardous material transportation incidents are the result of unintentional motor vehicle crashes or train derailments. Lack of sleep, drug use, poor training, or simple human error are contributing factors. Rarely are they caused solely by mechanical failures on the vessels carrying hazardous cargo. In addition, most hazardous material transportation incidents in Michigan are relatively small and localized to a specific community. In general, their impact is greatest when it occurs in urban areas, shutting down traffic and potentially presenting health hazards to large populations. Typically impacted infrastructure includes highways, overpasses, and rail crossings. Large airports are an area of concern, but often include highly trained, embedded response teams.

Michigan’s comprehensive freight plan offers an excellent summary of the various materials moving throughout the state. It is an official supplement to the 2040 MI Transportation Plan.

There have been many minor petroleum and hazardous materials spills throughout the years on highway systems in Michigan. Lake County has two highways, US 10 and M 37. These trunklines are primarily two-lanes, and can be heavily congested in the summer months and often icy or

impassable in the winter. In addition to the roadways, the Marquette Rail owned by RailAmerica, is a major freight railroad that makes daily runs between Grand Rapids (Kent County) and Manistee (Manistee County). The rail runs north and south between Grand Rapids and Baldwin (Lake County), and then east and west between Baldwin and Walhalla in Mason County. The Baldwin Municipal Airport is classified as a “Basic Utility” airport. It does not offer commercial passenger or cargo transportation, therefore is not a “hazardous materials” concern. Whether it is by roadway, railway, or both, a serious hazardous materials incident may occur within the county at any given time.

**Historically Significant and Related Events:** There have been no documented major incidences involving the transportation of hazardous materials in Lake County. However, one recent incident occurred within the county when a gas tanker overturned to avoid collision at northern intersection of US-10 and M-37 in Webber Township. The incident resulted in gas spillage and a ½ mile radius evacuation.

In addition, two incidents prompting minor, short-term evacuations identified nearby in Newaygo County along the railroad running between Grand Rapids and Ludington.

February 4, 1978 – Woodland Park (Newaygo County)

A freight train derailment caused a chemical spill of ethylene oxide, carbolic acid, methylene chloride and phosphine oxide. A total of 50 persons were evacuated from the vicinity of the accident scene.

June 22, 1979 – Newaygo (Newaygo County)

A freight train derailment caused a chlorine leak that eventually sealed itself. A total of 300 persons were evacuated as a precautionary measure.

**Frequency of Occurrence:** The possibility of an incident certainly exists, as there are active highway and railway routes that pass through Lake County. However, the frequency of this hazard cannot be determined for Lake County.

## 2.07 INFRASTRUCTURE FAILURES

*The failure of critical public or private utility infrastructure resulting in a temporary loss of essential functions and/or services.*

**Summary:** As reported in a 2009 study by the National Academy of Sciences, an electrical blackout “has the potential to affect virtually all sectors of society: communications, transportation, banking and finance, commerce, manufacturing, energy, government, education, health care, public safety, emergency services, the food and water supply, and sanitation.” For the purpose of this plan, “infrastructure failure” primarily focuses on water supply infrastructure, sewer systems, bridges and communication systems.

Power loss is the most common form of infrastructure failure in Lake County, often occurring as a result of natural hazards. Isolated residences in rural areas may be exceptionally vulnerable to extended power loss events, especially during the winter months. Lake also has a network of roads and municipal water and wastewater infrastructure.

**Hazard Description:** Michigan’s citizens are dependent on public and private utility infrastructure to provide essential life supporting services such as electric power, heating and air conditioning, water, sewage disposal and treatment, storm drainage, communications, and transportation. When one or more of these independent, yet interrelated, systems fail due to disaster or other cause - even for a short period of time - it can have devastating consequences. For example, when power is lost during periods of extreme heat or cold, people can literally die in their homes if immediate action is not taken. When the water or wastewater treatment systems in a community are inoperable, serious public health problems may arise and require immediate attention in order to prevent outbreaks of disease. When storm drainage systems fail due to damage or an overload of capacity, serious flooding can occur. These are just some examples of the types of infrastructure failures that can occur, and all



of these situations can lead to disastrous public health and safety consequences if immediate mitigation actions are not taken.

Built infrastructure provides the public with the essential components for modern life. The supply of fresh water (for drinking, cleaning, washing, cooking, and other uses) may sometimes be interrupted by pipe freezes, breaks, or water main failures. In addition to the need for citizens to find alternative sources of water, there is the potential for certain types of system failures to allow contaminated water to sicken the public. Water main failures may also cause localized damage, erosion, and flooding.

Drainage infrastructure failures may cause normally safe areas to become flood-prone, causing impacts in locations beyond those that are recognized as floodplain and wetland areas. Urban flooding results when drainage capacities of the area are exceeded, and polluted water backs up into streets, yards, and basements. This can cause transportation and access issues, property damage, contamination, cleaning costs, and the loss of important family possessions.

Communication systems are heavily used for residential and business purposes but are also vital for emergency response and operations. Failure of systems may include a region's mass media (conveying important public awareness and emergency information), its land-based and/or cellular telephone systems, and its public emergency 9-1-1 system access. During times of mass emergencies, it is possible for an excess of attempted calls to overwhelm a system. Situations may exist where cell phone calls may not work for everyone, but texting may still be possible.

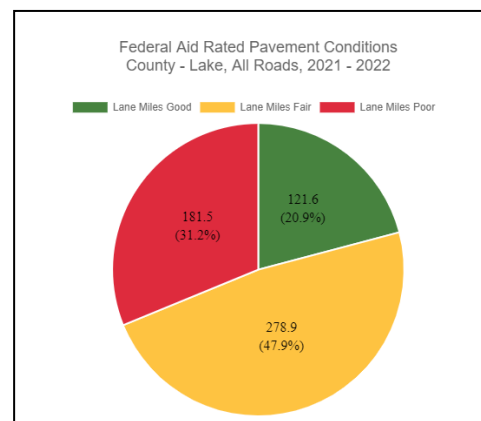
Typically, special populations such as the elderly, children, impoverished, and people in poor health are the most impacted by infrastructure failures and must receive special consideration when failures occur. If the failure involves more than one infrastructure system, or is large enough in scope and magnitude, whole communities and possibly even regions can be severely impacted.

Although Michigan has in place many codes and standards that govern the design, construction, and operation of public and private utility infrastructure, these codes and standards are often inadequate to protect the infrastructure from disaster-related damage. In many cases, the codes and standards call for the minimum level of structural integrity and operational performance recommended in accepted engineering practice, when a higher level would result in less disaster damage. A balance must be reached between structural integrity, operational reliability, and short- and long-term costs associated with upgrading facility codes and standards.

Though it is possible to design and operate facilities that are virtually "disaster-proof," in many cases it is not economically feasible. Extensive increases in integrity and reliability can result in prohibitive increases in cost. It is often too expensive to upgrade infrastructure codes and standards much beyond their current levels. However, in those cases where recurring, severe damage and system down-time occur due to natural or technological hazard events, it makes sense to explore the possibility of enhancing infrastructure design, construction, and operational codes and standards.

As Michigan's public and private utility infrastructure systems continue to age, infrastructure disasters will undoubtedly become more common. Because many of these systems were developed decades ago, the costs of repairing and replacing aging sections and/or components have greatly increased. As a result, many communities cannot afford to do the maintenance work necessary to keep the system in ideal operational mode. Increasing demands on the systems also lead to increased deterioration and in many cases pipes have far exceeded their useful service life. This creates a situation of increasing risk for infrastructure-related disasters, either as a primary event, or as a secondary event to floods, windstorms, snow and ice storms, or other natural or technological hazards. When those disasters do occur, they cause great inconvenience to the affected population and they can also create subsequent public health and safety concerns.

According to the Michigan Transportation Asset Management Council (TAMC), Lake County had 284.2 miles of federal aid-eligible roads in 2021-2022. The accompanying chart outlines the rated condition of those roads from 2021-2022.



While not unique, Michigan's roads and bridges experience annual winter freeze and thaw cycles that cause a continual breakdown of their surfaces. The state has also frequently experienced significant related funding challenges. This will be exacerbated over time as more vehicles use less gasoline (or none at all) because a major portion of the state's transportation funding comes from taxes placed upon gasoline. Although underinvestment can create risk anywhere in the system, bridge related incidents can be particularly dangerous. Michigan ranks above both national and regional averages as they relate to bridges rated in severe condition.

Drinking water supplies in Lake County come from groundwater. There are four so-called community water systems: Village of Baldwin, Clean Water Association (Pleasant Plains Township), Duvernay Park Apartments (Yates Township), and Idlewild Garden Housing (Yates Township). There are also private water wells serving individual single-family homes.

Michigan's historical communications infrastructure, for much of the 20th century, consisted primarily of traditional telephone systems. While most Michigan residents no longer have a "landline" phone, the importance of their existing network and infrastructure should not be discounted. In some more rural areas of the state like Lake County, such landlines provide an important alternative to cell phones where coverage areas are sparse. Although diminishing, traditional landlines remain a source of many 9-1-1 calls, and also provide some Internet connectivity via Digital Subscriber Lines (DSL). While slower than other forms of Internet, their use can still be vital. When viewed broadly, consideration for communication networks should also examine traditional broadcast radio and television stations. Emergency managers need to pay particular attention to their own specialized radio communication systems and interoperability (such as with police, fire, EMS, and amateur radio).

**Historically Significant and Related Events:** Infrastructure failures are common in Lake County, with power loss as the most significant and frequent type of failure. The NCDC Storm Events Database mentions downed power lines 22 times for Lake County between 1997 and 2022; all of which were the result of thunderstorms, high wind events, or winter weather. Notable power outages are listed in the table below.

#### Widespread Power Outages Affecting Lake County

Date	Event	Number of Outages
April 6-7, 1997	Windstorm	180,000-200,000 in Michigan
March 9, 1998	Blizzard	1,900 in Lake, Clare, Oceana, and Muskegon counties
November 10, 1998	Windstorm	167,000 in West Michigan
April 3, 2003	Ice Storm	Hundreds of thousands in Southwest Lower Michigan
October 30, 2004	Windstorm	100,000 in Michigan
June 28, 2008	Thunderstorm	¾ of Lake County
March 2, 2012	Heavy Snow	Outage number unknown. Shelters activated for residents.
March 8, 2017	High wind	Over 1 million
April 14, 2018	Winter storm	450,000

Source: NCDC Storm Events Database, Local Reports

Transportation infrastructure in Lake County is also susceptible to failure or interruption. In the 12 years spanning from 2001 to 2022, the NCDC has documented four events where washouts resulted from heavy rain or flash flooding. One of these events contributed to the inclusion of Lake County in a Major Disaster Declaration for June 6-13, 2008. The NCDC reports that “damage resulting from flash flooding included a 30 foot by 10 foot deep sinkhole which developed near the 18 Mile Bridge five miles west of Irons. Numerous roads were washed out and several mudslides were also reported. Rainfall totals across the areas hardest hit ranged from five to eleven inches, all of which fell in only a six to eight hour time period. Damage to public infrastructure was estimated at about two million dollars, mainly due to all of the road and bridge washouts.” In addition, a notable flooding event on February 9-10, 2001 caused portions of state highway M-37 to be closed.

On July 20, 2019 a round of severe storms resulted in numerous reports of downed trees and power lines. Peak wind gusts were estimated at up to around 70 to 80 mph. In addition, 6 to 10 inches of rain fell across much of Mason and Lake counties. There were several road washouts, a few culvert failures, and a couple of bridge washouts. At least 48 homes were damaged by water in Lake county.

Public sewer systems in Lake County have also failed several times. Between 2019 and 2021, sewer system overflows were reported in Baldwin on July 18, 2019 and in Yates Township on November 2, 2021. Site-based water and septic utilities, which are common in Lake County, are often more reliable than municipal utilities. However, they are not immune to failure. In January 1994, a prolonged period of severely cold weather in Michigan caused ground frost to extend well below normal depths and affecting many site-based sewage systems.

**Frequency of Occurrence:** Natural hazards, especially thunderstorms, windstorms and winter weather, are the primary cause of infrastructure failure in Lake County. Since these hazards are expected to affect the county a number of times annually, infrastructure failures are possible anywhere in the county in any given season.

NCDC Storm Data includes 27 instances of downed power lines or outages in Lake County from 1997 through 2022. At this rate, Lake County experienced one to two incidents per year. Widespread power failure events were less common, occurring once every two to three years. Isolated power failures can be resolved in a matter of hours, while widespread events may take days to fully recover.

Between 2000 and 2022, the NCDC documented four instances where heavy rain resulted in a road washout. At this rate, Lake County has experienced a washout once every four to five years. In addition, interruptions in transportation infrastructure, such as snowdrifts, water ponding, or downed trees, are almost certain to happen multiple times per year in Lake County.

## 2.08 NUCLEAR POWER PLANT EMERGENCIES

*An actual or potential release of radioactive material at a commercial nuclear power plant or other nuclear facility, in sufficient quantity to constitute a threat to the health and safety of the off-site population.*

**Summary:** The nearest nuclear power plant is about 75 miles west of Lake County’s western border, well beyond the facility’s Emergency Planning Zone. Nuclear power plant emergencies are therefore not considered a significant threat to Lake County.

**Hazard Description:** Though the construction and operation of nuclear power plants are closely monitored and regulated by the Nuclear Regulatory Commission (NRC), accidents at these plants are considered a possibility and appropriate on-site and off-site emergency planning is conducted. An accident could result in the release of potentially dangerous levels of radioactive materials into the environment that could affect the health and safety of the public living near the nuclear power plant. A nuclear power plant accident might involve both a release of air borne radioactive materials and

radioactive contamination of the environment around the plant. The degree and area of environmental contamination could vary greatly depending on the type and amount of radioactivity and weather conditions. Response to a nuclear power plant accident requires specialized personnel who have been trained to handle radioactive materials safely, who have specialized equipment to detect and monitor radiation, and who are trained in personal radiation exposure control.

The closest nuclear facility is the Point Beach Nuclear Power Plant in Wisconsin. It is about 75 miles west-northwest of Lake County, well beyond the facility's secondary emergency planning zone. Such a distance is not considered to be a threat in Lake County. Even if a major plume cloud were to be released from one of the nuclear power plants state, most radioactive materials would probably have dispersed into relatively harmless quantities over the long distance separating the county from these sites.

**History:** Lake County has never experienced damage from a nuclear power facility.

**Frequency of Occurrence:** Nuclear power plant accidents are not considered a significant threat in Lake County.

## 2.09 OIL AND NATURAL GAS WELL ACCIDENTS

*An uncontrolled release of oil or natural gas, or the poisonous by-product hydrogen sulfide, from production wells.*

**Summary:** There are a number complications and hazards that may be associated with oil and gas wells, highlighted by the potential for uncontrolled releases of hydrogen sulfide. Although oil and gas wells are relatively common around Lake County, there are no known incidents.

**Hazard Description:** There have been over 60,000 commercial wells drilled in Michigan going back to roughly 1925. A speculative industry, only an estimated half ever ended up producing significant amounts of oil or natural gas. Drilling Unit Maps from EGLE's Oil, Gas, and Minerals Division are available for most counties in the state and contain details by fuel type, drilling methods, activity status, and other factors. Gas storage fields are also indicated. The Michigan GIS Open Data portal <https://gis-michigan.opendata.arcgis.com/> hosts well locations and additional layers for further analysis.

Hazards associated with wellheads are very similar to those for pipelines, with occupational hazards being higher due to the increased use of personnel. Although also a danger with pipelines, many of Michigan's oil and gas wells contain poisonous hydrogen sulfide (H<sub>2</sub>S) gas, frequently referred to as "sour gas." Hydrogen sulfide is a naturally occurring gas mixed with natural gas or dissolved in oil or brine and released upon exposure to atmospheric conditions. Over 1,300 wells in Michigan have been identified as having H<sub>2</sub>S levels exceeding 300 parts per million. At concentrations of 700 ppm, even as little as one breath of hydrogen sulfide can be deadly. Although hydrogen sulfide can be detected by a "rotten egg" odor in concentrations from .03 ppm to 150 ppm, larger concentrations paralyze a person's olfactory nerves so that odor is no longer an indicator of the hazard. Within humans, small concentrations can cause coughing, nausea, severe headaches, irritation of mucous membranes, vertigo, and loss of consciousness. Hydrogen sulfide forms explosive mixtures with air at temperatures of 500 degrees Fahrenheit.

### Physiological Response to H<sub>2</sub>S

10 ppm	Beginning eye irritation
50-100 ppm	Slight conjunctivitis and respiratory tract irritation after 1 hour exposure
100 ppm	Coughing, eye irritation, loss of sense of smell after 2-15 minutes. Altered respiration, eye pains and drowsiness after 15-30 minutes followed by throat irritation after 1 hour. Several hours of exposure results in gradual increase in severity of symptoms and death may occur within the next 48 hours.
200-300 ppm	Marked conjunctivitis and respiratory tract irritation after 1 hour of exposure.
500-700 ppm	Loss of consciousness and possibly death in 30 minutes to 1 hour.
700-1000 ppm	Rapid unconsciousness, cessation of respiration and death.
1000-2000 ppm	Unconsciousness at once, with early cessation of respiration and death in a few minutes. Death may occur even if the individual is removed to fresh air at once.

*Source: American National Standards Institute, Standard: 237.2-1972*

An unplugged abandoned well, also known as an orphan well, can be a hazard to the health and safety of the surrounding people and environment. There are many situations where an unplugged well can become dangerous. For example, a rusted-out casing in a gas well can let natural gas flow underground and accumulate in the basement of a nearby building, possibly causing an explosion. Occasionally, gas leaking from an old well can contaminate a nearby water well. An old well might also be a conduit for salt brine from deeper formations to pollute fresh groundwater, or to discharge at the surface. In some cases, oil leaks from abandoned wells, polluting soil and water. It can be very costly to properly plug one abandoned or out of use well.

According to the Michigan Department of Environment Great Lakes and Energy information updated in May 2023, there are 477 total oil and gas wells in Lake County. While a vast majority of these wells were inactive, abandoned or capped, 22 were “active” or “producing.” Sixteen wells were known to have detectable levels of hydrogen sulfide in the following Lake County townships: Ellsworth (3), Peacock (11), Pinora (1), and Sauble (1). It is important to note that any type of oil or gas well, even one that has been capped, is capable of leaking dangerous levels of hydrogen sulfide. In addition, the Reed City & Loreed underground natural gas storage field extends into Pinora Township from Osceola County.

The presence of oil or gas wells alone is not cause for alarm, but awareness of the locations is important. Continued monitoring and investigation should ensure that these wells do not pose any threat to any nearby developments. Field investigation may determine that these wells and processing plants are far enough from other developments that the risks of harmful incidents are minimal. The Michigan Department of Environmental Quality has information on all permitted wells in the state. Individual community maps included in Appendix B show oil/gas well concentrations as well as wells that are known to have detectable levels of hydrogen sulfide.

An additional concern in Lake County is the fact that many different organizations and individuals own the wells. As a general rule, most gas companies prefer to respond to incidents involving their wells themselves; and in the vast majority of cases that is what happens. Because gas companies often have controlled burns, and deal with wells daily, it is impossible to ascertain how many incidents may have actually occurred in Lake County. However, there is still the possibility that an emergency response agency could find itself in the situation of responding to an incident at a well. Responders must understand the dangers associated with H<sub>2</sub>S and must have a working knowledge of the wells that are in their areas of responsibility. In rare cases, gases may be released in a way that affects adjacent areas.

**Historically Significant and Related Events:** There are no identified oil or gas well incidents in Lake County. However, the neighboring county of Mecosta experienced a gas well explosion in December of 2006 which resulted in the evacuation of several nearby residents. The issue was later resolved, with no additional threat to public safety.

**Frequency of Occurrence:** Because Lake County has a moderate number of oil and gas wells, the

occurrence of an accident is a possibility. However, there is no basis for predicting the frequency of such an event in Lake County.

## 2.10 PIPELINE ACCIDENTS

*An uncontrolled release of petroleum or natural gas, or the poisonous by-product hydrogen sulfide, from a pipeline.*

**Summary:** Pipeline accidents are a real and constant threat to communities across the country. According to the 2021 ACS 5-year estimates, only 13.6% of occupied housing units in Lake County relied upon utility natural gas as their primary heating fuel. There is one gas transmission pipeline in the county. One pipeline accident, involving a natural gas main near Baldwin, is known to have occurred in Lake County.

**Hazard Description:** Though often overlooked, petroleum and natural gas pipelines pose a real threat in many Michigan communities. Petroleum and natural gas pipelines can leak or erupt and cause property damage, environmental contamination, injuries, and even loss of life. Most pipeline accidents that occur in Michigan are caused by third-party damage to the pipeline, often due to construction or some other activity that involves trenching or digging operations. Many structures are located right next to pipelines and thus may be at-risk. Pipelines can also cross through rivers, streams, and wetlands, thus posing the possibility of extensive environmental damage in the event of a major failure.

Michigan is both a major consumer and producer of natural gas and petroleum products. According to the federal Energy Information Administration, Michigan's consumption of petroleum products, particularly liquefied petroleum gases (LPG) is high; Michigan is the largest residential LPG market in the nation, due mostly to high residential and commercial propane consumption. The state has a single petroleum refinery but a large network of product pipelines. About 75% of the overall home heating market uses natural gas as its primary fuel. With over one-tenth of U.S. capacity, Michigan has the greatest underground natural gas storage capacity in the nation and supplies natural gas to neighboring states during high-demand winter months. Driven largely by the residential sector, Michigan's natural gas consumption is high. Nearly four-fifths of Michigan households use natural gas as their primary energy source for home heating.

The State Energy Data System (SEDS) released data in August 2009 that describes energy consumption by source and total consumption per capita. Michigan ranks 13th in the nation in production of natural gas with 264.9 billion cubic feet and 7th in consumption at 847.8 billion cubic feet. These figures underscore the fact that vast quantities of petroleum and natural gas are extracted from, transported through, and stored in the state, making many areas vulnerable to petroleum and natural gas emergencies. Michigan's gas and petroleum networks are highly developed and extensive, representing every sector of the two industries – from wells and production facilities, to cross-country transmission pipelines that bring the products to market, to storage facilities, and finally to local distribution systems. Pipeline users have response and recovery systems in place for all the pipelines under their control, and continually monitor the status of pipelines in the county, state, and throughout the country.

While it is true that the petroleum and natural gas industries have historically had a fine safety record, and that pipelines are by far the safest form of transportation for these products, the threat of fires, explosions, ruptures, and spills nevertheless exists. In addition to these hazards, there is the danger of hydrogen sulfide (H<sub>2</sub>S) release. These dangers (fully explained in section "2.08: Oil and Gas Well Accidents") can be found around oil and gas wells, pipeline terminals, storage facilities, and transportation facilities where the gas or oil has high sulfur content. Hydrogen sulfide is not only an

extremely poisonous gas, but is also explosive when mixed with air at temperatures of 500 degrees Fahrenheit or above.

Despite its rural character, Lake County has substantial ties with the oil and natural gas industry. Underground storage fields in Michigan, such the one located in and adjacent to Pinora Township (mentioned in section 2.08), provide an estimated 45% of the state's total winter natural gas needs. A transmission pipeline passes through the townships of Cherry Valley, Pinora, Sweetwater, and Webber. In addition, certain Lake County communities have some measure of utility natural gas utility service from DTE Energy. According to the Michigan Public Service Commission, these communities include villages of Baldwin and Luther, and the townships of Chase, Cherry Valley, Lake, Pinora, Pleasant Plains, Sweetwater, Webber, and Yates.

**Historically Significant and Related Events:** Lake County's only identified incident occurred on June 23, 1999. A broken gas main near the intersection of M-37 and US-10 in Pleasant Plains Township prompted the evacuation of nearby residents, including senior and low-income housing complexes.

Less than 10 miles south of Lake County, in the unincorporated community of Woodland Park, a propane explosion on October 21, 2000 demolished a summer home, killing four members of a family shortly after they arrived for a weekend visit. Two other family members survived the blast, which may have originated in the basement of the home. Although this occurred outside of Lake County, an incident such as this is certainly possible in Lake County, where both LP fuel usage and vacation homes/cabins are common.

**Frequency of Occurrence:** Pipeline accidents are a rare occurrence in Lake County; however the June 1999 incident is proof that the county is susceptible to accidents. The existence of a transmission pipeline also warrants vigilance.

## 2.11 TRANSPORTATION ACCIDENTS

*A crash or accident involving an air, land or water-based commercial passenger carrier.*

**Summary:** Minor transportation accidents along the county's road network are frequent and inevitable; especially during inclement weather and along roads that are in disrepair. The primary emphasis of this hazard description, however, is placed upon commercial and larger-scale modes of transportation.

Possible accidents involving commercial transportation in Lake County are primarily limited to school buses, public transit, and the occasional tour bus travelling along the county's two highways. Natural weather hazards, as well as high traffic volumes, occasionally increase the risk of accident involving any of these modes of transportation.

**Hazard Description:** Communities vulnerable to transportation accidents would contain an airport offering commercial passenger service, railroad tracks on which commercial rail service is provided, commercial inter-city passenger bus or local transit bus service, school bus service and/or commercial marine passenger service. A serious accident involving any mode of passenger transportation could result in a mass casualty incident requiring immediate life-saving community response. When responding to any of these types of transportation accidents, emergency personnel may be confronted with several problems, such as: 1) suppressing fires; 2) rescuing and providing emergency first aid for survivors; 3) establishing mortuary facilities for victims; 4) detecting the presence of explosive or radioactive materials; and 5) providing crash site security, crowd and traffic control, and protection of evidence.

A major land transportation accident in Michigan could involve a commercial intercity passenger bus, a local public transit bus, a school bus, an intercity passenger train, or a multi-vehicle pileup. Such accidents are more likely to occur in areas of heavy traffic, industrial activity, decrepit roads, and during periods of inclement weather. Buses are the primary mode of commercial land passenger transportation in Lake County. Lake County's only local transit service is the Yates Dial-A-Ride. In 2022, this service utilized 23 vehicles to provide public transportation to the county and carried 108,942 passengers in 2022 (MDOT, 2023). The system also has a partnership with Baldwin Community Schools to provide school transportation. School buses travel routes throughout the county, often along rural routes that are easily impacted by inclement weather. Finally, charter and tour buses may travel to and through the county, especially along highways US-10 (east-west) and M-37 (north-south).

Statistics from the National Transportation Safety Board (NTSB) and the airline industry show that over 75% of airplane crashes and accidents occur during the takeoff or landing phases of a flight. As a result, developed areas that are adjacent to major airports, and along airport flight paths, are particularly vulnerable to this hazard. Accordingly, the greater the number of landings and takeoffs, the greater the probability of a crash or accident. The challenge for jurisdictions with a passenger air carrier airport is to develop adequate procedures to handle a mass casualty incident that could result from an airplane crash or accident. Baldwin Municipal Airport, classified as "Basic Utility," is Lake County's main airport and does not offer commercial passenger services. Therefore Lake County has a very low risk of a commercial air transportation accident. Any possible hazards from commercial air transportation would likely be the result of flights between regional destinations such as Minneapolis, Grand Rapids, Detroit, and New York.

A concern associated with accidents in Lake County is the availability of area responders and current capacity of medical facilities to handle a major accident. A significant accident on any mode of transportation may require more attention than the county can provide, or it may tie up all available resources leaving the rest of the county vulnerable. Although the 2-lane highways in Lake County are in some ways more dangerous than the spacious 4 to 8 lane roads of more metropolitan areas, the lesser traffic volumes greatly reduce the chance of a major land transportation accident happening. Land transportation accidents are more likely to occur in areas of heavy traffic (such as a holiday weekend) and industrial activity, as well as during periods of inclement weather.

**Historically Significant and Related Events:** There are no identified major transportation accidents in Lake County for commercial passenger carriers.

**Frequency of Occurrence:** Minor traffic accidents are a common occurrence, and take place daily in Lake County. Periods of heavy traffic are most likely around holidays, especially during warm weather seasons. Inclement weather is possible any time during the year; however treacherous traveling conditions are most common during the winter months. Other types of transportation accidents are possible, but not common in the county. There is no historical data for predicting accidents with commercial carriers within the county.



### 3.0 **HUMAN RELATED HAZARDS**

#### 3.01 **CATASTROPHIC INCIDENTS (National Emergencies)**

*A large-scale event that has severe effects upon large numbers of persons, across a wide area, and immediately overwhelms state, tribal, and local response capabilities. Such incidents are likely to require coordination activities from many states, including Michigan, even if the event took place in a distant location.*

**Summary:** Many of the hazards addressed in this chapter may achieve “catastrophe” status. Inclusion of catastrophic incidents as a stand-alone hazard is intended to highlight the extraordinary circumstances that such events produce, with the hope that it will assist planners and analysis in further developing mutual aid arrangements at all levels, to accommodate a wider variety of needs, and to suggest some possible repercussions that may not have previously been considered in existing planning and exercise scenarios.

**Hazard Description:** Within the past decade, the nation has been affected by disastrous events that have caused various states, including Michigan, to undertake significant actions to respond to, assist, or help accommodate the impact of events that took place well outside of their borders. Mutual aid agreements are in place between states to provide one another with supplemental resources and capabilities that are needed to help respond to and recover from a disastrous event. It is also possible that certain types of events outside of U.S. territory may require coordinated response, as well.

The National Response Framework (aka Federal Response Plan) involves recognition of, and reaction to, events of national significance. This was observed during the terrorist events of September 11, 2001—along with the federal government, all states went into a mode of heightened alert and exchanged various information and resources in a coordinated manner. More recently, Hurricanes Katrina and Rita caused such disruption in the southern states that nation-wide assistance and coordination was needed. Not only were resources deployed to the disaster areas themselves, but distant states such as Michigan also needed to accommodate large numbers of evacuees who were temporarily displaced from their homes, jobs, businesses, and even families. Some evacuees even chose to permanently change their residence to new homes in other communities across the U.S.

In some disaster scenarios, although the State of Michigan may experience some direct impacts, it may turn out that much greater effects in other states or nations (e.g., Canada) may require extensive additional actions to be taken by Michigan government and personnel. In recognition of these extra tasks, a Catastrophic Incident hazard is now identified, in addition to the many hazards that are known to potentially have a direct impact within Michigan.

FEMA has (in its Catastrophic Incident Annex of November 2008) defined the nature of the catastrophic disaster situation. It “will result in large numbers of casualties and/or displaced persons, possibly in the tens to hundreds of thousands... The nature and scope of a catastrophic incident will immediately overwhelm state, tribal, and local response capabilities and require immediate Federal support... A catastrophic incident will have significant international dimensions, including impacts on the health and welfare of border community populations, cross-border trade, transit, law enforcement coordination, and others.”

Special aspects that may be part of catastrophic incidents include the possibility of occurrence without warning, the occurrence of multiple incidents over a wide-ranging area (or even without any clearly defined incident site), may involve large-scale evacuations (whether organized or self-directed), may cause widespread homelessness and displacement (either temporary or permanent), may overwhelm existing health-care systems, and may produce severe environmental impacts that exceed governmental abilities to achieve a timely recovery.

There are a great many possible situations that can result in nationwide activation of mutual aid and other response and recovery mechanisms, so it is not intended that this section will provide an exhaustive list of everything that may happen. Below are a number of situations that may arise and be considered to be a catastrophic incident.

- Major Hazardous Materials Incidents
- Energy Emergencies and “Great Blackouts”
- A “Supervolcano” Event
- Major Terrorist Attack
- Major Earthquakes
- Celestial Impact
- Hurricanes
- Tsunami Events
- Pandemics or other Public Health Emergencies

A catastrophic incident may require the coordination of emergency responders (and associated personnel) between states, and even from across the nation or between nations (e.g. Canada, or its Ontario province). The most direct impact of a national emergency upon responders would be dealing with the logistics of interstate mutual aid (or even its international equivalents). In an event such as the 9-11-2001 terrorist events, or the 2005 Hurricane events, numerous response personnel may have to juggle their time, resources, and efforts involving activities that assist other states or jurisdictions with disaster response and recovery, while simultaneously ensuring that their own jurisdictions’ preparedness and response needs are also met. An additional potential impact may arise from events that occur in one’s home jurisdiction after various aid has been granted to some other area—various staff, equipment, expertise, and funds may suddenly be needed “back at home” in the midst of complicated and important response or recovery operations abroad. Extra complexity would also be entailed in the tracking of expenses and the paperwork involved in reimbursement procedures, which might ordinarily be used on activities that are of clearer importance to the home jurisdiction’s own emergency needs.

Another effect of national emergencies is the potential need to deal with evacuees coming from affected areas, who would need food, shelter, and other types of assistance under conditions of displacement and even duress. Such evacuees would tend to have numerous financial and material needs since the emergency event may have caused severe material hardships for them (or at least temporarily denied them access to their homes and wealth). In addition, various disaster and emergency events tend to cause emotional, social, and psychological hardships, as well as material and economic ones, since various trauma may have been experienced during the emergency events (including the loss of family and friends), and the uncertainties and stresses of relocations, job loss, etc. would often require a social and psychological support structure to be sought (and often provided by the host community) in order to restore a degree of security to the evacuees conditions and lifestyle. As a part of long-term recovery, such evacuees would ideally be able to restore their lifestyles to some sort of normalcy, perhaps even including successful relocation back to their original homes and the resumption of their previous circumstances.

**Historically Significant and Related Events:** There have been a number of catastrophic events to affect the United States in the recent past. Some of these events are listed below. Their precise effects upon Lake County are unknown.

- Major warfare, such as World War II
- Great Blackouts, such as those of 1965 and 2003
- Anticipated or threatened infrastructure breakdowns (such as “Y2K”)
- Major terrorist incidents or threats, such as 9/11 and the subsequent anthrax events
- Hurricanes, such as Katrina and Rita in 2005 (with many displaced evacuees) – A gubernatorial disaster declaration and a presidential emergency declaration were issued in Michigan in September 2005 for hurricane evacuation. These declarations made certain types of financial assistance available to communities helping hurricane evacuees

**Frequency of Occurrence:** National emergencies are bound to occur from time to time, and could break out at any time of the year. However, the frequency of a catastrophic event having a significant impact on Lake County cannot be estimated.

### 3.02 CIVIL DISTURBANCES

*Collective behavior that results in a significant level of lawbreaking, perceived threat to public order, or disruption of essential functions and quality of life.*

**Summary:** No significant civil disturbances are known to have happened in Lake County. In addition, the county's greatest perceived civil disturbance threat, the North Lake Correctional Facility, was closed in September 2022. Although future incidents are certainly possible, there are no specific concerns at this time, and civil disturbance is not considered to be a significant hazard.

**Hazard Description:** Civil disturbances can be classified within the following four types: (1) act or demonstration of protest, (2) hooliganism, (3) riot, or (4) insurrection. Most of these share similarities with each other, and the classifications presented here are not absolute and mutually exclusive.

#### Types of civil disturbance

- **Protest** – Usually contains some level of formal organization or shared discontent that allows goal-oriented activities to be collectively pursued. This includes political protests and labor disputes.
- **Hooliganism** – Relatively unorganized and involves individual or collective acts of deviance inspired by the presence of crowds, in which the means (and responsibility) for ordinary levels of social control are perceived to have slackened or broken down. Examples include disorder following a sporting event or block party.
- **Riot** – May stem from motivations of protest but lacks the organization of formal protests. Although legitimate and peaceful protests may spontaneously form when people gather publicly for a mutually shared cause, riots tend to involve violent gatherings of persons whose level of shared values and goals is not sufficiently similar to allow their collective concerns or efforts to coalesce in a relatively organized manner.
- **Insurrection** – involves a deliberate collective effort to disrupt or replace the established authority of a government or its representatives by persons within a society or under its authority. Some prison uprisings may fall into this category, although others may more properly be classified as riots or protests, depending upon the presence and extent of specific goals and organization, and the type of action used in achieving such goals.

Although destructive civil disturbances are rare, the potential is always there for an incident to occur. It is possible that risks for future disturbances may be exacerbated today by the ability of modern mass media (television, radio, the Internet, and various wireless communication devices) to instantly relay information (factual or not), in real time, to large numbers of people. That coverage may help to spread awareness of protests, discontent, riots, disorderly “parties,” or other incidents to other areas or interested groups and persons, potentially exacerbating an already difficult situation. For example, media coverage of certain events has, in the past, spurred uprisings inside prisons. Real-time media coverage of unfolding events is a fact of modern life that is inescapable. As a result, law enforcement officials must be skilled in monitoring all forms of media coverage to anticipate public and perpetrator actions and event progression.

It is always a good idea for important community facilities and functions, such as schools and festival areas, to be aware of individuals or organizations that may create a disturbance. Local festivals, such as the Cowboy Weekend in Irons (Eden Township) and Troutarama in Baldwin, generally do not attract groups that cause disturbances. Political protests are not a concern in the rural communities within Lake County because most of the controversial political issues that could generate violent protest do not originate from the local or county-level government.

In the recent past, the greatest civil disturbance threat in Lake County was perceived to be the North

Lake Correctional Facility near Baldwin in Webber Township. This privately-owned for-profit prison was closed in September 2022. In 2011, the facility was expanded to accommodate 2,580 Level 1 through Level 5 inmates. It is unclear if or when it will reopen. Other correctional facilities in the county include the Lake County Jail and the Lake County Residential Reentry Program (Michigan Department of Corrections) which has a 300-inmate capacity. The residential reentry facility had been closed in recent years. At the time this was written, there was a possibility of reopening this facility.

**Historically Significant and Related Events:** No major civil disturbance has been documented in Lake County in recent history. However in September 2012, two inmates escaped from the Lake County Residential Reentry facility in Baldwin. The escapees fled the county, engaged in a six-day crime-spree, and were eventually apprehended in Indiana. There were no reported impacts in Lake County.

**Frequency of Occurrence:** Although there have been no major civil disturbances documented in Lake County, the chance of a civil disturbance cannot be entirely discounted. Any disturbance would probably be restricted to an isolated location or gathering, and is not considered a significant threat.

### 3.03 NUCLEAR ATTACK

*A hostile action taken against the United States or its citizens involving nuclear weapons and resulting in the loss of life and/or destruction of infrastructure and environment.*

**Summary:** The possibility of a nuclear attack is a serious and grim consideration. The effects of such an occurrence on United States' soil would have a wide range of social, economic, political, and environmental impacts well beyond the immediate location of detonation.

**Hazard Description:** Nuclear weapons are explosive devices that manipulate atoms to release enormous amounts of energy. Compared to normal chemical explosives such as TNT or gunpowder, nuclear weapons are far more powerful and create harmful effects not seen with conventional bombs. A single nuclear weapon is able to devastate an area several miles across and inflict thousands of casualties. Although nuclear attack is an unlikely threat, the severe damage that would be caused by even one weapon requires the danger to be taken seriously.

World events in recent years have greatly changed the nature of the nuclear attack threat against the United States. In the last half of the 20th Century, this threat has primarily been associated with the Cold War between the United States and the Soviet Union. Although the Cold War has ended, there remains a threat of nuclear attack. A greater number of nations have developed nuclear weapons and there is also the possibility that terrorists could obtain a nuclear weapon for use against the United States.

A nearby strike with a one-megaton bomb would have a clear impact on those within Lake County. Sheltering would be required during the initial explosion, and if detonation occurred on the ground, a sheltering/evacuation plan would have to be followed to protect residents from the effects of fallout. Electronic equipment and communications would be damaged by the electromagnetic pulse created by such a blast, which may include a breakdown in transportation, fire and EMS systems if their computerized equipment and vehicular ignition systems fail to operate as a result. Finally, although Lake County may lack "attractive" nuclear attack targets, consideration must be given to the county's ability to facilitate and/or accommodate mass evacuations from other areas in Michigan and perhaps around the country.

**Historically Significant and Related Events:** There have been no incidences involving nuclear weapons in Lake County.

**Frequency of Occurrence:** Although unlikely, the significant threats associated with this hazard seem to offset its low probability and therefore merit consideration when planning for the protection of large numbers of people, necessary agricultural processes, and the community’s “lifeline” services.

### 3.04 PUBLIC HEALTH EMERGENCIES

*Widespread or severe infectious disease, contaminated water or food supply chains, sanitation breakdowns, or similar hazards that transmit or threaten to transmit significant sickness within the general public.*

**Summary:** The public health emergencies category includes a wide range of potential causes, from naturally occurring epidemics; to failure of infrastructure; to malicious releases of harmful agents. Such events pose threats to individuals’ health and well-being of the population, as well as the economy and delivery of services. As the COVID-19 pandemic demonstrated, a widespread public health emergency may strain local and nearby medical facilities and require the assistance of resources from outside the region.

No area in Michigan is immune to these types of transmittable public health emergencies, but areas with high population concentrations tend to be more at risk to these threats. In addition, the more vulnerable members of society—the elderly, children, impoverished individuals, and persons in poor health—are populations more likely to be impacted. Communicable diseases can be transmitted by a variety of mechanisms, including droplets from coughs and sneezes, insect bites, contaminated food or water, and other vectors/fomites.

Epidemiology Terms	
Cohort	A group of individuals sharing a common demographic, especially as used in a study.
Endemic	Continuously present in a region, but typically isolated and frequently found in low numbers.
Epidemic	More cases of a disease than would be expected in a community or region during a given period.
Pandemic	An epidemic that becomes very widespread and affects a whole region, continent, or the world.
Vector	The agent which carries and transmits an infectious pathogen into a living organism.
Zoonosis	An infectious disease that may be transmitted from animals to humans.

**Hazard Description:** Although now largely forgotten, a high prevalence of mosquito-borne malaria historically existed in Michigan. A rhyme from the 1800s warned “*Don’t go to Michigan, that land of ills. The word means ague, fever, and chills.*” While native malaria is no longer of major concern, the state still exhibits a variety of transmittable hazards that take many forms. Most recently, the COVID-19 pandemic (caused by the novel coronavirus SARS-CoV-2) and Flint water crisis (lead contamination in drinking water) have been massive public health disasters requiring large scale state response.

Public health emergencies can take many forms such as: disease epidemics, large-scale incidents of food or water contamination, extended periods without adequate water and sewer services, exposure to chemical, radiological or biological agents, and large-scale infestations of disease-carrying insects or rodents. Public health emergencies can occur as primary events, or they may be secondary events to another disaster such as a flood, tornado, power outage, or hazardous material incident. The common characteristic of most public health emergencies is that they adversely impact, or have the potential to adversely impact, many people. Public health emergencies can be statewide, regional, or localized in scope and magnitude.

#### Impact on the Public, Property, Facilities, and Infrastructure

Disease epidemics and pandemics have the potential to cause widespread sickness and loss of life. These effects may be felt more acutely within certain population cohorts, such as those based on age or race. Interruptions to work-life schedules and productivity can occur as quarantines are put in place or parts of the economy/schools are shut down. Ensuring available testing, vaccinations, and treatments reach all potentially impacted populations, including minority cohorts that may be disproportionately impacted by certain diseases, is a necessity. Pandemic related population shifts (i.e.,

urban to rural) and chemical contamination may temporarily lower property values, sometimes permanently. Sanitation problems may require expensive or lengthy construction.

Industries, facilities, and businesses may be shut down as a means of preventing disease transmission or containing contamination. Medical resources may become overwhelmed and unable to deal with acute needs or routine services. Travel may become limited, either directly through governmental orders that limit movement, or indirectly through limitations placed on infrastructure, such as airports or other modes of mass transit. Depending on the nature and length of the emergency, preventative maintenance or repairs of infrastructure may be delayed if workers cannot be kept adequately safe or not enough workers exist (due to sickness, layoffs, or other issues).

#### Impact on the Economic Condition of the State

Costs associated with public health emergencies can be massive. The economic impact of COVID-19, for example, has been profound, not just in terms of direct costs associated with healthcare services but also as seen in high levels of unemployment, the numbers of bankruptcies, the interim effect on the stock market, and a multitude of other factors. Affected travel, including closed international borders, may affect the economy if trade is hampered. Foodborne illnesses can have a significant impact on restaurants and grocery stores. While healthcare costs are one of the greater economic impacts in this area, infrastructure costs, such as those needed to replace lead pipes as seen in the Flint water crisis, can also be substantial and may impact state budgets. An animal disease affecting cows or swine could not just cause sanitation issues related to carcass disposal but could badly damage the state's livestock economy.

Even prior to COVID-19, the impact of severe flu seasons was a significant factor when considering lost work time and economic efficiencies. Major chemical contamination, like that associated with Velsicol in St. Louis, Michigan, is also expensive and can take decades to clean. Damage to a community's reputation may impede local economies for just as long. While some of these factors are considered under the chapter on Hazardous Materials, necessary expenses to ensure safe water, or to compensate individuals for cancer, may also increase tax rates or bankrupt companies.

Lake County has limited medical resources, which would be especially stressed either during a public health emergency, or during a disaster event. The nearest hospital is 17 miles to the east of Baldwin in Reed City, Osceola County. If a health epidemic of large proportions were to occur in the area, especially during "surge" population seasons, responders would have serious staffing problems. Even a public health emergency on a local scale in Lake County would have potential to strain existing medical resources, and interrupt businesses and services. Because of limited number/availability of medical facilities in Lake County, medical resources from outside the county would likely be needed in the event of a widespread public health emergency.

#### Influenza and COVID-19

Influenza viruses (commonly referred to as "the flu") are designated by letters and numbers. Three main types (A, B, and C) infect people, with influenza A and B capable of causing human *epidemics* and influenza A additionally capable of causing world-wide *pandemics*. Influenza A viruses are further differentiated into subtypes based on their various H and N proteins. For example, A(H1N1) and A(H3N2) have been involved in viruses confirmed to spread directly from person to person. Humans can be infected with some influenza viruses that exist in animals (e.g., swine, chicken).

Prior to 2019, influenza was the world's primary respiratory virus of concern. However, specific variants of coronavirus now rival, and in the near term still arguably surpass, influenza and all other viruses (the important Ebola virus for example has yet to see the world-wide spread or impact caused by COVID-19).

The COVID-19 pandemic (caused by the novel coronavirus SARS-CoV-2) has become the most significant disease threat of the modern era. Such a pandemic is still ongoing at the time of this writing and continues to evolve over time. Fatalities from the disease have been greatly reduced, but it would be difficult to understate the world-wide health and economic toll caused by the virus. While some

specific COVID-19 resources are included later in this chapter, much of the information on communicable disease epidemics presented here will continue to focus on influenza epidemics which are scientifically more settled by comparison. In many cases information is relevant to both viruses.

#### SARS-CoV-2 virus

Despite the recent focus on COVID-19, influenza can still exact a terrible toll on communities. During a typical influenza season, roughly 1,200 deaths in Michigan can be expected. However, if a true influenza pandemic were to occur, as many as 10-100 times that many people may die without an adequate and well-organized public health care response. Influenza surveillance is conducted in order to provide the most advanced notice possible, but an influenza pandemic could still occur early in the season and spread rapidly. In the northern hemisphere, a *typical* flu season starts in October/November and ends in April/May. Flu viruses spread more easily in cooler weather, and therefore predominate around the winter season in temperate climates. Contagion may also be assisted by people spending more time indoors during this time. While this pattern holds true in general, it is not applicable for all viruses (e.g., warmer weather did not limit a rise in COVID-19 cases as much as anticipated).

Influenza impacts may be exacerbated in the near term by: (1) lowered flu vaccination rates that correlate with COVID-19 “vaccination hesitancy”, (2) atypical flu surges caused by the ending of lengthy COVID-19 “stay at home” behaviors that re-expose people to influenza, and (3) similar factors influencing other viruses (e.g., respiratory syncytial virus) that may strain hospital and healthcare resources as they experience surges from several viruses at the same time.

Coronaviruses differ from influenza and are named for the crown-like spikes on their surface. The subgrouping of coronavirus that would later be designated as SARS-CoV-1 was first active in 2002. It was the cause of severe acute respiratory syndrome (SARS), and because of its novel nature garnered significant concern but ended up being a relatively rare disease. At the end of its epidemic, as marked by June 2003, its incidence was 8,422 cases with a case fatality rate (CFR) of 11 percent. In 2019, the related virus strain severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) was identified. This new strain was the cause for COVID-19, which originated in China and quickly spread throughout the world. Cases rose in Michigan, with two mass treatment facilities and emergency morgue plans put into place. The state reached its first high peak in cases on April 3, 2020. There was a period of decline, followed by an increase in cases (and deaths) towards the end of the year.

#### PFAS

In recent years, Per- and polyfluoroalkyl substances (PFAS) have garnered increasing attention in Michigan. According to the Michigan PFAS Action Response Team (MPART), these are a large group of manmade chemicals that are resistant to heat, water, and oil. PFAS have been classified by the U.S. Environmental Protection Agency (EPA) as an emerging contaminant on the national landscape. For decades, they have been used in many industrial applications and consumer products such as carpeting, waterproof clothing, upholstery, food paper wrappings, personal care products, fire-fighting foams, and metal plating. They are still used today. PFAS have been found at low levels both in the environment and in blood samples of the general U.S. population.

These chemicals are persistent, which means they do not break down in the environment. They also bioaccumulate, meaning the amount builds up over time in the blood and organs. Studies in animals who were exposed to PFAS found links between the chemicals and increased cholesterol, changes in the body's hormones and immune system, decreased fertility, and increased risk of certain cancers. Studies in which animals were given high levels of PFAS showed effects including low birth weight, delayed puberty onset, elevated cholesterol levels, and reduced immunologic responses to vaccination. Animal studies help scientists understand what could happen in people.

PFAS can get into drinking water when products or wastes containing them are disposed of, used or spilled onto the ground or into lakes and rivers. PFAS move easily through the ground, getting into

groundwater that is used for some water supplies or for private drinking water wells. When released into lakes or rivers used as sources of drinking water, they can get into drinking water supplies. PFAS released by facilities into the air can also end up in rivers and lakes used for drinking water.

**Historically Significant and Related Events:** The following are samples of various and unique public health emergencies that have had an impact upon the state:

- 1973: PBB (polybrominated biphenyl) disaster contaminated much of Michigan.
- 1994: Northern Michigan water and sewer infrastructure emergency cascaded into a Presidential Disaster Declaration.
- 2001: Concerns over mosquitos reappeared with an outbreak of West Nile disease.
- 2010: Increased awareness of PFAS (Per- and polyfluoroalkyl substances) chemical contamination when it was discovered in drinking water.
- 2016: Large-scale Hepatitis-A outbreak, considered the largest in the country at the time.
- 2020-present: COVID-19 pandemic attributed for nearly 7 million confirmed deaths worldwide, including 37 confirmed deaths in Lake County (as of July 11, 2023).

Like the rest of the United States and the world, Lake County has had serious outbreaks of diseases like smallpox, measles, mumps, influenza, and COVID-19. The County has experienced many instances of power outages that could have created unhealthy conditions, as documented in Section 2.06. Fortunately, none have caused widespread health problems locally.

**Frequency of Occurrence:** This is a difficult hazard to assess because there are many undefined factors, such as the unexpected development and evolution of diseases such as influenza outbreaks; and the threat of an intentional or accidental release of a radiological, chemical or biological agent which may adversely impact a large number of people.

Most manifestations of public health emergencies are highly unpredictable. However, each year brings a unique and relatively unpredictable strain of the flu to county residents. Recent trends suggest that COVID-19 and its many variants may ebb and flow in a similar manner.

### 3.05 **TERRORISM AND SIMILAR CRIMINAL ACTIVITIES**

*Terrorism: "...activities that involve violent... or life-threatening acts... that are a violation of the criminal laws of the United States or of any State and... appear to be intended (i) to intimidate or coerce a civilian population; (ii) to influence the policy of a government by intimidation or coercion; or (iii) to affect the conduct of a government by mass destruction, assassination, or kidnapping" Federal criminal code. 18 U.S.C. §2331*

**Summary:** Terrorism is the use of violence by individuals or groups to achieve political goals by creating fear. The political motives of terrorism distinguish it from ordinary crime. Terrorism is carried out for a cause, not for financial gain, personal revenge, or a desire for fame.

**Hazard Description:** Terrorism is a long-established strategy that is practiced by many groups in many nations. The United States is threatened not only by international terrorists such as Al Qaeda, but also by home-grown domestic terrorist groups that might include proponents of any extreme ideology.

A wide range of techniques can be used by terrorists, including bombings, shootings, arson, and hijacking. Regardless of the specific tactics used, terrorists seek the greatest possible media exposure. The goal of terrorists is to frighten as many people as possible, not necessarily to cause the greatest damage possible. Media coverage allows terrorists to affect a much larger population than those who are directly attacked.



Non-terrorist criminal activity may resemble terrorism but lacks a political objective. Emergency management is typically not concerned with routine, individual crimes, but does need to prepare for crimes that impact large portions of the population. Such attacks may require resources not available to local law enforcement agencies. Crimes of this sort include mass shootings, random sniper attacks, sabotage of infrastructure, and cyber-attacks. The types of criminal attacks considered in this section are those that resemble terrorism or that may cause widespread immediate disruption to society.

In today's world, sabotage/terrorism can take on many forms, although civilian bombings, assassination and extortion are probably the methods with which we are most familiar. Cyber-attacks appear to be an increasingly eminent threat. Internationally, such acts have become commonplace as various religious, ethnic, and nationalistic groups have attempted to alter and dictate political and social agendas, seek revenge for perceived past wrongdoing, or intentionally disrupt the political, social and economic infrastructure of individual businesses, units of government, or nations. The Middle East and European continent have been hard hit by acts of sabotage and terrorism over the past several decades. Parts of Asia and South America have also experienced a high level of activity.

Unfortunately, with advances in transportation and technology, sabotage/terrorism has now crossed the oceans into the United States. Equally alarming is the rapid increase in the scope and magnitude of sabotage/terrorism methods and threats, which now include: 1) nuclear, chemical and biological weapons; 2) information warfare; 3) ethnic/religious/gender intimidation (hate crimes); 4) state and local militia groups that advocate the overthrow of the U.S. government; 5) eco-extremism designed to destroy or disrupt specific research or resource-related activities; and 6) widespread and organized narcotics (and other contraband) smuggling and distribution organizations. Just as the methods and potential instigators have increased, so too have the potential targets of sabotage/terrorism.

As recent events across the country have shown, virtually any public facility, segment of infrastructure, or place of public assembly can be considered a target of sabotage. In addition, certain types of businesses engaged in controversial activities are also potential targets. With the advent of the information age and growth in the number of computer "hackers", computer systems (especially those of government agencies, large businesses, financial institutions, health care facilities, and colleges/universities) are potential targets as well. One of the primary common denominators of most saboteurs is their general desire for organizational recognition, but not necessarily individual recognition. They often seek publicity for their "cause" or specific agenda, but they go to great lengths to avoid individual detection by law enforcement agencies. The exception to this might be individuals and organizations involved in narcotics or other contraband smuggling and distribution, which seek to keep their clandestine operations out of public and law enforcement scrutiny. Another commonality is that innocent people are always the ones that suffer the most in these senseless and cowardly criminal acts.

**Historically Significant and Related Events:** Although Lake County has never experienced a significant act of terrorism or major criminal incident, recent high profile national events have increased concern among local officials for this hazard. Examples of such events have included: 1) school and workplace violence; 2) cyber terrorism; 3) sabotage/arson; and 4) domestic/international terrorism.

**Frequency of Occurrence:** Although Lake County's rural nature and low population density make it an unlikely target for terrorism, the possibility cannot be completely discounted. A more detailed study may be performed by Lake County Emergency Management to review the county's level of preparedness for various scenarios. This hazard is not addressed beyond the cursory level in this document.

**Part D**  
**HAZARD RISK & VULNERABILITY ASSESSMENT**

The primary goal of the Risk & Vulnerability Assessment is to utilize information regarding the previous occurrences, locations and extent of hazards to gain some idea of how often they might arise, where they might occur, and how much harm they might do in the future. When hazards affect the entire county, it is important to consider potential impacts they might have on different parts of the county, especially areas that may have a harder time preparing for and responding to an event (for instance, severe snowstorms and blizzards could close roads throughout the county but the most remote and least traveled roads are plowed last, leaving their residents snowed in for days). It is also important to consider “worst-case scenarios”, wherein one hazard causes others (such as severe winds causing infrastructure failures causing public health concerns), and to assess the limits of response capabilities (for example, a public health emergency may temporarily overwhelm medical service capabilities).

The simplest technique to assess risk and vulnerability is to: (1) compare the community profile map with hazard maps for the same area and (2) determine areas where hazards overlap with the locations of people, structures, and infrastructure. Areas where hazards might overlap with development are examined more closely to estimate what kinds of damages might occur during an emergency event. Maps throughout this document can be used to help facilitate this process. County-level maps at the end of this section show critical facilities/infrastructure and hazards, respectively. Other county-level maps are included in Part B for Natural Features and Land Cover. Appendix A contains municipal-level USGS Topographic maps which provide some information about locations of man-made structures. Appendix B includes municipal-level Hazard Risk maps which show critical facilities/infrastructure and mappable hazards. Altogether, the maps in this document are useful for conducting cursory hazard risk and vulnerability assessments. However, a detailed assessment would likely require additional means of investigation because some maps may lack a requisite level of accuracy and/or currency.

Another technique, which is more effective when hazards tend to be area-wide rather than location specific, is to rate and rank hazards in each community according to a standard set of variables. Such rankings will help to prioritize mitigation efforts according to the severity of a given hazard’s risks in a given community. A quantitative assessment helps to measure the potential threats of each hazard; however, there is no need to reach perfect accuracy with these measurements. They are mainly used to compare hazards with each other, to prioritize them and determine the ones to which the community is most vulnerable.

The rating and ranking methodology used in this plan factors the expected probability of each hazard’s occurrence, as well as its likely impact on people, impact on property, and impact on the economy of the community. These four *hazard metrics* are each rated on a scale of 0 to 3, according to a unique set of benchmarks, for each hazard in each municipality in the county. Ratings were influenced by 1) hazard identification and analysis (Part C of this document); 2) ratings assigned in the previous edition of this plan; 3) input obtained through the survey questionnaire (described in Part A); and 4) input from the Lake County LEPC and other community stakeholders. The following lists the schedule of metrics and benchmarks used to rate hazards in this plan.

Hazard Assessment Rating Benchmarks		
Hazard Metric	Benchmark	Rating
Probability of Occurrence	Unlikely Occurrence	0
	Not likely within 50+ years	1
	Likely within 50 years	2
	Likely within 10 years	3
Population Impact	No one affected	0
	<10% of population	1
	10-50% of population	2
	50-100% of population	3
Property Impact	No effects	0
	Isolated location	1
	Multiple locations	2
	Widespread	3
Economic Impact	No effects	0
	Mere Inconvenience	1
	Slight disruption of Services and Commerce	2
	Extended disruption of Services and Commerce	3

Once rated, each hazard is then ranked. However, each metric has a unique degree of influence upon a community's overall risk and vulnerability to a given hazard. To help account for the varying importance of each metric, unique values (or weights) are applied. The three "impact" metrics receive such weights: *population impact* gets a weight of 3; *property impact* gets a weight of 2; and *economic impact* gets a weight of 1. A higher number shows greater importance. These weighting factors are consistent with those typically used for measuring the benefits of hazard mitigation actions; which helps to develop a more compelling comparison of hazards as they relate to the selection of potential mitigation actions. *Probability of occurrence* is assumed to be the most significant component, one which magnifies the potential impacts of a hazard. To quantify this relationship, the sum of the *weighted impacts* is multiplied by the hazard's probability of occurrence.

Hazard Vulnerability Ranking Formulas
<b>Weighted Impacts</b> = (Population Impact x 3) + (Property Impact x 2) + (Economic Impact x 1)
<b>Hazard Vulnerability Score</b> = Probability of Occurrence x Weighted Impacts

The result is a standardized list of *hazard vulnerability* scores; a tool with which to rank the hazards facing a community. It can be used to 1) establish priority, 2) provide a way to build consensus about these priorities, and 3) explain decisions that have been made from these priorities.

The Hazard Assessment Ratings and Hazard Vulnerability Rankings for Lake County are revealed in the following. Ratings and rankings for individual municipalities in the county have been placed in Appendix B – Hazard Identification and Analyses.

## LAKE COUNTY

### Hazard Assessment Ratings

<b>Natural Hazards</b>	<b>Probability of Occurrence</b>	<b>Population Impact</b>	<b>Property Impact</b>	<b>Economic Impact</b>
1.01a Celestial Impacts	1	2	0	2
1.01b Space Weather	2	2	0	2
1.02 Drought	2	2	1	2
1.03 Earthquake	0	-	-	-
1.04 Extreme Temperatures	3	2	1	1
1.05 Flooding: Riverine/Urban	3	2	2	1
1.06 Fog	3	1	0	1
1.07 Great Lakes Shoreline	0	-	-	-
1.08 Hail	3	1	2	1
1.09 Invasive Species	3	1	1	1
1.10 Lightning	3	1	2	1
1.11 Severe Winds	3	2	2	2
1.12 Subsidence	1	1	1	1
1.13 Tornadoes	2	1	2	2
1.14 Wildfire	3	2	2	1
1.15 Winter Storms	3	3	2	2

#### **Technological Hazards**

2.01 Dam Failure	2	1	2	2
2.02 Energy Emergencies	2	2	0	2
2.03 Fire – Scrap Tires	1	1	1	1
2.04 Fire – Structural	3	1	2	2
2.05 HAZMAT – Fixed Site	2	1	1	1
2.06 HAZMAT – Transportation	2	1	1	1
2.07 Infrastructure Failures	3	2	1	2
2.08 Nuclear Power Emergencies	0	-	-	-
2.09 Oil/Natural Gas Well Accidents	2	1	1	1
2.10 Pipeline Accidents	2	1	1	1
2.11 Transportation Accidents	2	1	1	1

#### **Human-Related Hazards**

3.01 Catastrophic Incidents (National Emergencies)	1	3	3	3
3.02 Civil Disturbances	1	1	1	1
3.03 Nuclear Attack	0	-	-	-
3.04 Public Health Emergencies	3	2	0	2
3.05 Terrorism & Similar Criminal Acts	2	1	1	1

## LAKE COUNTY

### Hazard Vulnerability Rankings

Rank	Hazard	Probability of Occurrence	x	Sum of Weighted Impacts	=	Hazard Vulnerability Ranking
<b>1</b>	Winter Storms	3		15		45
<b>2</b>	Severe Winds	3		12		36
<b>3</b>	Flooding: Riverine/Urban	3		11		33
<b>3</b>	Wildfire	3		11		33
<b>5</b>	Infrastructure Failures	3		10		30
<b>6</b>	Extreme Temperatures	3		9		27
<b>6</b>	Fire – Structural	3		9		27
<b>8</b>	Hail	3		8		24
<b>8</b>	Lightning	3		8		24
<b>8</b>	Public Health Emergencies	3		8		24
<b>11</b>	Drought	2		10		20
<b>12</b>	Invasive Species	3		6		18
<b>12</b>	Tornadoes	2		9		18
<b>12</b>	Dam failure	2		9		18
<b>12</b>	Catastrophic Incidents	1		18		18
<b>16</b>	Space Weather	2		8		16
<b>16</b>	Energy Emergencies	2		8		16
<b>18</b>	Fog	3		4		12
<b>18</b>	HAZMAT – Fixed Site	2		6		12
<b>18</b>	HAZMAT – Transportation	2		6		12
<b>18</b>	Oil/Natural Gas Well Accidents	2		6		12
<b>18</b>	Pipeline Accidents	2		6		12
<b>18</b>	Transportation Accidents	2		6		12
<b>18</b>	Terrorism & Similar Criminal Acts	2		6		12
<b>25</b>	Celestial Impacts	1		8		8
<b>26</b>	Subsidence	1		6		6
<b>26</b>	Fire – Scrap Tires	1		6		6
<b>26</b>	Civil Disturbances	1		6		6
n/a	Earthquake	0		-		-
n/a	Great Lakes Shoreline	0		-		-
n/a	Nuclear Attack	0		-		-
n/a	Nuclear Power Emergencies	0		-		-

The following table includes the updated 2023 Lake County hazard rankings, along with a comparison to the previous rankings. Adjustments to hazard rankings include:

- Parsed out Space Weather as a “stand alone” hazard. The threat of solar flares is perceived to be greater than the threat of “space debris,” especially considering increasing reliance on mobile devices and connections to the internet for commerce and health care.
- Assigned a ranking for the HAZMAT – Fixed Site hazard because new SARA “302 sites” have been identified within the county.
- Increased flooding impacts on people, considering observed impacts of a 2019 flood.
- Increased likelihood of occurrence for public health emergencies, considering impacts of the COVID-19 pandemic.
- Increased countywide hail impacts on property, considering observed impacts of 2019 hailstorm.
- Increased probability of impacts from invasive species considering ongoing issues with oak wilt and gypsy/sponge moth.
- Increased likelihood for terrorism & similar acts to reflect the possibility of an event occurring within a 50-year timeframe.

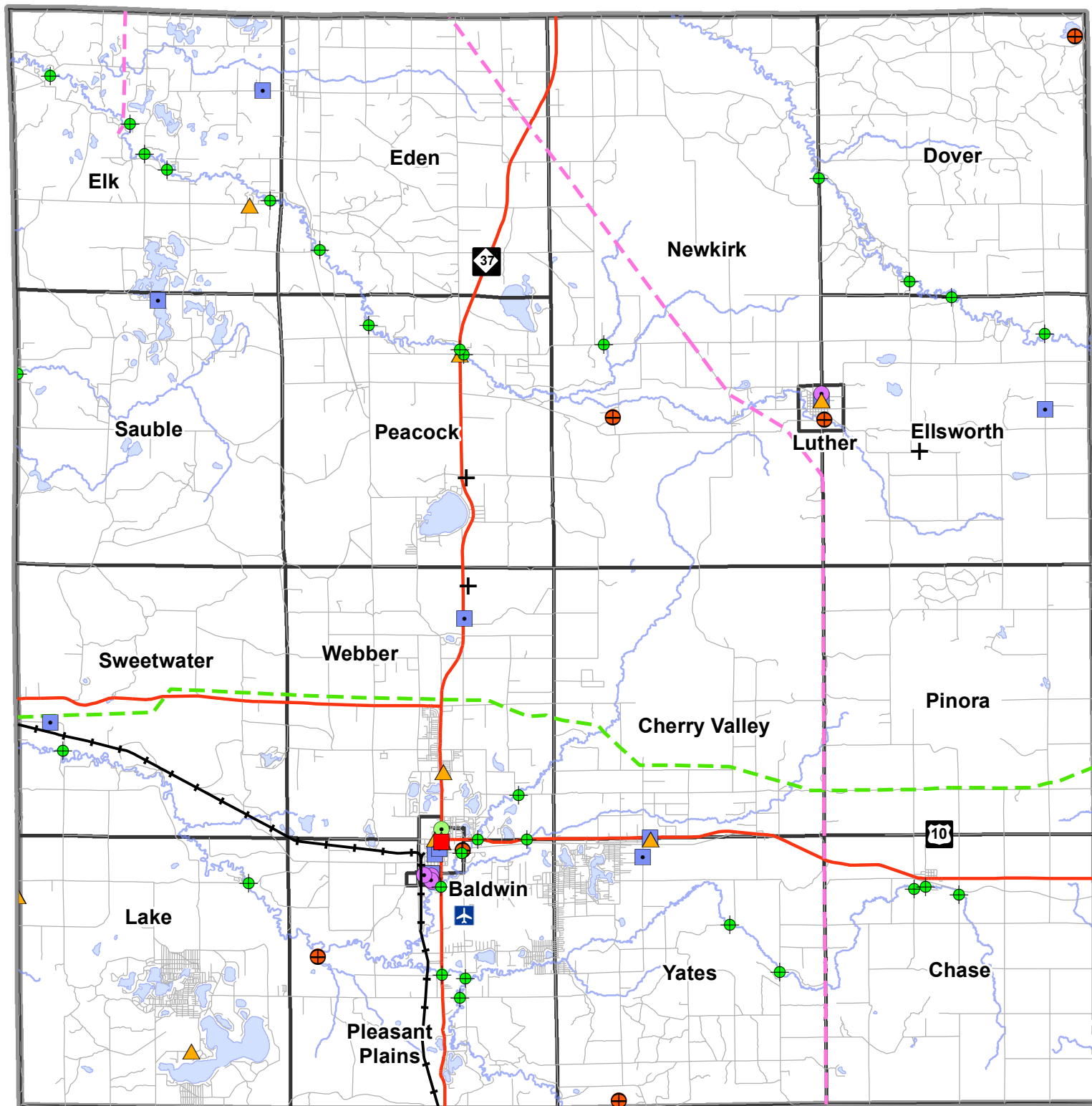
Consideration of changing climate conditions is becoming increasingly accepted in public discourse. Still, according to public and stakeholder input, attitudes within the county are divided regarding the local impacts of climate change. In addition, while it is generally known and accepted that the climate is changing, it is not yet understood how these changes will affect Lake County. For example, while it can be assumed that the changing climate will affect the geographic distribution and frequency of tornadoes across Michigan and the United States, it is impossible to know how those changes will affect Lake County in the future. Therefore, climate projections were not explicitly considered in the hazard rankings assessment they relate to Lake County. Part C – Identification of Hazards does include “climate considerations” where information was available.

The individual community level hazard rankings are located in Appendix B. For all villages and townships, the top two priority hazards are *Winter Storms* and *Severe Winds*. After that, some variations in hazard ranking and priorities occur depending on local circumstances. Each community hazard ranking began with the County level hazard rankings and were tweaked according to local conditions and factors of each community. For example, *structural fire* is more of a concern in more densely developed communities rather than in rural areas.

2023 Rank	Hazard	2014 Rank	2014-2023 Change
1	Winter Storms	1	- no change -
2	Severe Winds	2	- no change -
3	Flooding: Riverine/Urban	7	↑4
3	Wildfire	3	- no change -
5	Infrastructure Failures	4	↓1
6	Extreme Temperatures	5	↓1
6	Fire – Structural	5	↓1
8	Hail	10	↑2
8	Lightning	7	↓1
8	Public Health Emergencies	14	↑6
11	Drought	9	↓2
12	Catastrophic Incidents	10	↓2
12	Dam failure	10	↓2
12	Tornadoes	10	↓2
12	Invasive Species	16	↑4
16	Space Weather	not ranked	new ranking
16	Energy Emergencies	14	↓2
18	Fog	16	↓2
18	HAZMAT – Transportation	16	↓2
18	HAZMAT – Fixed Site	not ranked	new ranking
18	Oil/Natural Gas Well Accidents	16	↓2
18	Pipeline Accidents	16	↓2
18	Terrorism & Similar Criminal Acts	23	↑5
18	Transportation Accidents	16	↓2
25	Celestial Impacts	22	↓3
26	Civil Disturbances	23	↓3
26	Fire – Scrap Tires	23	↓3
26	Subsidence	23	↓3
not ranked	Earthquake	not ranked	- no change -
not ranked	Great Lakes Shoreline	not ranked	- no change -
not ranked	Nuclear Attack	not ranked	- no change -
not ranked	Nuclear Power Emergencies	not ranked	- no change -

# LAKE COUNTY

## Critical Facilities



### Legend

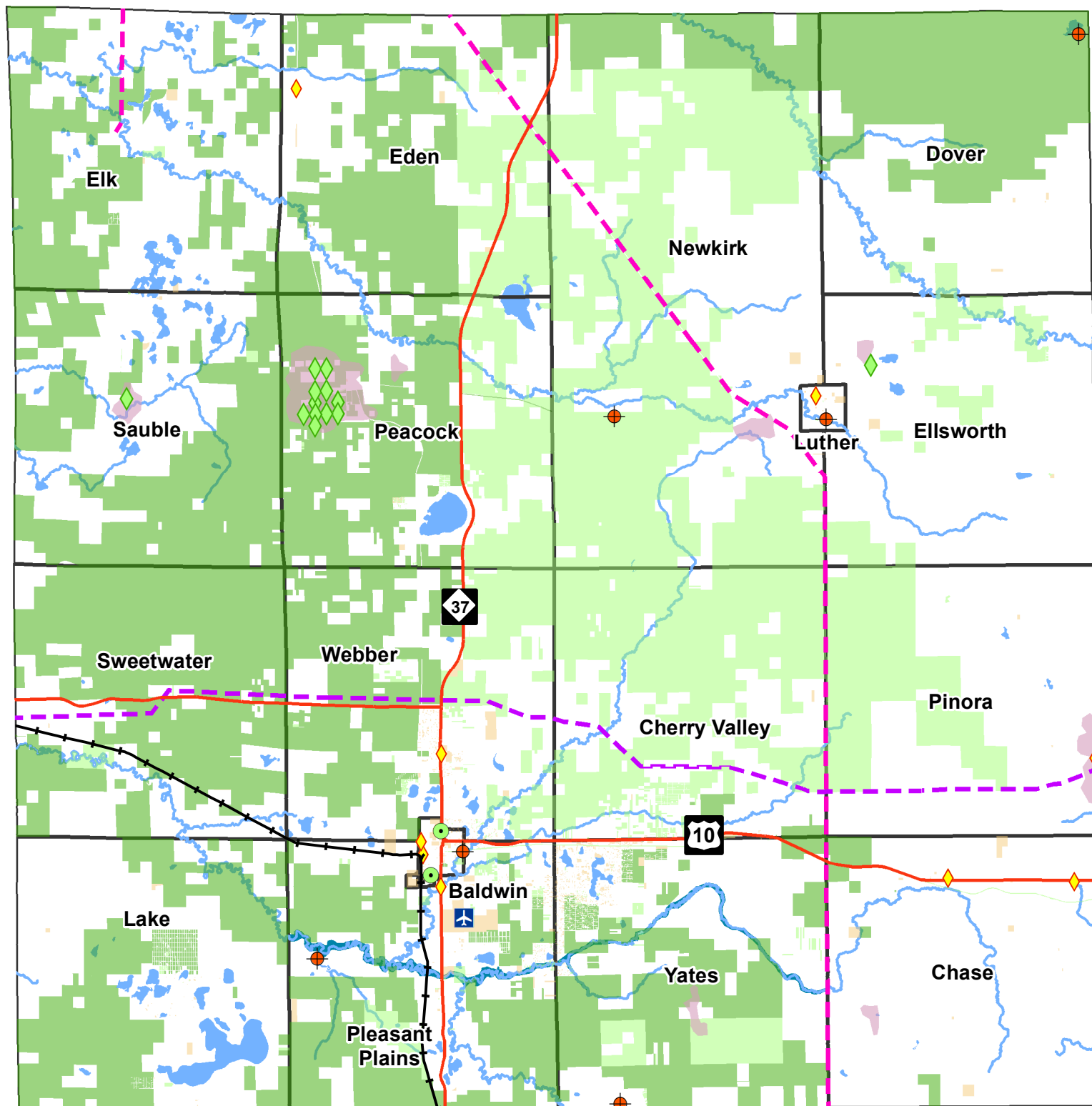
- |   |  |   |  |
|---|--|---|--|
| <span style="color: red;">—</span> State Trunkline              | <span style="color: black;">—+—</span> Railroads           | <span style="color: green;">●</span> Medical Facility     | <span style="color: purple;">●</span> School             |
| <span style="color: gray;">—</span> Road                        | <span style="color: black;">+</span> Communication Tower   | <span style="color: orange;">▲</span> Fire/Police/EMS/911 | <span style="color: red;">■</span> Correctional Facility |
| <span style="color: green;">- - -</span> Gas Pipeline           | <span style="color: orange;">◆</span> Wastewater Treatment | <span style="color: green;">⊥</span> Bridge               | <span style="color: blue;">■</span> Shelter              |
| <span style="color: pink;">- - -</span> Power Transmission Line | <span style="color: blue;">✈</span> Airport                | <span style="color: orange;">⊕</span> Dam                 |  |

0 0.75 1.5 3 4.5 6 Miles



# LAKE COUNTY

## Potential Hazards



### Legend

- |                         |            |                |                             |
|-------------------------|------------|----------------|-----------------------------|
| State Trunkline         | Airport    | Federal Land   | Oil/Gas Well: Concentration |
| Railroads               | Dam        | State Land     | Oil/Gas Well: H2S Detected  |
| Gas Pipeline            | Floodplain | Municipal Land | SARA Title III Site         |
| Power Transmission Line |            |                |                             |

0 1.5 3 4.5 6 Miles

This jurisdiction is subject to many additional hazards; some of which tend to occur across wide areas and cannot be effectively shown on this map. Refer to Appendix B - Hazard Identifications and Analyses for more complete information about potential hazard in this community.





## **Part E**

### **HAZARD MITIGATION GOALS AND OBJECTIVES**

Goals are general guidelines that explain what the county wants to achieve. They are usually long-term and represent global visions such as “protect public health and safety”. Objectives define strategies or implementation steps to attain the identified goals. Objectives are more specific and measurable than goals, making them more likely to have a defined completion date.

The development of clear goals and objectives helps clarify problems, issues, and opportunities in hazard mitigation as well as other areas. An important feature of developing them is raising community awareness of the relationship between community development practices and the level of hazard vulnerability and risk. Also, raising citizen awareness can help gain support for ongoing mitigation planning efforts.

The goals and objectives on the following page have been established for hazard mitigation efforts in Lake County. They are based on the county’s hazard analyses, as well as input from Lake County Emergency Management, LEPC members, government officials, planning staff, emergency responders (including 911, fire, and police), and other interested stakeholders.

For the 2023 edition of this plan, the goals and objectives from the 2014 edition were collaboratively reviewed and discussed by emergency managers of Lake, Mason, and Oceana counties on May 16, 2023. This chapter was also made available for public review and referenced in a published public notice prior to the September 12 public meeting. It was determined that the goals and objectives remain valid and appropriate to meet the needs of Lake County. Therefore, no significant changes or additions were proposed.

For the goals and objectives to succeed, they must be integrated into and compatible with other community goals. They must also be divided into manageable components, or actions, that can be accomplished, and they must be prioritized so local officials can better focus their attention on developing alternatives.

Subsequent chapters in this plan offer guidance and encouragement toward concrete actions at the local level. Parts F and G contain alternatives that can be utilized by the county to accomplish hazard mitigation. Also included in Part F is information about the known employment of those alternatives within Lake County. Part H explains how the recommended action items are selected from the list of potential actions; and Part I reveals the recommended action agenda for plan implementation.

### **OVERALL HAZARD MITIGATION GOAL:**

**Reduce or eliminate the long-term risk to human life and property from the full range of disasters.**

#### **GOAL 1. Promote growth in a sustainable, hazard-free manner.**

- Objective 1.1. Incorporate hazard provisions in building code standards, ordinances, and procedures.
- Objective 1.2. Incorporate hazard mitigation into land use and capital improvement planning and development activities.
- Objective 1.3. Incorporate hazard mitigation into existing land use regulation mechanisms to ensure that development will not put people in danger or increase threats to existing properties.
- Objective 1.4. Research, recommend, adopt and enforce programs, plans, and ordinances that protect natural resources so that they can, in turn, provide hazard protection.

#### **GOAL 2. Protect existing and new properties.**

- Objective 2.1. Use the most cost-effective approaches to keep hazards away from existing buildings and facilities.
- Objective 2.2. Use the most cost-effective approaches to protect existing buildings and sites from hazards.
- Objective 2.3. Maximize insurance coverage to provide financial protection against hazard events.
- Objective 2.4. Maximize the resources for investment in hazard mitigation, including the use of outside sources of funding.

#### **GOAL 3. Protect public health and safety.**

- Objective 3.1. Assure that threat recognition (watches) and warning systems are adequate and appropriate and that they utilize the latest technology.
- Objective 3.2. Protect infrastructure and services.
- Objective 3.3. Build and support local capacity, commitment and partnerships to continuously become less vulnerable to hazards.
- Objective 3.4. Enlist support of committed volunteers to safeguard the community before, during, and after a disaster.

#### **GOAL 4. Increase public understanding, support, and participation in hazard mitigation.**

- Objective 4.1. Heighten public awareness of the full range of existing natural and man-made hazards and actions they can take to prevent or reduce the risk to life or property.
- Objective 4.2. Encourage local communities, agencies, organizations and businesses to participate in the hazard mitigation process.
- Objective 4.3. Encourage cooperation and communication between planning and emergency management officials.

## **Part F**

### **HAZARD MITIGATION ALTERNATIVES**

The identification of risks and vulnerabilities, paired with established goals and objectives, should lead planners directly to a consideration of various mitigation alternatives that might be applied to improve the safety and security of residents, property, the environment, the economy, and quality of life. A mitigation alternative is not the same as a project or specific action that will definitely be implemented. Rather, an alternative is one in a set of potential actions or strategies that will be evaluated and compared.

It is important to recognize that “hazard mitigation” is often presented as something entirely distinct from “preparedness, response, and recovery,” (known together as the four phases of emergency management). However, state planners in Michigan have preferred to not place clear limits or distinctions around the mitigation alternatives, since all phases of emergency management share the same ultimate goals of protecting life and property, etc. Many of the mitigation alternatives discussed in this section may seem to include other aspects of emergency management.

The following are six basic hazard mitigation strategies that can reduce or prevent the harmful interaction between hazards, people, and development that may result in a disaster:

#### **Strategy #1: Modification of the Hazard**

The first strategy involves modification of the hazard itself—removing or eliminating the hazard, reducing its size or amount, or controlling the forces it exerts. In the right circumstances, this strategy can be successful, but it is often difficult to do. Examples of this strategy include stream widening or modification to improve water flow and prevent floods, and slope planting to prevent erosion. These measures can be cost-effective, but their application is normally limited and expensive, and therefore not always as effective as other strategies in reducing or eliminating damage on a wide scale. In terms of “the disaster equation,” if hazard forces can be reduced to zero, there will be no disaster. Hazard mitigation of this type attempts to reduce the impact of a hazard as much as possible.

#### **Strategy #2: Segregating the Hazard**

Strategy number two, segregating the hazard, attempts to “keep the hazard away from people.” This is often accomplished in flood-prone areas through the construction of structural protection measures such as dams, levees, floodwalls, debris basins, and other public works projects designed to redirect the impacts of a flood away from people and development. This strategy can be highly effective, but it can also be expensive and in some cases can cause (or exacerbate) environmental problems. Also, history has shown that structural protection measures constructed to protect one community can increase problems in other communities (e.g., levees that channel and increase the velocity of floodwaters, causing severe flooding downstream). Limited budgets and structural maintenance costs may make this strategy less feasible in some communities and situations.

#### **Strategy #3: Preventing or Limiting Development**

The third strategy involves preventing or limiting development in locations where people and development would be at risk. This approach is based on “keeping the people away from the hazard” and includes a variety of land use planning and development regulation tools, such as comprehensive planning, zoning, floodplain management ordinances, capital improvements planning, and disclosure laws, as well as the acquisition and relocation of hazard-prone properties. This approach attempts to reduce or eliminate the vulnerability of persons and structures, through wise and prudent land use and development decision-making. When properly applied, this strategy can be highly effective in promoting safe, sustainable development. Hazards continue to exist, but if human vulnerability has been sufficiently reduced, no disaster will result from the hazard.

#### **Strategy #4: Altering Design or Construction**

The fourth strategy involves alteration of the design or construction of development to make it less vulnerable to disaster damage. This strategy can be thought of as “interacting with the hazard,” and allows the hazards to interact with human systems that have been designed and planned to withstand potentially destructive impacts. Examples of this strategy include elevating structures, employing wet and dry flood-

proofing to improve flood damage resistance, managing vegetation buffer zones in urban/wildland interface areas, using wind bracing to improve structural wind resistance, and insulating water and sewer lines to prevent freezing damage. This strategy allows development in hazard prone areas, but requires that the development meet stringent disaster-resistant performance criteria. In many situations, this approach is an economically welcome method of reducing community hazard vulnerability. History has shown that the two goals are not mutually exclusive. When careful and prudent development decisions are made that take into account the reduction of hazard vulnerabilities, the result is safe and sustainable community development. Safe rooms should be widely considered, to protect residents at home, workers at work, and visitors at special events.

#### Strategy #5: System Capacity, Redundancy, and Back-Up Features

Like the previous strategy, this focuses upon mechanical, design, and construction elements, but of some important system (e.g. critical infrastructure) rather than just for a specific structure. The design of structures should include back-up power options for vital operations, and infrastructure should be able to accommodate the full extremes of weather, drainage patterns, temperatures, and so on. Capacity should not be presumed to be a statically defined concept that has never changed, but should take into account current trends toward increasing precipitation and heavy rain events. Critical facilities should have a reliable source of back-up power. Road and power systems should, if possible, provide enough redundancies to allow the system to effectively handle the occasional breakdown in some of its components.

#### Strategy #6: Early Warning and Public Education (overlaps with emergency management preparedness/response)

This strategy seeks to ensure that the public is aware of the hazards it faces, and that proper warning and communication systems and practices are in place to save lives and protect property. This strategy should be applied in all communities, as it is typically the last line of defense against serious disaster related injury or loss of life.

To create and maintain safe, sustainable communities, both preventive and corrective forms of hazard mitigation must occur at the state and local levels. An example of the preventive form of hazard mitigation at the local level would be a policy requiring that all future development occur in such a way as to avoid or reduce, to the extent possible, community exposure and vulnerability to hazards. That would seek to prevent the scope and magnitude of hazard impacts from increasing. The corrective form of hazard mitigation therefore could be applied in those areas that already have a high degree of exposure and vulnerability to certain hazards and therefore suffer severe and/or repetitive damage as a result. Such actions would correct current problems caused by unwise and/or outdated land development patterns.

Because disasters can be particularly devastating for private businesses and industry, creating and maintaining safe, sustainable communities makes “business sense” as well—statistics from the National Fire Protection Association (NFPA) show that 40% of organizations that suffer a major disaster of any kind go out of business within one year. A University of Minnesota study found that 93% of all businesses that lost their data centers for 10 days or more went out of business—50% filing for bankruptcy almost immediately. A follow up study by Datapro Research found that 43% of the businesses in the University of Minnesota study never reopened, and an additional 29% went under within two years. Creating and maintaining safe, sustainable communities through the implementation of mitigation measures at the state and local government levels is certainly in the best interests of private business and industry.

It must be emphasized that the hazard mitigation alternatives identified in this plan are, in reality, hazard mitigation opportunities. Identification of a possible hazard mitigation measure does not necessarily mean that it can or even should be implemented. Implementation (and the desirability) of a hazard mitigation measure is highly dependent on a number of factors—environmental, social, economic and political. Just because a measure may reduce or eliminate the effects of a hazard does not necessarily mean that it should be implemented. There may be extenuating factors or circumstances that could or should preclude its implementation. Those decisions will be made locally and in the land use and land development decision-making processes. Typically, hazard mitigation measures will be implemented if they are able to balance environmental, social, economic and political factors, and are cost-effective. It does not make

sense to implement a measure that will not be supported by state and/or local officials and the citizenry, or that cannot be economically justified.

Another point of emphasis: The focus and intent of this plan is not to encourage wholesale limits on development or in any way to usurp the authority or scope of local land use and land development decision-making. Land use decisions in Michigan, by and large, have been made by local officials based on local priorities and conditions. What this plan seeks to promote is safe, sustainable development and communities by integrating hazard mitigation considerations into everyday governmental and private sector business practices and processes. This in turn will help reduce injuries and loss of life, property and environmental damage, and adverse economic, social, and service impacts caused by natural, technological, and human-related hazards.

The remainder of this chapter considers a variety of mitigation alternatives for the county's top hazards. They are presented in one or more of the following groups: Preventative Measures, Corrective Measures, Resource Protection, Emergency Services, and Public Education and Awareness. Much of the following narrative was either borrowed from or supplemented by information compiled in the Michigan Hazard Mitigation Plan.

For the 2023 edition of this plan, descriptions of mitigation alternatives were reviewed and updated as needed. How alternatives are being utilized within Lake County (the capabilities of the community) were also reviewed and updated. Other updates to this chapter include a revised description of basic mitigation strategies (see previous page), and the inclusion of common mitigation funding sources.

## **1. Preventive Measures.**

Preventive mitigation is desirable because it seeks to prevent future problems from occurring. Wise land use planning and building design, small-scale retrofitting, and early warning and public education fall under this category. Doing it right the first time is almost always preferable to going back and trying to correct recurring problems later. Preventive mitigation is generally easier to implement than other types of mitigation because the administrative mechanisms that guide the land development process – planning and plan review, zoning, capital improvements programming, building codes and standards, etc. – are available to every local community and only require adoption and consistent application to be highly effective in reducing or eliminating hazard vulnerability. Prevention is also generally more flexible and cost-effective and can significantly reduce or eliminate future hazard vulnerability. Preventive mitigation can help ensure that, at the very least, responsible agencies do not contribute to the increasing severity of the problem through unwise decision-making.

Preventive measures protect new construction from hazards and assure that future development does not increase the potential for losses. Planning, zoning, and code-enforcement officials usually administer preventive measures, which are particularly important where there is an abundance of undeveloped land, such as in Lake County. There is an abundance of state and federally owned property, some of which could occasionally become available for private acquisition in the future.

**A. Building Codes.** Building codes are designed to ensure that a structure will be constructed in such a manner as to be safe for occupancy and use. These codes also regulate health and sanitation requirements for water, ventilation, plumbing, electricity, mechanical equipment, and air conditioning, and contain minimum construction standards for natural hazard resistance. Building codes, used in concert with other available land use / development guidance measures, can be effective in reducing or eliminating damage caused by many natural hazards such as high winds, wildfire, and flooding. In communities where comprehensive planning is not done or not done properly, the building code may essentially be the only land use regulatory measure available.

Building codes provide one of the best methods of addressing the hazards in this plan, and are a prime measure to protect new construction from damage caused by natural hazards. Many times, minimum

building code requirements make the difference between a structure that suffers minimal or no damage and one that suffers major damage or is a total loss. Hazard protection standards for all new and improved or repaired buildings can be incorporated into the local building code. Such standards may include:

- Making sure roofing systems will handle high winds and expected snow/ice/sleet/hail loads;
- Making sure windows, doors and siding can handle high winds;
- Providing special standards for tying the roof, walls and foundation together (crossbracing and anchoring walls to foundations, and roof rafters to walls) to resist the effects of wind;
- Requiring new buildings to have tornado “safe rooms”;
- Making sure electrical systems are grounded and fire walls and sprinklers are installed in attached structures;
- Including insulation standards that ensure protection from extreme heat and cold;
- Securing the “envelope” of a structure, to reduce water-related damage; and
- Mandating overhead sewers for all new basements to prevent sewer backup.

Lake County currently enforces the 2009 Michigan Residential and the 2009 Michigan Building codes, along with the 2009 International Energy Conservation Code, Plumbing, Electrical, and Mechanical codes. Building codes such as these provide the basis for good building safety programs, especially protection from fire and electrical hazards, and are constantly being evaluated and updated to reflect new information and recommended practices. The county employs a building inspector, a plumbing inspector, a mechanical inspector, and an electrical inspector to enforce codes throughout the county.

In Lake County, the electrical, plumbing, and mechanical inspectors are contracted to conduct inspections and the county enforces the codes. Inspections are based on adopted codes for the State of Michigan for electric, plumbing, fuel gas, and mechanical. According to local knowledge, the State of Michigan currently abides by 2015 codes, and as a result, Michigan is at risk of receiving a lower rating by Verisk (previously referred to as ISO). In addition, the Energy Code is now implanted in the 2015 Michigan Residential Code and the Commercial Energy Code is ANSI/ASHRAE/Standard 90.1-2013.

Pursuant to 1972 PA 230, adopted November 5, 1974 and amended by 1999 PA 245, all communities in Michigan are subject to the State Construction Code, which establishes general minimum construction standards for buildings and structures in all Michigan municipalities. The State Construction Code is a compilation of the International Residential Code, the International Building Code, the International Mechanical Code, the International Plumbing Code published by the International Code Council, the National Electrical Code published by the National Fire Prevention Association, and the Michigan Uniform Energy Code with amendments, additions, or deletions as the Michigan Department of Energy, Labor and Economic Growth determines appropriate. The code became effective statewide on July 31, 2001. The State Construction Code provides for statewide uniformity of application and implementation of rules governing the construction, use, and occupancy of buildings and structures.

FEMA, the Insurance Institute for Business and Home Safety (IBHS), and Verisk (previously referred to as ISO) are three national organizations that conduct evaluations, and then suggest revisions for insufficient or inappropriate codes. For example, FEMA often utilizes a Building Performance Assistance Team (BPAT) to assess tornado damages to code-conforming structures. If building performance is deemed inadequate, the BPAT may then recommend revisions to the codes to protect structures from future hazard damage.

The IBHS is a non-profit insurance industry research center that is dedicated to maintaining specific building code standards to reduce deaths, injuries, property damage, economic losses and human suffering caused by natural disasters such as wildfire, tornadoes, freezing weather, and hail. Its “FORTIFIED for Safer Living” program is one component of the IBHS suite of “FORTIFIED” programs dedicated to improving the quality of residential and light commercial buildings. The “Safer Living” section specifies construction, design, and landscaping guidelines to increase a new home’s resistance to disaster from the ground up. A bevy of FORTIFIED resources for governments, business

owners, and homeowners are available on the IBHS website, [www.http://www.disastersafety.org/fortified/](http://www.disastersafety.org/fortified/).

The Verisk administers the Building Code Effectiveness Grading Schedule (BCEGS), a program designed to foster better building code enforcement and thereby reduce natural hazard damage. Local building departments are “graded” on their building codes and how those codes are enforced, with special emphasis on mitigation of losses from natural hazards. Communities with good codes and code enforcement programs in place will receive a better grade than those communities that don’t, and property owners in the higher-graded communities will be rewarded with homeowners’ insurance premium credits. Verisk began implementing the program in states with high exposure to wind (hurricane) hazards, then moved to states with high seismic exposure, and then continued through the rest of the country.

The BCEGS was developed after determining that much of the construction failure resulting from natural disasters was due, in large part, to construction not built to comply with codes. The insurance industry’s experience has shown that communities with effective codes and code enforcement have a more favorable (lower) insurance loss experience because they have less disaster-related damage to structures. BCEGS is modeled after a similar and long-standing Verisk fire-grading program, which assesses local fire departments and water supplies. It is similar to and acknowledged by the Community Rating System (CRS) of the National Flood Insurance Program (NFIP), which awards CRS credit according to BCEGS rating. The BCEGS and CRS operate under the assumption that communities with well-enforced, up-to-date codes will experience fewer damages. Homeowners within the participating communities can therefore receive lower insurance rates. This often provides communities with enough incentive to rigorously enforce their building codes.

Well over one thousand Michigan communities have received a BCEGS rating. Fire chiefs, chief building officials, and community chief administrative officials may request a single, free copy of the BCEGS. If a community has not yet received a BCEGS grading, or if the community has recently made building code enforcement service improvements, it may be eligible for a BCEGS survey.

**B. Standards for Manufactured Homes.** Manufactured or “mobile” homes are usually not regulated by local building codes since they are built in out-of-state factories and then shipped to sites. However, they must comply with the U.S. Department of Housing and Urban Development’s National Manufactured Home Construction and Safety Standards (effective June 15, 1976) and meet local standards for on-site installation, both in terms of location and technique. The greatest mitigation concern with manufactured housing is protection from wind damage, which is best achieved through appropriate installation. FEMA’s Building Performance Assistance Team (BPAT) found that newer manufactured housing, designed to better transmit wind up-lift and overturning forces to the foundation, performed better when anchored to permanent foundations. Unfortunately, they also found that building officials were often unaware of manufacturer’s installation guidelines with respect to permanent foundations.

The Michigan Manufactured Housing Commission Act of 1987 (PA 96, as amended) and its implementing Administrative Rules provide regulation on the placement of manufactured homes and establishes construction criteria. Manufactured homes are prohibited from being placed within a floodway, as determined by the Department of Environmental Quality. In addition, manufactured homes sited within a floodplain must install an approved anchoring system to prevent the home from being moved from the site by floodwaters (or by high wind) and be elevated above the 100-year elevation. These provisions are highly effective when properly carried out and enforced.

Although about 28% of all homes in Lake County are mobile homes, research for this plan revealed only one mobile home park within the county located in Peacock Township.

**C. Planning, Zoning, and Capital Improvements.** While building codes provide guidance on *how* to build in hazardous areas, planning and zoning activities direct development *away* from these areas,

especially floodplains and wetlands. They do this by designating land uses that are suitable to the natural conditions of the land, such as open space or recreation in a flood plain, or by simply allowing developers more flexibility in arranging structures on a parcel of land through the planned development approach.

The purpose of a comprehensive plan (also referred to as master plan in this context) is to establish an orderly, convenient, efficient and enjoyable environment in a community, and to improve the quality of life for all its citizens. A comprehensive plan provides for future development or improvement of the land use pattern and public service program of the community. In Michigan, planning commissions are required to prepare and adopt a comprehensive plan if the community is enforcing a zoning ordinance. (The zoning ordinance must be based on an adopted comprehensive plan to be legally defensible and enforceable.) This may be the most significant responsibility of the planning commission. Once adopted (by the planning commission and/or the community's legislative body), the comprehensive plan serves as the foundation document for the preparation and subsequent implementation of other land use / development measures such as the zoning ordinance, capital improvements planning, subdivision regulations, and special area use or design regulations. All these other measures can be used to implement hazard mitigation measures, so the importance of the comprehensive plan in relation to mitigation cannot be understated.

The Lake County Master Plan (2012) is intended to promote consistent, sensible, and sustainable land use planning throughout the county. Although the Master Plan states specific land use and development policy and proposes specific land use arrangements, it has no regulatory power. It must therefore be implemented by county and local decisions, public facility and infrastructure improvements, and the actions of private property owners. Although overdue for an update, the plan contains various goals and objectives focused on cooperation and coordination between Lake County, local municipalities, neighboring communities, and regional planning efforts. It also contains a goal of promoting the preservation of natural areas, rivers, streams, and lakes.

A zoning ordinance is probably the most effective measure a community has for guiding and regulating development and the land use pattern, and it can be very effective in mitigating hazard risk and vulnerability. The zoning ordinance provides a mechanism for implementing the policy decisions articulated in the comprehensive plan concerning the desired locations of various land uses and public facilities. The zoning ordinance is based on the comprehensive plan and therefore is developed and adopted after the comprehensive plan has been formally adopted by the community. One major difference between the two mechanisms is the timeframe upon which they are based. Generally, the comprehensive plan is designed to guide development for the next 20-30 years, whereas the zoning ordinance will typically be adopted on the basis of a 7 to 10-year land use development need projection.

A zoning ordinance typically addresses three areas: 1) the use of land and structures and the height and bulk of structures; 2) the density of population and intensity of land and structural use; and 3) the provision for space around structures (i.e., requirements for side yards, rear yards, open space, building setback lines, etc.).

Some zoning ordinances may specifically address potential hazards to life and property, although there is no requirement to do this. The ordinance itself consists of a map or maps delineating the zoning districts in the community where various land uses will be allowed, and an accompanying set of administrative procedures, standards and methods for enforcing the zoning regulations. Zoning districts typically include various types of industrial, commercial, residential, agricultural, and public facility uses. Specific zoning districts are tailored to the particular needs of the community. For example, communities that have a significant amount of lakefront properties may have a special zoning district for residential development around lakes.

Through zoning, communities can also prohibit development in some areas; such as in flood plains, along shorelines or in the hydraulic shadow of dams (where flooding would occur if a dam failed). Zoning ordinances usually set minimum lot sizes for each zoning district but communities can allow



flexibility in lot sizes and location so that developers can avoid hazardous areas. One way to encourage such flexibility is to use the planned unit development (PUD) approach, which allows the developer to easily incorporate flood hazard mitigation measures into the project. Open space and/or floodplain preservation can be accommodated with site design standards and adjusted land use densities. Granting larger minimum lot sizes, i.e., four or five acres, for areas next to water courses allows streams to run near lot lines and gives developers flexibility to build on higher ground while still including floodplains in backyards.

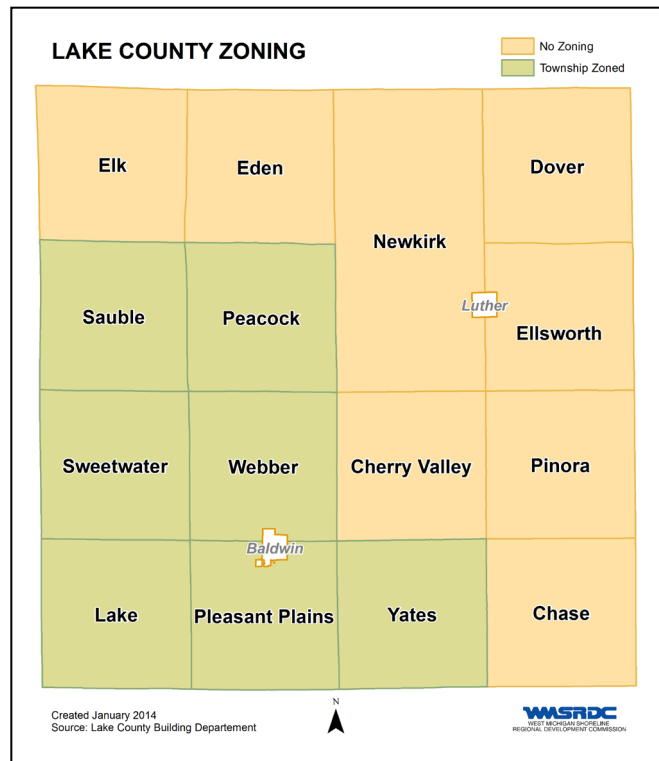
Zoning ordinances in seven out of the 15 Lake County townships are adopted and enforced by local jurisdictions (see map). Lake County had some zoning authority over the remaining townships from 2001 through 2005 under the guidance of an interim zoning ordinance; however a permanent zoning ordinance was not adopted.

A Capital Improvements Plan (CIP) is the mechanism through which a community identifies, prioritizes, and establishes financing methods for needed public improvements such as new or improved public buildings, roads, bridges, treatment plants, water and sewer infrastructure, etc. Under Michigan law, planning commissions are required to annually prepare and adopt a CIP and recommend it to the legislative body for their use in considering public works projects. Generally, public improvements included in the CIP are those that require a substantial expenditure of public funds.

(Each jurisdiction must decide what constitutes a substantial expenditure.) CIP can be an effective implementing mechanism for the community's comprehensive plan and zoning ordinance because it dictates the nature and timing of public facility expenditures. Normally, the CIP is established for a six-year period. The first year of the CIP becomes the year's capital budget and is the basis for making appropriations for capital improvements. As a result, the annually approved items are the highest priority public improvements to be built in planned areas.

For the CIP to be an effective mechanism for implementing the comprehensive plan and zoning ordinance, public improvements must be targeted for those areas of the community where growth or certain types of land uses are desirable. Public improvements should not be put in those areas where growth or development is not desired. In that sense, the CIP should mirror the comprehensive plan and zoning ordinance; otherwise, the three mechanisms may work against each other (i.e., public expenditures in a non-desirable area may spur unwanted development). On the other hand, if desirable private development occurs or is proposed, the CIP may have to be adjusted somewhat to coordinate public investment with the desired private development. Each year, the planning commission must extend the CIP one more year through the established local planning process. As part of that process, the commission will reevaluate project proposals considering any developmental changes that might need revision in public improvement priorities. Each year, then, becomes the beginning of a new CIP.

From a hazard mitigation perspective, the CIP, if coordinated with the community's comprehensive plan and zoning ordinance, can be an effective mechanism for creating a desirable, less vulnerable land use and development pattern. Planning commissions, because they create and adopt each of the three mechanisms, are instrumental in ensuring that public investment is done in such a way that it helps reduce or eliminate the community's risk and vulnerability to hazards. Capital expenditures may



include acquisition of open space within hazardous areas; extension of public services into hazardous areas; installing or improving storm sewers and drainage ditches, culverts and spillways; increasing the depth of water lines; retrofitting existing public structures to withstand hazards; tree management; water detention and retention basins, debris detention basins, debris removal, bridge construction and modification, etc.

**D. Subdivision Regulations.** Subdivision regulations are the legally established standards of design and construction for dividing a land parcel into smaller ones for the purpose of selling or leasing the property. The Land Division Act (1967 PA 288, as amended by 1996 PA 591, 1997 PA 87, and 2004 PA 524) governs the subdivision of land in Michigan. The Act requires that the land being subdivided be suitable for building sites and public improvements, that there be adequate drainage and proper ingress and egress to lots, and that reviews be conducted at the local, county and state levels to ensure that the land being subdivided is suitable for development. The Act also requires conformance with all local planning codes. From a hazard mitigation standpoint, that point is important because it gives the local planning commission the authority to approve subdivision development in accordance with the local comprehensive plan and regulatory standards.

In terms of process, the subdivision of land has three major phases. The first involves a preliminary review of the engineering aspects of the project – roads, drainage, utilities, and other necessary services, by local and county reviewing agencies. The second phase involves a review of the proposal by the Michigan Department of Environmental Quality, the Michigan Department of Transportation, and the Michigan Department of Energy, Labor and Economic Growth to ensure compliance with state standards regarding location and engineering. At the end of this phase, the developer can obtain tentative approval from the local governing body of the jurisdiction in which the project is located. The final phase involves preparation of the final plat or map of the subdivision. Local and state reviewing agencies again review the final design to ensure compliance with local and state standards. Once approved, the plat is registered with the county register of deeds.

Subdivision regulations can be an effective tool in reducing risk and vulnerability to certain hazards, such as flooding and wildfires, if mitigation factors are incorporated into the subdivision process through mechanisms such as local planning codes. For example, a community may allow a subdivision to be placed in a heavily wooded area susceptible to wildfire if proper engineering measures are taken regarding lot size and ingress and egress, thereby providing a basic level of protection to developed home sites and the residents occupying those home sites.

From a flood hazards viewpoint, proposed subdivisions are typically reviewed by the County Drain Commissioner for proper drainage. Lake County does not elect a Drain Commissioner; therefore, the Road Commission assumes this responsibility. The Michigan Department of Environment, Great Lakes and Energy (EGLE) reviews subdivisions for floodplain impacts. (Refer to the Riverine Flooding chapter of the Michigan Hazard Analysis section in the MHMP for specific EGLE provisions that directly address flood mitigation.) The subdivision rules require a minimum buildable area above the BFE and outside of any wetlands, for each platted lot.

Like any regulation, the Land Division Act can be effective if it is enforced and coordinated with other land use / development mechanisms in an effort to reduce overall community risk and vulnerability to hazards.

The subdivision rules relating to flooding are implemented through a review of the proposed plat and the use of restrictive deed covenants. However, the restrictive deed covenants that are filed under the Act are minimally effective as no agency has jurisdiction to enforce them. Enforcement would have to be accomplished by civil litigation from neighboring property owners. The building official has no jurisdiction over deed restrictions and cannot legally require applicants to follow them. However, the floodplain requirements of the Construction Codes must still be met, and developers are required to provide a subdivision layout that has a buildable area on each lot (which helps to prevent violations).

The land-division rules currently allow the construction of basements below the BFE, but these basements must be floodproofed, or it must be demonstrated by an engineering analysis that the basement will not be adversely impacted by hydrostatic pressures exerted by floodwaters. However, the Michigan Residential Code prohibits all basements below the BFE within the 1% annual chance floodplain. So, the developer must also obtain a letter of map revision based on fill (LOMR-f) from FEMA prior to construction, certifying that the property has been filled above the base flood elevation and the soil has been properly compacted. The LOMR-F officially removes the property from the Special Flood Hazard Area.

The design standards for a flood-proofed basement are fairly involved. Unless the building official is aware of the restrictive deed covenants and the design standards, and is enforcing these requirements, there is considerable potential for flood damage to basements even in subdivisions platted under the current act. Thus, as noted earlier, continuing education is essential.

Other examples of hazard protection standards that may be addressed through subdivision regulation may include:

- Identification of all hazardous areas;
- Road standards that allow passage of fire fighting equipment and snowplows and are no more than one foot below flood elevation;
- Buried power or phone lines; and
- Minimum water pressures adequate for fire fighting.

**E. Open Space Preservation.** The best approach to preventing damage to new developments is to limit, prevent, or remove development within flood plains and other hazard areas. Open space can be maintained in agricultural use or can serve as parks, greenway corridors, and golf courses. Capital improvement plans and comprehensive land use plans can identify areas to be preserved through any or all of the following means:

- Acquisition;
- Dedication by developers;
- Dedicating or purchasing an easement to keep the land open; or
- Specifying setbacks or buffer zones where development is not allowed.

Additional examples of special area, use and design regulations include:

- Local floodplain management ordinances;
- Coastal zone management regulations;
- Watershed management regulations;
- Special infrastructure design standards and regulations;
- Drainage regulations;
- Housing regulations;
- Wetland protection regulations;
- Natural rivers protection regulations;
- Farmland and open space protection regulations;
- Endangered species / habitat regulations; and
- Historic preservation regulations (among many others).

These regulations (most of which are administered by a state or federal agency in cooperation with local officials) are designed to regulate a certain aspect of the natural or built environment to ensure protection of the public health, safety and welfare, or some significant or unique natural feature. Not surprisingly, most of the regulations have goals that are remarkably similar to those of hazard mitigation. They provide valuable mechanisms for achieving mitigation objectives. These regulations are discussed in greater detail in the following sections of this plan.

To be effective, the provisions of these special regulations must be fully integrated into the comprehensive planning process at the local level. Major provisions of pertinent regulations must be included or addressed in the comprehensive plan and primary implementing mechanisms such as the zoning ordinance, capital improvements plan, etc. The Lake County Master Plan (2012) helps set the table for open space preservation in the county. A stated goal of the document is to “preserve and improve the condition of the county’s natural resources and existing infrastructure.”

Two programs administered by the State of Michigan provide good examples of special area / use measures that, while originally designed to accomplish something else, also contribute to a reduction in a community’s risk and vulnerability to hazards (flooding and wildfires in these two instances):

#### *Natural Rivers Program*

This program, administered by the Michigan Department of Environmental Quality, seeks to establish a system of outstanding rivers in Michigan and to preserve, protect and enhance their wildlife, fisheries, scenic, historical, recreational and other values. Through the natural rivers designation process, a natural river district is established and a zoning ordinance is adopted. Within the natural river district, permits are required for building construction, land alteration, platting of lots, cutting of vegetation, and bridge construction. Not all of the zoning ordinances on the natural rivers have the same requirements, although they all have building setback requirements and vegetative strip requirements.

Although not specifically designed to reduce flood losses, the program nonetheless has flood hazard mitigation benefits by requiring building to be constructed away from the river and out of the floodplain. The program is very effective when administered as intended. Like any regulatory program, if the administrator and the variance board are aware of the requirements of the program and their duties, it is very effective.

Lake County contains two rivers currently included in the Michigan Natural Rivers Program: Pere Marquette River and Pine River.

#### *Farmland and Open Space Preservation Program*

This program, administered by the Michigan Department of Agriculture and Rural Development, has the primary goal of preserving unique and beneficial open space. It does this by transferring development rights and acquiring easements. There are two categories of land eligible. The first category makes up historic, riverfront, and shoreland areas. The second category includes land that conserves natural or scenic resources, enhances recreational opportunities, promotes the conservation of soils, wetlands and beaches, or preserves historic sites and idle farmland.

The largest component of the program provides landowners with an opportunity to get a break on their property taxes for designating parcels of land that will remain undeveloped. Thus, this mechanism could be used to reduce risk and vulnerability to wildfires by preventing development in heavily forested areas. It could also reduce vulnerability to flooding by preventing development along rivers and in floodplains. However, the program does have a drawback in that the agreements are not in perpetuity and may be relinquished under certain circumstances. The land can be removed from the program under certain circumstances, with the payment of a penalty. Over the short-term, the program is very effective at slowing the development of the special open spaces. It does not, however, necessarily eliminate future development on the parcels and therefore should not be considered an effective long-term mitigation tool. However, there is also a Purchase of Development Rights program, which does purchase development rights in perpetuity. In addition, landowners may donate development rights to the State and to local conservation programs.

**F. Stormwater Management.** New construction in a floodplain increases the amount of development exposed to damage and can aggravate flooding on neighboring properties. Development outside a floodplain can also contribute to flooding problems since stormwater runoff is increased when natural ground cover is replaced by development. Land use and land cover changes anywhere within a

watershed can increase water runoff and/or inhibit natural water infiltration, increasing the frequency and/or severity of flooding downstream within that watershed. Development in a watershed that drains to a river can aggravate downstream flooding, overload the community's drainage system, cause erosion, and impair water quality. Stormwater management encompasses two approaches to protecting new construction from damage by surface water:

- Regulating development in the floodplain to ensure that it will be protected from flooding and that it won't divert floodwaters onto other properties; and
- Regulating all development to ensure that the post-development peak runoff will not be greater than under pre-development conditions.

The National Flood Insurance Program (NFIP) and the Michigan Department of Environment, Great Lakes, and Energy (EGLE) set minimum requirements for regulating development in its identified floodplains. All new buildings must be protected from base elevations or 100-year floodplains and no development may cause an increase in flood heights or velocities. Five townships in Lake County participate in the NFIP. They are the townships of: Cherry Valley, Lake, Pleasant Plains, Webber, and Yates. Of these five, only Pleasant Plains and Yates have had flood hazard areas mapped.

There is currently no state law that regulates stormwater runoff quantity. Any regulation that exists is done at the local/county level. The EGLE has prepared a stormwater management best management practices guidebook to assist local governments in their stormwater management efforts.

The Michigan Drain Code (1956), administered by county drain commissioners, contains regulations regarding set-backs from the established drain channels to assure proper carrying capacity of the drains. The code officially "establishes laws relating to the laying out of drainage districts, the consolidation of drainage districts, the construction and maintenance of drains, sewers, pumping equipment, bridges, culverts, fords, and the structures and the mechanical devices to properly purify the flow of drains". It also "gives authority to provide for flood control projects, to provide for water management, water management districts and sub-districts, and for flood control and drainage projects within the districts".

At the current time, Lake County does not have a drain commission or commissioner. Since the county does not elect a Drain Commissioner, responsibility for drain control and maintenance lies with the Lake County Road Commission. Stormwater runoff regulations supplement other efforts to regulate development by requiring developers to build retention or detention basins to minimize the increases in the runoff rate caused by impervious surfaces and new drainage systems. In general, each development must not let stormwater leave at a rate higher than it did under pre-development conditions.

Stormwater ordinances set requirements for managing runoff from new developments and may require storage facilities based on the size of the development and capacity. The ordinance and proper site planning reduce runoff and the impact of the development on the surrounding area. Examples include:

- Promoting the use of native vegetation within the runoff storage basins;
- Requiring buffers along streams, lakes, wetlands, etc.;
- Requiring retention or infiltration of the initial runoff; and
- Requiring existing depressional storage (areas not designated as floodplains) to be compensated for at a 1:1 ratio.

Stormwater ordinances may also provide for the development of watershed plans. Watershed plans examine the unique characteristics of each watershed and may adopt more or less stringent requirements. The ordinances can also provide for a fee, in lieu of site runoff storage, in the event a watershed plan recommends the use of a larger central basin. Lake County does not have a stormwater ordinance.

## 2. Corrective Measures.

Corrective mitigation can be expensive, resource intensive, time consuming, and sometimes only marginally effective. Structural protection measures, hazard modification, and large-scale retrofitting fall under this category. Attempting to go back and fix something that is problematic is almost always more difficult than doing it right the first time. However, when dealing with hazard prone property (i.e., structures in a floodway, floodplain or other hazard area), it is often necessary to go back and try to correct the problem in order to protect the affected community and individual property owners from future harm.

**Appendix F includes a detailed listing of potential federal, state, and local funding sources for hazard-specific measures.**

When structures and communities are located in hazardous areas, corrective measures are directed at working with current conditions. They are emphasized for areas that suffer recurring or particularly severe disaster damages and impacts or that offer unique mitigation opportunities that can be addressed with existing resources. Examples of the more common corrective measures include:

**Modifications.** Modifications to a site and/or to a structure. Examples include landscape grading, or retrofitting existing structures to be damage resistant (i.e. floodproofing existing buildings, adding structural braces to buildings to improve earthquake or wind resistance, etc.).

**Relocation.** Permanent evacuation of hazard-prone areas through movement of existing hazard-prone development and population to safer areas. The two common approaches to relocation are physical removal of buildings to a safer area with future use of the vacated area limited to permanent open space, and replacing existing land uses with others that are less vulnerable to the hazard.

**Acquisition.** Public acquisition and management of lands that are vulnerable to damage from local hazards. Following acquisition, land uses more appropriate to the degree of risk may be chosen. Public acquisition has been achieved by: a) purchase at full market value; b) purchase at less than full market value through such methods as foreclosure of tax delinquent property, bargain sales, purchase and lease back, etc.; c) donation, through reserved real estate, donation by will, donation and lease back; d) leases; and e) easements.

Modification measures are normally implemented by property owners and include actions to modify the site to keep the hazard from reaching the building; to modify the building/site, or retrofit it, so that it can withstand the impacts of the hazard; and to insure the property to provide financial relief after damage occurs. Relocation and acquisition measures can be implemented by property owners and/or governments through technical and financial assistance.

**A. Site Modification (Keeping the Hazard Away).** Natural hazards generally do not damage vacant areas but instead threaten people and improved property. In some cases, properties can be modified so the hazard does not reach the damage-prone improvements.

For example, a home may survive a wildfire because a “defensible space” was created and maintained between it and adjacent wild lands. This “defensible space” is similar in concept to that of “firebreaks”, wherein brush and other fuel are cleared away in areas of state and national forests. A clearing around homes for at least 30 feet on all sides will discourage wildfires from spreading directly to them. Proper maintenance of adjacent property (short grass, thinned trees, removal of low-hanging branches, selection of fire-resistant vegetation, etc.) is also helpful in keeping wildfires away. Restricting campfires to controlled areas, away from homes, and requiring burn permits lowers risks to occupied properties. Homes should also be set back from slopes (which allow fires to spread faster than on flat terrain). The need for local homeowners to “fireproof” their properties is probably the county’s primary wildfire vulnerability.

Four common methods used to “keep flooding away” include:

- Erect a barrier between the building and the source of flooding;
- Move the building out of the floodprone area;
- Elevate the building above the flood level; and
- Demolish the building.

A flood protection barrier can be built of dirt or soil (berm or levee), or concrete or steel (floodwall). Careful design is needed so as not to create flooding or drainage problems on neighboring properties. Depending on the porosity of the ground, if floodwaters stay up for more than an hour or two, the design must account for leaks, seepage of water underneath, and rainwater that falls inside the perimeter. This is usually done with a sump and/or drain to collect the internal groundwater and surface water, and a pump and pipe to remove the internal drainage over the barrier. Barriers can only be built so high and can therefore be overtopped by floods higher than expected. Berms can settle over time and are susceptible to erosion from rain and floodwaters if not properly sloped, covered with grass, and maintained, lowering their protection level. Floodwalls can crack, weaken, and lose their watertight seals. Therefore, barriers need careful design and maintenance and should be insured in case of failure.

The surest and safest way to protect a building from flooding is to move it to higher ground. Almost any building can be moved but the cost climbs for heavier structures, such as those with exterior brick and stone walls, and for large or irregularly shaped buildings. In areas subject to flash flooding, deep waters, or other high hazard, relocation is often the only safe approach. Relocation is also preferred for large lots that include buildable areas outside the floodplain or where the owner has a new flood-free lot (or portion of the existing lot) available.

Raising a building above the flood level can be almost as effective as moving it out of the floodplain. Water flows under the building, causing little or no damage to the structure or its contents. Raising a building above the flood level is cheaper than moving it and can be less disruptive to a neighborhood. Elevation has proven to be an acceptable and reasonable means of complying with floodplain regulations that require new, substantially improved, and substantially damaged buildings to be elevated above the base flood elevation. On the other hand, elevating a building will change its appearance. If the required amount of elevation is low, the result is similar to putting a building on a 2' or 3' high crawlspace. If the building is raised 4', 6', or more, owners are often concerned about its appearance and may decline to implement an elevation project. Another problem with this approach is with basements. Only the first floor and higher are elevated. The basement remains as the foundation. All utilities are elevated and the basement is filled in to protect the walls from water pressure. The owner loses the use of the basement, which may deter him or her from trying this approach. A third problem with elevation is that it may expose the structure to greater impacts from other hazards. If not braced and anchored properly, an elevated building may have less resistance to the shaking of an earthquake and the pressures of high winds. A fourth problem is that access can be lost when floodwaters overtop local roads, driveways, and culverts or ditches. If this happens frequently and alternate access is not available, roadways might have to be elevated and crossing points improved.

Some buildings, especially heavily damaged or repetitively flooded ones (such as those in the floodways, the most dangerous portions of the floodplains that naturally carry the majority of fast moving waters), are not worth the expense to protect them from future damage (floodways have many code requirements for repair, expansion or replacement of structures). It is cheaper to demolish them and either replace them with new, flood-protected structures, or relocate the occupants to a safer site. In general, demolition projects are undertaken by a government agency so the cost is not borne by the property owner. The land may then be converted to public use, such as a park. Acquisition, followed by demolition, is most appropriate for buildings that are difficult to move (such as larger, slab foundation, or masonry structures) and for dilapidated structures that are not worth protecting. One problem sometimes resulting from an acquisition and demolition project is a “checkerboard” pattern in which non-adjacent properties are acquired. This can occur when some owners, especially those who have and prefer a waterfront location, prove reluctant to relocate.

**B. Building or Site Modification (Retrofitting).** An alternative to modifying the site to keep the hazard away is to modify or “retrofit” the site or building to minimize or even prevent damage. There are a variety of techniques to do this. This section looks at the measures that can be implemented to protect existing buildings from damage by wildfires, structural fires, floods, sewer backup, tornadoes, high winds, winter storms, hail, and extreme temperatures.

Modifications to prevent damages from wildfires not only include the creation of a “defensible space” but also several other very effective actions such as the use of fire-resistant siding and roofing materials as well as functional shutters and heavy fire-resistant drapes. Homeowners can sweep clean their roofs, decks, and eaves to prevent blowing embers from igniting twigs and leaves. They can move woodpiles and combustibles away from buildings, enclose eaves and any openings under structures that would allow blown embers in, and clean up yard and house waste and flammable oils and spills, which are generally in garages and driveways. Homeowners can also keep private roads and driveways accessible to vehicles and fire equipment. Driveways should be relatively straight and flat, with at least some open spaces to turn, bridges that can support emergency vehicles, and clearance wide and high enough for two-way traffic and emergency vehicle access. This is especially true in areas where space is limited by the local topography. In addition, spare keys to gates around property should be provided to the local fire department, addresses should be clearly visible from the main road, and homeowners can make sure that adequate water supply is available for fire-fighters (small pond, cistern, well, swimming pool, garden hoses, etc.).

The National Fire Protection Association administers the Firewise Communities Program which encourages local solutions for safety by involving homeowners in taking individual responsibility for preparing their homes from the risk of wildfire. Firewise is a key component of Fire Adapted Communities – a collaborative approach that connects all those who play a role in wildfire education, planning and action with comprehensive resources to help reduce risk. The program is co-sponsored by the USDA Forest Service, the US Department of the Interior, and the National Association of State Foresters.

The Firewise Communities/USA Recognition Program is a process that empowers neighbors to work together in reducing their wildfire risk. Communities may pursue this using a five-step process to develop an action plan that guides their residential risk reduction activities, while engaging and encouraging their neighbors to become active participants:

- Obtain a wildfire risk assessment as a written document from your state forestry agency or fire department.
- Form a board or committee, and create an action plan based on the assessment.
- Conduct a “Firewise Day” event.
- Invest a minimum of \$2 per capita in local Firewise actions for the year.
- Submit an application to your state Firewise liaison.

Modifications to prevent damages from structural fires include: the safe installation and maintenance of electrical outlets and wiring; the installation of firewalls; and provision of equipment needed to inhibit fire dangers (such as sprinkler systems, smoke alarms, and fire extinguishers). In urban areas, the denser pattern of development may allow a fire in one structure to spread to one or more other structures. Appropriate firewall use in connected units or downtown commercial/pedestrian strips can help to protect property against the spread of fire. Older attached structures especially should be checked for safety and code compliance. Any special facility such as a nursing home, day care center, or health clinic should ensure that it has a workable fire plan and is equipped with the equipment needed to inhibit fire dangers, such as sprinkler systems, functioning smoke alarms, and usable fire extinguishers. In rural areas, proper education and maintenance of non-utility heat sources will help allay this hazard. The National Fire Protection Association has information available for homeowners on how to prevent fires. Proper cleaning of chimneys, fireplaces, and wood stoves, keeping objects away from heating sources to prevent malfunction or ignition, and proper installation and fueling of heaters are all important. Space heaters should be at least three feet from objects.



Flood retrofitting measures include dry floodproofing where all areas below the flood protection level are made watertight. Walls are coated with waterproofing compounds or plastic sheeting. Openings (doors, windows, and vents) are closed, either permanently, or with removable shields or sandbags. Sump pumps are used to remove any water that enters. Dry floodproofing of new and existing non-residential buildings in the regulatory floodplain is permitted under state, FEMA and local regulations. Dry floodproofing existing residential buildings in the floodplain is also permitted as long as the building is not substantially damaged or being substantially improved. Dry floodproofing is also a viable option for homes located outside the regulatory floodplain.

The alternative to dry floodproofing is wet floodproofing, where water is let in and everything that could be damaged by a flood is removed or elevated above the flood level. Structural components below the flood level are replaced with materials that are not subject to water damage. For example, concrete block walls are used instead of wooden studs and gypsum wallboard. The furnace, water heater, and laundry facilities are permanently relocated to a higher floor or raised on blocks or platforms where the flooding is not deep. Simply moving furniture and electrical appliances out of a basement can prevent a great deal of damage.

A third flood protection modification addresses flooding caused by overloaded sanitary or combined sewers. Four approaches may be used to protect a structure against sewer backup: floor drain plugs, floor drain stand-pipes, overhead sewers, and backflow protection valves. The first two devices keep water from discharging out of the lowest opening into the building, the floor drain, and are inexpensive. However, if water becomes deep enough in the sewer system, it can flow out of the next lowest opening, such as a toilet or tub, or it can overwhelm a drain plug by hydrostatic pressure and flow into the building through the floor drain. The other two measures, overhead sewers and backflow protection valves keep water in the sewer line during a backup. They are more secure but more expensive.

Other considerations for the minimization of flooding damages include: stronger anchoring requirements for propane tanks and hazardous materials in the floodplain/floodway; assurance of proper location, cleaning and maintenance of septic tanks; and back-up power for sump pumps. Critical facilities should have written flood response and recovery plans to identify the equipment and materials necessary to protect them. Cost-sharing programs, such as rebates, to encourage low cost (under \$10,000) property protection measures on private property (surface and sub-surface drainage, sewer back-up protections, berms and regrading, sewer back-up protection, furnace and water heater relocations, lightning rods, etc.) should be considered.

Tornado and severe wind retrofitting measures include constructing underground shelters or “safe rooms” in residences and constructing shelter areas for those who live in mobile homes or temporary, seasonal locations. Another retrofitting approach for tornadoes and high winds is to secure the roof, walls, and foundation with adequate fasteners or tie downs and cross-bracing. These devices help hold the building together when the combination of high wind and barometric pressure differences work to pull the building apart. A third tornado and high wind protection modification is to strengthen garage doors, windows (with laminated glass panes) and other large openings. If winds break the building’s “envelope,” the pressures on the structure are greatly increased. Trailers and mobile homes can be secured to foundations, functional wind shutters can be installed over windows, and yard items can be secured or brought inside to avoid damage. Inter-locking shingles on roofs can offer much additional protection against wind and hail damage. Workplaces, remote hunting lodges, campgrounds, fairgrounds, mobile homes, and other such facilities may still have vulnerabilities for proper warning and shelter. It is important to provide inhabitants with safe and accessible sheltering options before, during and after severe weather events.

Retrofitting approaches to protect buildings from the effects of thunderstorms include storm shutters, lightning rods, and strengthening connections and tie-downs (similar to tornado retrofitting). Roofs could be replaced with materials less susceptible to damage by hail, such as modified asphalt or formed

steel shingles. Loose materials and yard and patio items should also be secured so that they can't blow away.

Burying utility lines is a retrofitting measure that addresses the impacts of severe winds, tornadoes, and winter storms. Installing or incorporating backup power supplies minimizes the effects of power losses caused by downed lines. Surge suppressors protect delicate appliances from lightning damage. "Retrofitting" trees that hang over power lines, as discussed later in the discussion on Urban Forestry, is yet another option.

Winter storm retrofitting measures include improving insulation on older buildings and relocating water lines from outside walls to interior spaces. Windows can be sealed or covered with an extra layer of glass (storm windows) or plastic sheeting. Roofs can be retrofitted to shed heavy loads of snow and prevent ice dams that form when snow melts. Water and sewer lines can be buried below the frost line or insulated to protect against ground freeze. Roads can be protected from blowing snow by the installation of snow fences beside them, especially along highways and in residential developments with limited access. These fences can be "living" fences (lines of trees).

Air conditioning is probably the most effective measure for mitigating the effects of extreme summer heat on people. Unfortunately, those most vulnerable to heat often do not live or work in air-conditioned environments. The use of fans to move air may help some, but recent research indicates that increased air movement may actually exacerbate heat stress in many individuals. However, air circulation is important and is limited for those unwilling to open windows because of security concerns. In these instances, inexpensive safety latches can be installed to allow windows to be opened far enough for air to circulate, while at the same time preventing them from being completely opened from the outside.

**C. Insurance.** Technically speaking, insurance does not mitigate damage caused by a natural hazard. However, it does help the owner repair, rebuild and (hopefully) afford to incorporate some of the other mitigation measures in the process.

A standard homeowner's insurance policy will cover a property for the hazards of tornado, wind, hail, and winter storms. Separate endorsements are usually needed for damages from sump pump failure, sewer back-up, and earth movement and can be added to a homeowner's insurance policy. Each company has different amounts of coverage, exclusions, deductibles, arrangements, and costs. Most exclude damage from surface flooding and owners must purchase such coverage through the National Flood Insurance Program, which is available if they live in communities participating in the program. Banks and mortgage companies require flood insurance when loans are for purchase or repair of properties located in flood plains if the loans are federally insured. Agricultural insurance is available to protect growers from crop loss in the event of a drought.

Critical facilities should be inventoried and proper insurance coverage should be reviewed (both types and amount, including deductibles and policy limits) and assured. Larger local governments can self-insure and absorb the cost of damage to one facility, but if many properties are exposed to damage, self-insurance can be a major drain on the treasury. Communities cannot expect federal disaster assistance to make up the difference. Under Section 406(d) of the Stafford Act "if an eligible insurable facility damaged by flooding is located in a [mapped floodplain] ... and the facility is not covered (or is underinsured) by flood insurance on the date of such flooding, FEMA is required to reduce Federal disaster assistance by the *maximum* amount of insurance proceeds that would have been received had the buildings and contents been fully covered under a National Flood Insurance Program (NFIP) standard flood insurance policy". Generally, the maximum amount of proceeds for a non-residential property is \$500,000. In other words, the law expects public agencies to be fully insured as a condition of receiving federal disaster assistance.

**D. Technical and Financial Assistance.** Property protection measures are usually considered the responsibility of the property owner. However, there are various roles the county or a municipality can play in encouraging and supporting implementation of these measures.

One of the first duties of a local government is to protect its own facilities. Critical facilities should be a high priority for retrofitting projects and insurance coverage. Often public agencies discover after the disaster that their “all-hazard” insurance policies did not cover the property for the type of damage incurred. Flood insurance is even more important as a mitigation measure because of the Stafford Act provisions discussed above.

Providing basic information to property owners is an important action that can be taken to support property protection measures. Another step is to help pay for a retrofitting project. Financial assistance can range from full funding of a project to helping residents find money from other programs. Some communities assume responsibility for sewer backups, street flooding, and other problems that arise from an inadequate public sewer or public drainage system. Less expensive community programs include low-interest loans, forgivable (after a certain period of occupancy) loans and rebates. These approaches don’t always fully fund the project but they either cost the community less or increase the owner’s commitment to the retrofitting project. In addition, communities can assist residents with referrals to home repair programs and heating assistance programs.

The community can be the focal point of a project, such as floodplain property acquisition. Most funding programs require a local public agency to sponsor the project. The county or a municipality could process the funding application, work with the owners, and/or provide some or the entire local share. In some cases, the local government would be the ultimate owner of the property, but in other cases a public agency could assume ownership and maintenance responsibilities. The West Michigan Land Conservancy is an organization that can help by purchasing and holding certain lands until a government agency or other party can take possession.

Mandates are considered a last resort if information, funding, and incentives aren’t enough to cause protective actions. Examples of retrofitting mandates are the requirements that downspouts be disconnected from sanitary sewer lines or that buildings in flood plains be elevated or brought up to current flood protection codes if “substantial” repair costs equal or exceed 50% of the value of the original building. Another possible mandate is to require less expensive hazard protection steps as a condition of a home improvement project. If a person were to apply for a permit for electrical work, the community could require that the service box be moved above the base flood elevation or that separate ground fault interrupter circuits be installed in the basement. An extreme mandate would be to “Fill your Basement with Water”. For example, if the mandate is issued in an NFIP community during flood conditions under FEMA procedures, FEMA funds would later be made available to assist with repairs. However, those repairs would be less expensive since filling the basement would equalize pressure from saturated soils on building walls with water tight, near water tight, or pumped out basements. It would also facilitate clean-up because there is clean water instead of silt and sewage-laden muddy water in the structure.

Repetitive loss properties deserve special attention because they are more prone to damage by natural hazards than other properties and protecting such buildings is a priority with FEMA and EMD/MSP mitigation funding programs. As of May 2023, there had been 17 repetitive losses in Lake County. All occurred within the Pere Marquette River watershed: 13 in Pleasant Plains Township and 4 in Cherry Valley Township. Appropriate property protection measures are based on studies of flood and building conditions. General guidelines, which are not site specific, are as follows.

- Buildings in high hazard areas (in the floodway or where the 100-year flood is two or more feet over the first floor) or in less than good condition should be acquired and demolished.
- Buildings with basements and split level foundations in high hazard areas should be acquired and demolished. They are too difficult to elevate and the hydrostatic pressures on the walls from deeper flooding make them too risky to protect in place.

- Buildings subject to shallow flooding from local drainage should be protected through area-wide flood control or sewer improvement projects.
- Buildings in good condition on crawlspaces should be elevated or relocated.
- Buildings in good condition on slab, basement or split level foundations subject to shallow flooding (less than 2 feet) can be protected by barriers and dry floodproofing.

### 3. Resource Protection.

Resource protection activities are generally aimed at preserving (or in some cases restoring) natural areas as development occurs so that these areas can, in turn, provide hazard protection. For instance, watersheds, floodplains, and wetlands can reduce run-off from rainwater and snow melt in pervious areas; reduce overland flood flow and store floodwaters; remove and filter excess nutrients, pollutants and sediments; absorb flood energy and reduce flood scour; and recharge groundwater.

These natural benefits can be preserved through regulatory steps for protecting natural areas or natural functions. General regulatory programs are discussed in the section on Preventive Measures. This section covers resource protection programs and standards, including the following:

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|-------------------------------------|--|
| ▪ Wetland protection                | ▪ Urban forestry                       |
| ▪ Erosion and sedimentation control | ▪ Farmland protection                  |
| ▪ River restoration                 | ▪ Sand dune protection and management  |
| ▪ Best management practices         | ▪ Shorelands protection and management |
| ▪ Dumping regulations               |  |

**A. Wetland Protection.** Wetlands are often found in floodplains and depressional areas of a watershed. Many wetlands receive and store floodwaters, thus slowing and reducing downstream flows. They also serve as natural filters, helping to improve water quality. Wetlands that are part of the waters of the United States are regulated by the U.S. Army Corps of Engineers and the U.S. Environmental Protection Agency under Section 404 of the Clean Water Act. Proposed development in these wetlands requires a “404” permit, which can’t be issued until plans are reviewed and approved by several agencies including the Corps and the U.S. Fish and Wildlife Service. Small projects that meet certain criteria, as well as projects that are not in the Corps’ wetlands, may proceed under nationwide permits instead of under individual permits and are regulated by local authorities (i.e. the Michigan Department of Environment, Great Lakes, and Energy). In either case, the impact of the development must be mitigated.

Wetland mitigation, as defined in each issued permit, can include creation, restoration, enhancement or preservation of wetlands on the site or elsewhere – even in another watershed. It should be noted that, when a wetland is mitigated at another site, there are drawbacks to consider. First, it takes many years for a new wetland to approach the same quality as an existing one. Second, a new wetland in a different location (especially if it’s in a different watershed) will not have the same flood damage reduction benefits as the original one did. Some developers and government agencies mitigate by buying into wetland banks, which are large wetlands created for the purpose of mitigation. The bank accepts money to reimburse the owner for setting the land aside from development.

**B. Soil Erosion and Sedimentation Control.** Farmlands and construction sites typically contain large areas of exposed soil. Surface water runoff can erode soil from these sites, sending sediment into downstream waterways. Erosion also occurs along streambanks and shorelines as water flow and wave action wash away the soil. Suspended sediment tends to settle out where flowing water slows down and can clog storm sewers, drain tiles, culverts and ditches and can reduce the transport and storage capacity of water channels. When they are constricted and flooding cannot deposit sediment in the bottomlands, even more is left in the channels. The result is either clogged streams or increased dredging or “channelization” (straightening, deepening, or widening the channel) costs.

There are two principal strategies to address these problems: minimize erosion and control sedimentation. Techniques to minimize erosion include phased construction, minimal land clearing, and stabilizing bare ground and slopes as soon as possible with vegetation and other soil stabilizing practices (geo-textile fabrics, rip-rap boulders, etc.). Techniques to control sedimentation include: silt fences, sediment traps and vegetated filter strips. Runoff can be slowed down by terraces, contour strip farming, no-till farm practices, hay or straw bales, constructed wetlands, and impoundments (e.g., sediment basins and farm ponds) to reduce the volume of topsoil eroded from the site.

Erosion and sedimentation control regulations, which are usually oriented toward construction sites, mandate that these types of practices be incorporated into construction plans. They also require applicants for permits to submit erosion and sediment control plans for construction projects. Michigan's Soil Erosion and Sedimentation Control (Part 91) ordinance requires permits for projects or activities (not crop production) involving earth changes that disturb one or more acres of land or are located within 500 feet of a lake or stream. Enforcement of the ordinance can be handled by a designated county department, with assistance from the Conservation District, or a municipality. The Lake County Building Department is the enforcing agent for the DEQ Part 91 Soil Erosion program. Other agencies that may provide assistance include the Lake County Road Commission, Osceola-Lake Conservation District, and Mason-Lake Conservation District. Municipalities have the opportunity to adopt and enforce more stringent regulations, as long as they don't conflict with the state ordinance and have state approval.

**C. River Restoration.** Approaches such as "stream conservation," "bioengineering," and "riparian corridor restoration" aim to return streams, streambanks and adjacent lands to more natural conditions. "Ecological restoration" aims to restore native indigenous plants and animals to an area. Native plantings along banks; such as willow cuttings, wetland plants, and/or rolls of landscape material covered with natural fabric that decomposes after plants take root; resist erosion. Studies have shown that, after establishing appropriate vegetation on banks, long-term maintenance costs are lower than for maintenance of concrete banks or conventional landscape (e.g., mowing turf grass). These approaches are not required but are recommended by economics.

Another restoration option is to improve culverts. Restoring the natural flow of a watercourse through culvert improvements and streambank treatments around the culvert can have numerous benefits that may appeal to a variety of governmental and environmental groups. Potential benefits include: water quality improvement; coldwater tributary protection / restoration; fish habitat improvement; and decreased risk of culvert failure which may lead to flooding and washouts.

There are two watershed groups that include Lake County within their borders: Little Manistee Watershed Conservation Council and Pere Marquette Watershed Council.

**D. Best Management Practices.** *Point source* pollutants are discharged from pipes (such as the outfall of a municipal wastewater treatment plant) and are regulated by the U.S. EPA and the Michigan Department of Environmental Quality. *Non-point source* pollutants come from non-specific locations and are harder to regulate. Examples of non-point source pollutants are lawn fertilizers, pesticides, and other farm chemicals, animal wastes, oils from street surfaces and industrial areas, and sediment from agriculture, construction, mining and forestry. The term "best management practices" (BMP's) refers to design, construction and maintenance practices and criteria that minimize the impact of stormwater runoff, prevent erosion, protect natural resources and capture non-point source pollutants (including sediment). They can prevent increases in downstream flooding by attenuating runoff and enhancing infiltration of stormwater. They also minimize water quality degradation, maintain natural base flows, and provide multiple uses of drainage and storage facilities.

**E. Dumping Regulations.** BMP's usually address pollutants that are liquids or are suspended in water while dumping regulations address solid matter, such as shopping carts, appliances, and landscape waste that can be accidentally or intentionally thrown into channels or wetlands. Such materials may

not pollute the water, but they can obstruct even low flows and reduce the channels' and wetlands' ability to convey or clean stormwater. Nuisance ordinances can prohibit dumping garbage or other "objectionable waste" on public or private property. Waterway dumping regulations can prohibit "non-objectionable" waste (grass clippings or tree branches) which can kill ground cover or cause obstructions in channels. These regulations can be enforced with penalties but programs should have public information components since property owners might not be aware of the impact of their actions (i.e. re-grading their yards, discarding leaves or branches in a watercourse, etc.). Voluntary compliance by property owners and annual "clean-up" programs by local communities can be quite effective.

**F. Urban Forestry.** The major damage caused by wind and snow/ice/sleet storms is to trees. Downed trees and branches break utility lines and damage buildings, parked vehicles, and anything else under them. An urban forestry program, developed by a municipality, can reduce the damage potential of trees by addressing proper tree care prior to a storm and recommend actions for managing trees before, during, and after a storm. Urban foresters or arborists can select hardier trees that better withstand high wind and ice accumulation and trees that are shorter than utility lines for use in power and telephone line rights-of-way. They can review damaged trees to determine if they should be pruned or removed.

A properly written and enforced urban forestry plan can lessen the frequency of fallen trees and limbs caused by wind and ice build-up, reduce liability, assist in assuring that utility lines are not damaged, and provide guidance on repairs and pruning after a storm. Such a plan helps a community qualify to be a "Tree City USA." The "Tree City USA" program is sponsored by The National Arbor Day Foundation, in cooperation with the USDA Forest Service and the National Association of State Foresters, to ensure that every qualifying community has a viable tree management plan and program. It provides direction, technical assistance, public attention, and national recognition for urban and community forestry programs.

In addition, utility companies are heavily involved in tree management. A recent Consumers Energy brochure states that; since the company is responsible for providing safe, reliable electricity; employees (and companies hired to help) "are sent out on a planned, rotating schedule to clear trees and bushes from electric rights-of-way." Following guidelines from the American National Standards Institute (ANSI) and working under required permits, Consumers Energy promises the following actions.

- Trees next to distribution lines, which carry electricity from pole to pole, will be trimmed a safe, clear distance from lines.
- The safety of employees and the public, particularly children, may require removal of a tree. A tree may have to be removed because it is dead, dying, damaged, or subject to falling because of wind or a shallow root system-making it a safety and power outage threat. Some fast-growing trees can be a continuing hazard and may have to be removed.
- Trimming methods are aimed at helping the tree heal, decreasing future trimming needs, and directing future growth away from electric lines.

The need for these activities is eliminated when utility lines are buried. Burying the lines is recommended when they are being upgraded or installed for new developments.

**G. Farmland Protection.** The purpose of farmland protection is to provide planning and zoning mechanisms for preserving prime, unique, or important agricultural land from conversion to non-agricultural uses. Farm owners feel forced to sell their land to residential or commercial developers if it is taxed based on the value of the property, if developed, instead of farmed and the increased taxation can't be afforded. The ensuing development brings more buildings, roads, and other infrastructure that can create additional stormwater runoff and emergency management difficulties. To offset this situation, the Farmland Protection Program in the U.S. Department of Agriculture's 2002 Farm Bill (Part 519) allows for funds to go to states, tribes, local governments, and non-profit organizations to help purchase easements on agricultural land to protect against the development of the land. Eligible lands include cropland, range land, grass land, pasture land, and forestland that are part of an

agricultural operation. Certain lands with historical or archaeological resources are also included. The hazard mitigation benefits of farmland protection are similar to those of open space preservation.

In addition to protecting farmland, efforts can be made to protect crops. These efforts can include the support of agricultural programs that promote soil health, preserve soil moisture, and monitor soil moisture levels to help minimize loss of crops and topsoil during drought conditions. They can also include recommendations for water supply infrastructure that is not vulnerable to drought and planting crops tolerant of low moisture levels. Drought ordinances can prioritize or control water use during drought conditions. Drought mitigation plans can be developed which include:

- Collection and analysis of drought-related information;
- Criteria for declaring drought emergencies and triggering various mitigation and response activities;
- Information flow between and within levels of government;
- Definition of the duties and responsibilities of all agencies with respect to drought;
- A current inventory of state and federal programs used in assessing and responding to drought emergencies;
- Identification of drought-prone areas and vulnerable economic sectors, individuals, or environments;
- Identification of mitigation actions to address vulnerabilities and reduce drought impacts; a mechanism to ensure timely and accurate assessment of drought's impacts on agriculture, industry, municipalities, wildlife, tourism and recreation, health, and other areas;
- Public information methods; and
- A strategy to remove obstacles to the equitable allocation of water during shortages and establish requirements or provide incentives to encourage water conservation.

#### **4. Emergency Services.**

Emergency service measures protect people during and after a disaster. A good emergency management program addresses all hazards and involves all departments. At the state level, programs are coordinated by the Michigan State Police, Emergency Management and Homeland Security Division (MSP-EMHSD); while at the county level, programs are coordinated through Lake County Emergency Management. These measures can be divided into four stages:

- Threat Recognition (Watch);
- Warning;
- Response; and
- Post-Disaster Recovery and Mitigation.

**A. Threat Recognition (Watch).** The first step in responding to a snowstorm, windstorm, tornado, flood, or other natural hazard is to know when weather conditions are such that an event could occur and issuing a "watch." Proper and timely threat recognition systems allow for adequate warnings to be disseminated. Systems are described below for flooding, tornadoes and thunderstorms, and winter storms.

A flood threat recognition system predicts the time and height of the flood crest. This can be done by measuring rainfall, soil moisture, and stream flows upstream of the community and calculating the subsequent flood levels. On smaller rivers, local rainfall and river gauges are needed. In the absence of gauges, local personnel and/or volunteers monitor rainfall and stream conditions. While specific flood crests and times are not predicted, advance notice of potential local or flash flooding is provided.

On larger rivers, measuring and calculating is done by the National Weather Service (NWS), which is in the U.S. Department of Commerce's National Oceanic and Atmospheric Administration (NOAA), with support from cooperating state and local partners. Forecasts are made through the Advanced

Hydrologic Prediction Service (AHPS), which utilizes river gauges for information. There are currently no river gauges in Lake County.

Flood threat predictions are broadcasted on the NOAA Weather Wire and Weather Radio, the official source for weather information, to those who have equipment to receive it (state police, 911 and dispatch centers, municipalities, and critical facilities). Weather radios can be tone-activated through the Emergency Alert Radio System (EARS). Predictions are also transmitted through social media, and by television, radio, and cable television through the Emergency Alert System (EAS), previously known as the Emergency Broadcast System.

The National Weather Service (NWS) is the prime agency for detecting meteorological threats, such as tornadoes and thunderstorms. The NWS uses a transmitter located at Wolf Lake in Lake County. Severe weather warnings are transmitted through the NOAA Weather Radio System and, subsequently, through the Michigan State Police's Law Enforcement Information Network (LEIN). The network includes law enforcement agencies and emergency service providers such as "911" who then issue their own warnings. However, NWS coverage is done on a large scale and only considers if conditions are appropriate for formation of a tornado or thunderstorm. More site-specific and timely recognition is provided by sending out NWS trained spotters to watch and report on the weather when the NWS issues a watch or warning. Training for spotters is provided annually, usually in the spring, by Lake County Emergency Management and NWS Grand Rapids. Alternatively, self-paced training can be obtained online by taking free courses through the COMET MetEd Program <https://www.meted.ucar.edu/index.php> and NOAA's JetStream online school for weather <https://www.noaa.gov/jetstream/jetstream>. Once training is completed, the county's Emergency Management office can be contacted to find out what can be done to become involved with the local spotter program.

The NWS is also the prime agency for predicting winter storms. Severe snowstorms can often be forecasted days in advance of the expected event, which allows time for warning and preparation. The NWS can also forecast ice storms and issue dense fog advisories.

In summation, Lake County receives threat recognition information from NOAA weather radios or from the Michigan State Police who monitor the NOAA Weather Wire. The NWS also activates public notice through EAS when the hazard impacts a large area. The Michigan State Police disseminate weather threats through the LEIN system to 911 and other dispatch centers around the state. Police and fire stations, schools and other public facilities may also receive alerts from 911. When conditions are appropriate, Lake County Emergency Management and NWS use their formal organization of storm spotters.

**B. Warning.** When the NWS determines that a flood, tornado, thunderstorm, winter storm or other hazard has been observed or is coming, a warning is issued to take immediate action and the systems described above are again utilized to notify police, 911 and dispatch centers, municipalities, the public, and staff of other agencies and critical facilities. Early warning allows for a greater number of people to implement protection measures.

More specific warnings may be issued by communities and are included on the following list, which contains methods already discussed, as well as common and cutting-edge methods.

- NOAA All Hazards Radio;
- Commercial or public radio or TV stations;
- Cable TV emergency news inserts;
- Tone activated receivers in key facilities;
- Outdoor warning sirens and fire department call-in sirens;
- Sirens on public safety vehicles;
- Mobile public address systems;
- E-mail notifications;



- Pocket paging services for the hearing impaired;
- AT&T language line for those who speak a different language;
- Automated telephone notification services;
- Telephone trees/mass telephone notification;
- Mobile device text messages and apps;
- Social media; and
- Door-to-door contact.

Warning systems need to be evaluated, updated to include new technologies, and expanded to include warnings to people with “special needs” continually and should include warnings for slow onset as well as fast onset hazards. Different warning systems are required for different hazards, some of which are location-specific and some of which are area-wide. In addition, any confusion over warnings needs to be eliminated. The public is often confused by fire station alarms and doesn’t know if the alarm indicates a hazard or is just calling in fire fighters.

Multiple or redundant systems are very effective. If people do not hear one warning, they may still get the message from another. In addition, the most effective warnings provide public information about the hazard and what to do. However, each method has advantages and disadvantages that are partially described below.

- Radio and television, when turned on, provide useful information.
- NOAA Weather Radio, where available, can provide short messages of any impending weather hazard or emergency and advise people to turn on their radios or televisions, or to access the internet.
- Outdoor warning sirens can quickly reach many people, particularly those who are outside, and trigger them to turn on a radio or television or to access the internet to find out what hazard is coming. They do not reach people in tightly insulated buildings or those surrounded by loud noise, such as in a factory, during a thunderstorm, or near an air conditioning unit. Topography also plays a role in outdoor warning effectiveness.
- Automated telephone notification services are also fast but can be expensive and do not work when phone lines are down or for unlisted numbers and calling screener services.
- Going door-to-door and conducting manual “telephone trees” can be effective but require a longer lead time.
- Social media alerts require individuals to be active on those networks and require access to the internet.
- Mobile device alerts are only effective if there is adequate cell phone service, and when devices are turned on.

Lake County contains one operating siren located at the Lake Township Fire Department. In areas not serviced by outdoor sirens, the most effective means of warning are radio, television, and cable systems (EAS), EARS tone alert radios, social media, NOAA Weather Radios, and messages sent directly to mobile devices. Lake County subscribes to the CodeRED notification system, whereby the 911 Director or Emergency Management Director can activate messages to individuals that voluntarily signed up to receive emergency notifications from Lake County Emergency Management. FEMA’s Integrated Public Alert and Warning System (IPAWS), delivered through CodeRED, is another warning system that delivers Wireless Emergency Alert (WEA) and EAS messages. Promotion of CodeRED to residents and visitors may be an extremely effective means to disseminate urgent information to the public. The website for sign up is: <https://public.coderedweb.com/CNE/en-US/BFA95157609E>

The NWS established the “StormReady” program to help local governments improve the timeliness and effectiveness of hazardous weather-related warnings for the public. A community must satisfy a set of guidelines to receive “StormReady” recognition. Certain requirements for each guideline may vary depending on the population of the community. More information on the program is available at <https://www.weather.gov/stormready/>. Lake County became StormReady certified in 2022. The recognition is valid until it expires November 28, 2026.

NWS also established the Turn Around Don't Drown (TADD) campaign "to warn people of the hazards of walking or driving a vehicle through flood waters." One activity is to warn motorists of the dangers of flooded roads, particularly when there are barricades, since it is impossible to tell the depth of the water or the condition of the road under the water. Barricades are very definite warnings and should never be ignored. An additional and inexpensive warning technique is the use of PVC markers on roads prone to flooding which show the depth at which motorists should not attempt passage.

**C. Response.** The protection of life and property is the foremost task of emergency responders. A community should respond to hazards with threat recognition, warnings and actions that can prevent or reduce damage and injuries. Typical actions and responding parties in a flooding event include the following:

- Activating the emergency operations center (emergency management);
- Closing streets or bridges (police or public works);
- Shutting off power to threatened areas (utility company);
- Passing out sand and sandbags (public works);
- Ordering an evacuation (governor, upon local recommendation);
- Holding children at school/releasing children from school (school district);
- Opening evacuation shelters (Red Cross);
- Activating volunteers to check on/assist vulnerable populations;
- Monitoring water levels (engineering); and
- Security and other protection measures (police).

Additional activities for different types of events include: advertising heating and cooling shelters when extreme temperatures occur; having volunteers check on those needing assistance when there are infrastructure failures; sending vulnerable folks (in parks, campgrounds, mobile home parks, shopping malls, and large public or private buildings) to tornado shelters when high winds are predicted; etc.

An emergency action plan ensures that all bases are covered and that response activities are appropriate for the expected threat. These plans can be developed for municipalities, critical facilities, SARA sites, businesses, etc. and should include coordination with all of the agencies, offices, first responders and service providers that are given various responsibilities. They should consider the possibility of "mutual aid" and utilize volunteer groups such as Radio Amateur Civil Emergency Services (RACES). Emergency response plans should be updated annually to keep contact names and telephone numbers current and to make sure that supplies and equipment that will be needed are still available. They should be critiqued and revised after disasters and exercises to take advantage of the lessons learned and changing conditions.

The Lake County Emergency Action Guidelines (EAG) is a document designed to provide a measure for determining whether the community's emergency management planning documents are adequate, and also to expedite this process again in the future, when needed. It was assembled in January 2004, and is constantly being revised, under the supervision of the Michigan State Police Emergency Management Division. The document has an "Incident Response" section that has helped to present a common platform for coordination of major response activities for all types of natural and technological hazards through the assignment of responsibilities during a disaster. Additionally, the EAG is augmented with annexes, standard operating procedures and other guidance documents that cover the details of various aspects of emergency response, such as communications, evacuation, sheltering, damage assessment, and severe weather.

The Incident Response section in the EAG is required for Lake County's participation in the Michigan Emergency Management Assistance Compact (MEMAC), an initiative of the Michigan State Police, Emergency Management and Homeland Security Division (MSP/EMHSD). MEMAC creates an organized process and structure spelled out in advance for jurisdictions large and small across the state to render or receive assistance in times of crisis. It addresses problematic issues concerning workmen's compensation insurance, expense reimbursement and liability coverage before assistance is needed and

requested. Designed to be flexible, MEMAC is also intended to supplement rather than replace existing, local mutual aid agreements already in place to handle "routine" public safety services among neighboring jurisdictions and fire departments. It is important to note that the implementation of MEMAC helps to facilitate the receipt of state or federal disaster funds through the Public Assistance Program.

Planning is best done with adequate data. One of the best tools in a flooding event is a flood stage forecast map that shows what areas would be under water at various flood stages. Emergency management staff can identify the number of properties flooded, which roads will be under water, which critical facilities will be affected, etc. With this information, an advanced plan can be prepared that shows problem sites and determines what resources will be needed to respond to the predicted flood level.

A Geographic Information System (GIS) allows for this type of analysis as it works with digitized layers of geographic data. For instance, the locations of buildings can be overlaid with areas of concern for development (topography, infrastructure, land use, zoning, fire service areas, etc.) and areas of concern for flooding (floodplains, hydraulic shadows of dams, etc.). GIS can model the effects of different levels of flooding and be used for hydrologic monitoring and modeling of the effects of removing/raising bridges over rivers to remove constriction to the flow of floodwater.

Protecting critical facilities during a disaster is the responsibility of the facility owner or operator. Some critical facilities have their own emergency response plans. Michigan law requires hospitals, nursing homes, and other public health facilities to develop such plans. Many facilities would benefit from early warning, response planning, and coordination with community response efforts. If critical facilities are not prepared for an emergency and are damaged, workers and resources may be unnecessarily drawn away from other disaster response efforts. If they are adequately prepared by the owner or operator, the community's emergency response efforts will be better supported.

**D. Recovery and Mitigation.** After a disaster, communities should undertake activities to protect public health and safety, facilitate recovery, and help prepare people and property for the next disaster. Throughout the recovery phase, everyone wants to get "back to normal." However, "normal" can't mean the way things were before the disaster or there would again be the same exposure to future disasters. Here are some examples of potential recovery actions:

- Patrolling evacuated areas to prevent looting (police).
- Providing safe drinking water (public works).
- Monitoring for diseases (health department).
- Vaccinating residents for tetanus (health department).
- Clearing streets (road commission).
- Cleaning up debris and garbage (road commission).
- Providing referrals to recovery vendors for post-disaster goods and services (emergency services).
- Regulating reconstruction to ensure that it meets all code requirements (building inspectors).

Requiring permits for building repairs and conducting inspections are vital activities to ensure that damaged structures are safe for people to re-enter and repair. There is a special requirement to do this in identified floodplains, regardless of the type of disaster or cause of damage. The National Flood Insurance Program (NFIP) directs local officials to enforce the substantial damage regulations. These rules require that if the cost to repair a building in the mapped floodplain equals or exceeds 50% of the building's market value, the building must be retrofitted to meet the standards of a new building in the floodplain. In most cases, this means that a substantially damaged building must be elevated above the base flood elevation. This requirement can be very difficult for understaffed and overworked offices after a disaster. If these activities are not carried out properly, not only does the community miss a tremendous opportunity to redevelop or clear out a hazardous area, it may be violating its obligations under the NFIP.

A chance is also available to assess the strength of buildings; the effectiveness of emergency action plans for communities, critical facilities, and businesses; and the readiness of responders. Should efforts be deemed inadequate, improvements can be recommended such as revisions to building codes, increased training for responders, and improvements to existing plans or creation of sample plans.

Reviews of emergency response plans and programs should focus on whether all involved communities had coordinators and liaisons, if all information was provided (flood plain map, critical facilities, etc.), if there were post-disaster procedures for public information, and if adequate warnings were provided. Model business disaster plans can include details on response such as evacuation plans; data protections, security, and recovery; property security; drills; and first-aid training and CPR. They could also include post-disaster mitigation actions such as facilities management; damage assessment; relocation of both services and people; insurance; contractors; list of resources for public and private assistance; and evaluate, test, and update plans.

Reviews of building strengths should be similar to FEMA's, wherein a Building Performance Assessment Team (BPAT) may recommend revisions after a disaster. Other considerations for revisions could include the following.

- Did fire fighters have adequate detection and firefighting equipment?
- Did critical facilities have necessary back-up generators?
- Did electrical distribution systems have built-in redundancies to limit the impact of failures?
- Did the Road Commission have the equipment and personnel to be able to clear the roads?
- Was there a place to store personal property?
- Were there detention areas for debris disposal (snow, ice, branches, power/phone lines, etc.)?
- Were critical facilities protected with lightning rods and surge protection devices?
- Was the Health Department able to monitor threats and take the necessary steps to prevent or limit the scope and magnitude of threats?
- Were emergency responders sufficiently trained and able to communicate?

An assessment of damages is necessary and can be provided by state and federal officials, as is the case in flooding events, or by local emergency responders and emergency staff. Assessments can be facilitated by GIS, which could detail damages, identify mitigation projects, establish environmental baselines, and monitor changes in land use. FEMA offers courses, free of charge, to emergency staff for evaluation training.

In addition to identifying the amount of damage, communities can acquire substantially or repeatedly damaged properties from willing sellers, plan for long-term mitigation activities, and apply for post-disaster mitigation funds.

## **5. Public Education and Awareness.**

Public education and awareness programs are necessary to periodically inform the public (property owners, renters, businesses and local officials) about the county's hazards, the measures necessary to minimize potential damage and injury, and what actions are being taken. This information is primarily intended to precipitate appropriate actions.

Information can be disseminated through the media (newspapers, newsletters, websites, television, radio, etc.) and at public forums and civic meetings. It can be distributed through schools and made available in public buildings or shopping areas. Brochures can be available at libraries and government offices, including building inspection offices. Special populations can be reached through direct mailings, workshops, and seminars. Signage along hazardous areas can also be effective.

**A. Distribution of Existing Information.** There is a great deal of information regarding hazards and hazard mitigation available to communities and the public on the national level. Both FEMA and

American Red Cross present information online and in documents and brochures. The National Weather Service makes information available through its “StormReady” program and “Turn Around Don’t Drown” campaign, to name just a few.

Insurance companies and non-profit programs have been heavily involved in identifying and responding to hazards. The Institute for Business and Home Safety (IBHS) gives detailed information on how to increase a home, business, or new construction’s resistance to disaster through its suite of FORTIFIED programs. The National Fire Protection Association (NFPA) provides information about co-existing with wildfire along with mitigation information through its Firewise Communities program. The NFPA also has information available for homeowners on how to prevent fires. The National Arbor Day Federation provides direction on tree management.

Unfortunately, this information doesn’t always reach the intended target audience; whether that audience is communities, the general public, or specific populations. Local efforts can be made to select pertinent information and get it out to places and people where it is needed (such as information on wildfire hazards to campers). Programs and web sites can be publicized. Brochures can be stockpiled and distributed. This information can be very helpful, although it is not specific to the community.

**B. Distribution of Local Information.** In addition to the national-level information discussed above, there is an abundance of information available locally to educate and warn the public of hazards. Local newspapers and television stations frequently update the public on hazards. Lake County Emergency Management is an excellent source of information on a variety of topics as varied as the location of shelters or financial assistance in hazard response and mitigation. Local building inspectors can provide advice regarding protection measures, property compliance, and required building permits. District health department reports may also prove to be valuable resources for local hazard information.

Mitigation efforts the county takes to protect its residents, including the creation and adoption of this plan to qualify itself (and local communities which participate in the planning process and adopt the plan) for federal disaster funding, can be publicized. The general public, or eligible target groups, can be notified when financial resources for hazard response and mitigation become available.

**C. Technical Assistance.** Communities often have information that can assist homeowners. If they have FEMA’s Flood Insurance Rate Maps and Flood Insurance Studies available, they can provide information to residents and can assist them in submitting requests for map amendments and revisions (Letter of Map Revision, or LOMR) when a building is not in the flood plain but a part of the property is. Lenders will notify applicants for federally insured loans if the involved property is in the flood plain and requires flood insurance as a condition of the loan.

Local building inspectors can provide advice regarding protection measures, property compliance and required building permits.

Emergency Management can recommend that residents develop Family Emergency Plans, including the preparation of Disaster Supply Kits, identification of emergency telephone numbers, and the preparation of pre-planned escape routes. The county can assist local communities through the provision of local information regarding hazards, risks and protections. For example, a GIS system could lay out the location of homes in floodplains so that mitigation measures can be considered. It can also assist communities in the development of the plans identified in this document by researching and providing model plans to them.

## **Part G**

### **POTENTIAL HAZARD MITIGATION ACTIONS**

The previous chapter identified a multitude of alternatives for addressing hazard concerns; some of which may not be economically feasible or appropriate for a county with limited financial and professional resources, such as Lake. In addition, many of Lake County's top hazards are natural and weather-related and cannot be easily mitigated. Nothing can be done to eliminate severe winds or snow/ice/sleet storms or to alter their frequency, intensity or spatial distribution across the landscape. Mitigation actions associated with natural hazards must focus on limiting the impacts on the populations or structures that are being affected. For instance, power failures caused by severe winds and snow/sleet/ice storms can be reduced by several mitigation activities and the impacts on residents and properties from the power failures can be alleviated.

The potential actions in this section are presented because they may potentially help to save lives and protect communities and important agencies, rather than because they are considered pure "mitigation actions" distinct from other types of emergency management actions. However, in the final selection of strategies for any hazard mitigation plan, care should be taken to ensure the inclusion of at least some strategies that are clearly hazard mitigation. That is, a true hazard mitigation strategy is an effort to prevent hazard impacts, or to take advance, proactive steps toward the long-term reduction of the impacts of hazards on a community. If some of these take place during the response or recovery phases of a disaster, or happen to also increase an agency's preparedness, the existence of such overlap is primarily of academic interest so long as the community's safety is being served. On occasion, specific criteria for hazard mitigation must be met to satisfy the requirements of a given grant. Thus it is useful to be aware of both the distinctions and the overlap between hazard mitigation and other types of emergency management activities.

Identification of a possible mitigation measure does not necessarily mean that it can or even should be implemented. Implementation (and the desirability) of a mitigation measure is highly dependent on a number of factors – environmental, social, economic and political. Just because a measure may reduce or eliminate the effects of a hazard does not necessarily mean that it should be implemented. There may be extenuating factors or circumstances that could (or even should) preclude its implementation. Those decisions will be made in the local and state political arenas and in the land use / land development decision-making processes. Typically, mitigation measures will be implemented if they are able to balance environmental, social, economic and political factors, and are cost-effective. It does not make sense to implement a measure that will not be supported by state and/or local officials and the citizenry, or that cannot be economically justified. Although implementability cannot (and should not) always be the final litmus test for a potential mitigation measure, it certainly should be considered when identifying and developing measures. In general, those mitigation opportunities that could not pass this basic litmus test have been excluded from this plan.

The following potential actions are presented according to the county's hazard mitigation goals and objectives identified in Part E. For each goal, there are several objectives; and under each objective, there are several action items. These potential action items are "snapshots" of some of the alternatives discussed in the previous chapter. The highest priority action items are selected from this set and discussed further in "Part I - Plan Implementation."

For the updated edition of this plan, many of the potential action items remain the same, though minor revisions were made to improve the readability of the action items. A few action items were added and a few were removed according to the preference of the Advisory Team / LEPC. Care was taken to ensure that there are numerous potential action items presented to address each of the county's top priority hazards.

#### **Goal 1. Promote growth in a sustainable, hazard-free manner.**

##### **Objective 1.1. Incorporate hazard provisions in building code standards, ordinances, and procedures.**

**Action Item 1.** Review local building codes to determine if revisions are needed to improve structural ability to withstand greater wind velocities, snow weight, ice, and hail; to provide better protection against structural fires and flooding; and to provide better protection from extreme temperatures.

**Action Item 2.** Contact Verisk (previously referred to as ISO) to request a copy of the community's Building Code Effectiveness Grading Scale (BCEGS), and work to improve the BCEGS rating through improvements to building codes and enforcement. <https://www.isomitigation.com/bcegs/>

**Action Item 3.** Utilize the Institute for Business and Home Safety (IBHS) guidelines provided through the "FORTIFIED" programs to guard new and existing structures against hazards (such as structural fire, wildfire, tornadoes, and freezing weather), and consider incorporating them into existing codes.

**Action Item 4.** Review and enforce code requirements for the installation of mobile homes and manufactured homes to assure protection against severe winds and tornadoes.

**Action Item 5.** Assess the need to strengthen anchoring requirements for propane tanks and hazardous materials in the floodplain/floodway.

**Action Item 6.** Assure proper location, installation, cleaning and maintenance of septic systems, particularly in the floodplain/floodway and around lakes.

**Objective 1.2. Incorporate hazard mitigation into land use and capital improvement planning and development activities.**

**Action Item 7.** Incorporate mitigation provisions and information into creation, update and review of comprehensive plans and land use plans; such as identification of acceptable land uses and densities based on consideration of flood-prone areas, soil types, topography, and etc.

**Action Item 8.** Integrate hazard mitigation into the capital improvement planning process so that public infrastructure does not lead to development in hazard areas and so that possible set-asides for planned and engineered structural projects (berms, levees, floodwalls, detention and retention ponds, debris storage areas, culvert replacement, etc.) are considered.

**Objective 1.3. Incorporate hazard mitigation into existing land use regulation mechanisms to ensure that development will not put people in danger or increase threats to existing properties.**

**Action Item 9.** Incorporate hazard mitigation provisions and recommendations into local zoning ordinances and resolutions as they restrict or direct development; with consideration given to dams, floodplains, soil type and topography; and as they allow flexibility in lot sizes and locations, such as in Planned Unit Developments (PUD).

**Action Item 10.** Drainage easements (allowing the planned and regulated public use of privately owned land for temporary water retention and drainage).

**Action Item 11.** Enforce the existing Michigan Drain Code requirement for "set-back" from the drain channel, thereby assuring proper carrying capacity of the drain.

**Action Item 12.** Enforce Michigan's Part 91, Soil Erosion and Sedimentation Control, of the Natural Resources and Environmental Protection Act, regarding earth changes affecting an acre or more or within 500' of a lake or stream, and consider adopting and enforcing more stringent local regulations.

**Action Item 13.** Enforce Michigan's Land Division Act as it furthers the orderly layout and use of land, provides for proper ingress and egress to lots and parcels, controls residential building development within floodplain areas, provides for reserving easements for utilities, and governs internal drainage.

**Action Item 14.** Consider regulation of development in the hydraulic shadows of dams (where flooding would occur if there was a severe dam failure).

**Objective 1.4. Research, recommend, adopt and enforce programs, plans, and ordinances that protect natural resources so that they can, in turn, provide hazard protection.**

**Action Item 15.** Develop a Stormwater Management Plan to identify best management practices (BMP's), and to assess the efficacy of local stormwater ordinances and rules.

**Action Item 16.** Develop, adopt, and enforce a Nuisance Ordinance to prevent dumping "objectionable" solid matter into channels and wetlands and Waterway Dumping Regulations to prevent dumping "non-objectionable" waste.

**Action Item 17.** Tree trimming and maintenance to prevent limb breakage and to safeguard nearby utility lines. (Ideal: Establishment of a community forestry program with a main goal of creating and maintaining a disaster-resistant landscape in public rights-of-way.)

**Action Item 18.** Develop policies or ordinances aimed at mitigating the impacts of drought conditions, such as: the promotion of planting crops tolerant of low moisture levels; partner with programs that promote soil health and monitor and preserve soil moisture; and prioritize or control water use during drought conditions.

**Action Item 19.** Review and update the Lake County Community Wildfire Protection Plan (CWPP) every five years to facilitate coordination with state and federal forestry agencies and help the community qualify for funding for wildfire mitigation projects.

**Goal 2. Protect existing and new properties.**

**Objective 2.1. Use the most cost-effective approaches to keep hazards away from existing buildings and facilities.**

**Action Item 20.** Assess the capacity of storm water systems to handle both storm waters and high water tables and make necessary improvements and expansions to assure the protection of property and infrastructure.

**Action Item 21.** Raise or relocate buildings above the 100-year flood level, and/or acquire properties in flood areas for demolition and re-use of the land as open space.

**Action Item 22.** Identify structural projects to channel water away from people and property (e.g. berms, dikes, levees, or floodwalls), or to improve drainage capabilities (e.g. culvert improvements, bridge modifications, spillways, relief drains, or floodgates).

**Action Item 23.** Identify environmental restoration projects to lessen the impacts of flooding and improve water quality and wildlife habitat, such as erosion control techniques (streambank modification), dredging / clearance of sediment and debris from drainage channels, and protection / restoration of wetlands and natural water retention areas.

**Action Item 24.** Employ Firewise principles of proper grounds maintenance, equipment storage, vegetation clearance, and other techniques.

**Action Item 25.** Create firebreaks, wherein brush and other fuel are cleared away, in wildland areas.

**Action Item 26.** Identify and prioritize fuel reduction projects, especially for wildland-urban interface (WUI) areas.



**Action Item 27.** Encourage safe recreational burning practices and enforce any applicable ordinances that require burn permits.

**Action Item 28.** Enforce Michigan P.A. 102 of 2012 which prohibits the open burning of household trash that contains plastic, rubber, foam, chemically treated wood, textiles, electronics, chemicals, or hazardous materials.

**Action Item 29.** Provide shelter for vehicles and equipment, or moving vehicles into garages or other covered areas before a storm hits.

**Action Item 30.** Protection or restoration of wetlands and natural water retention areas.

**Objective 2.2. Use the most cost-effective approaches to protect existing buildings and sites from hazards.**

**Action Item 31.** Encourage property owners and public facility operators to increase their property's resilience and resistance to natural hazards.

**Action Item 32.** Adopt and enforce the Michigan Rehabilitation Code to hold repaired buildings to higher standards for protection against natural hazards, similar to the standards for newly constructed buildings.

**Action Item 33.** Dry floodproofing of structures within known flood areas (strengthening walls, sealing openings, use of waterproof compounds or plastic sheeting on walls).

**Action Item 34.** Wet floodproofing of structures (controlled flooding of structures to balance water forces and discourage structural collapse during floods). Elevation of flood-prone structures above the 100-year flood level.

**Action Item 35.** Review the energy efficiency, winter readiness, and electrical protection of critical facilities and government buildings in the community and consider replacing aged facilities and equipment.

**Action Item 36.** Install lightning protection devices on the community's communications infrastructure and appropriate public facilities; and lightning grade surge protection devices on critical electronic components and equipment.

**Action Item 37.** Where appropriate, utilize buried or protected power and utility lines. (NOTE: Burial may sometimes cause additional problems and costs in cases where eventual cable breakages are harder to locate and more expensive to repair.)

**Action Item 38.** Use appropriate wind engineering measures and construction techniques (e.g. structural bracing, straps and clips, anchor bolts, laminated or impact-resistant glass, reinforced entry and garage doors, window shutters, waterproof adhesive sealing strips, and interlocking roof shingles) to strengthen public and private structures against severe wind damage.

**Action Item 39.** Proper anchoring of manufactured homes and exterior structures such as carports and porches.

**Objective 2.3. Maximize insurance coverage to provide financial protection against hazard events.**

**Action Item 40.** Assure insurance coverage on properties and obtain additional insurance coverage as appropriate (sump pump failure, sewer back-up, wildfire, dam failure, hail etc.).

**Action Item 41.** Encourage and assist municipalities that are at risk to flooding, or that have been exposed to flooding in the past, to join the National Flood Insurance Program (NFIP) so that residents can obtain flood insurance.

**Action Item 42.** Encourage NFIP-participant municipalities to join the NFIP's Community Rating System (CRS), implement the CRS minimum standards, and implement additional flood loss reduction activities to reduce the cost of NFIP flood insurance.

**Action Item 43.** Inventory critical facilities and assure proper insurance coverage, both type and amount, including deductibles and policy limits. Evaluate self-insurance coverage in light of its expense and NFIP policies.

**Objective 2.4. Maximize the resources for investment in hazard mitigation, including the use of outside sources of funding.**

**Action Item 44.** Utilize federal programs; such as but not limited to FEMA's Hazard Mitigation Assistance Program, Flood Mitigation Assistance Program, and Building Resilient Infrastructure and Communities (BRIC); to address community needs for hazard mitigation.

**Action Item 45.** Utilize, and assist those with special needs to utilize, available programs for assistance with home repairs, weatherization, and heating costs to address hazards for persons and properties.

**Action Item 46.** Facilitate donations for heating assistance through cooperation with local utility providers and local charitable organizations to assure that all residents have heat during the winter, regardless of their ability to pay.

**Action Item 47.** Establish a cost sharing program to encourage low cost (for example under \$10,000) property protection measures against natural hazards on private property, such as rebates offered through a "flood-proofing" program for instances when acquisition and/or relocation is not required.

**Action Item 48.** Establish a voluntary floodway property acquisition and land re-use program, with corresponding changes in zoning, and purchase/transfer of development rights for properties.

**Action Item 49.** Tap into state and federal funding and technical assistance for dam/spillway repairs.

**Action Item 50.** Leverage the Lake County Community Wildfire Protection Plan to obtain funding for wildfire mitigation projects.

**Goal 3. Protect public health and safety.**

**Objective 3.1. Assure that threat recognition (watches) and warning systems are adequate and appropriate and that they utilize the latest technology.**

**Action Item 51.** Regularly evaluate the effectiveness of the public warning system including the threat detection process, management system, communications links, and methods of dissemination. Evaluation should consider warning for slow onset as well as short onset hazards, new technologies, public views of the warning system and the effect this has on response to warnings (especially confusion about fire station sirens), disseminating warnings to people with "special needs," redundancies, and effective methods of risk communication.

**Action Item 52.** Implement improvements to the warning system as deemed necessary for improving coverage and effectiveness.

**Action Item 53.** Maintain a description of the public warning process and coordinate actions in a section of the Emergency Action Guidelines (EAG).

**Action Item 54.** Increase the coverage and use of NOAA All-Hazards radios and comparable device-based notifications.

**Action Item 55.** Encourage the MDNR, U. S. Geological Survey, National Weather Service, and U. S. Army Corps of Engineers to continue to operate and monitor stream gauging stations and groundwater monitoring wells and consider whether the exposure to flooding on smaller rivers and streams warrants additional Advanced Hydrologic Prediction Services (AHPS) or local rain and stream gauging and flood threat recognition systems.

**Action Item 56.** Maintain adequate monitoring and surveillance capabilities by the District Health Department to monitor public health threats and take the necessary steps to prevent or limit the scope and magnitude of threats.

**Action Item 57.** Utilize the NWS “Turn Around Don’t Drown” system to warn motorists and pedestrians not to enter or cross flooded areas, and install PVC markers alongside roads to illustrate dangerous water levels.

### **Objective 3.2. Protect infrastructure and services.**

**Action Item 58.** Encourage electrical utilities to bury or protect power lines wherever possible, but especially when upgrading lines or running power to new developments.

**Action Item 59.** Recommend design of the electrical distribution system with built-in redundancies such that isolated failures do not lead to wide scale outages; recommend consideration of back-up generators powered with wind, sun, gasoline, or natural gas; and assess and improve electric service system reliability as needed.

**Action Item 60.** Install back-up generators, as needed for short-term relief from power failures, at critical facilities such as sewage pump stations, hospitals and medical centers, nursing home facilities, schools, shelters, and governmental facilities.

**Action Item 61.** Bury water/sewer lines below the frost line or insulate and maintain lines to protect against ground freeze.

**Action Item 62.** Increase the function and capacity of sewage lift stations and treatment plants (installation, expansion, and maintenance), including possible separation of combined storm/sanitary sewer systems (if appropriate), higher engineering standards for drain and sewer capacity, an/or the expansion of infrastructure to higher capacity.

**Action Item 63.** Establish safe and appropriate locations for temporary debris disposal sites.

**Action Item 64.** Assure the county has adequate personnel and equipment (road barriers, sand bags, portable lighting, snow plows, etc.) to respond to widespread weather events.

**Action Item 65.** Continue county, and local road and bridge and culvert maintenance / vegetation management programs to maintain visibilities, provide for living snow fences, reduce erosion, slow stormwater runoff, and maintain the structural integrity of transportation infrastructure.

**Action Item 66.** Make roads more flood-resistant through better drainage and/or stabilization/armoring of vulnerable shoulders and embankments.

**Action Item 67.** Employ techniques of erosion control within the watershed area (proper bank stabilization, techniques such as planting of vegetation on slopes, creation of terraces on hillsides, use of riprap boulders and geotextile fabric, etc.).

**Objective 3.3. Build and support local capacity, commitment and partnerships to continuously become less vulnerable to hazards.**

**Action Item 68.** Adopt this Hazard Mitigation Plan by official resolution to assure both consideration of natural hazards and eligibility for FEMA Hazard Mitigation Assistance Grants.

**Action Item 69.** Explore funding options for a Hazard Mitigation Coordinator position, either on a county or regional level, to facilitate the actions contained in this plan.

**Action Item 70.** Develop and review coordinated response plans and programs across service providers, agencies and local governments, and assure both mutual aid and the ability to communicate during emergencies.

**Action Item 71.** Share vital public safety services and resources more effectively and efficiently through county participation in MEMAC, which helps facilitate the receipt of state or federal disaster funds through the Public Assistance Program.

**Action Item 72.** Refer emergency responders and emergency staff to FEMA and MSP/EMHSD training 70 conducting Damage Assessments and determining “Substantial Damage” for an efficient and accurate assessment of building damages.

**Action Item 73.** Design and plan for water supply infrastructure systems that include a consideration of, and are more resistant to, drought events.

**Action Item 74.** Continue to maintain, and acquire as necessary, fire-fighting equipment, including specialized equipment for limited access areas (such as wildland/urban interface areas) and snow-blocked areas, thermal imaging devices to help detect lightning-related fires, and special equipment for water and ice rescues.

**Action Item 75.** Construct concrete storm / tornado safe rooms in homes, public buildings, major industrial sites, shopping malls, and other large complexes; and shelter areas in parks, campgrounds, fairgrounds, mobile home parks, and other vulnerable public areas.

**Action Item 76.** Coordinate with the Conservation District, local watershed councils and lake associations to maintain healthy, free-flowing watercourses with minimal erosion and sedimentation, and to restore / preserve wetlands.

**Action Item 77.** Coordinate with fire departments to promote “Firewise” program recommendations and strategies to property owners, especially those within wildland/urban interface areas.

**Action Item 78.** Meet the criteria to become (or remain, if already recognized) a NWS-approved “Storm Ready” community.

**Objective 3.4. Enlist support of committed volunteers to safeguard the community before, during, and after a disaster.**

**Action Item 79.** Establish an Amateur Radio Club to bring awareness to the community and increase the number of licensed radio operators in Lake County.

**Action Item 80.** Utilize volunteer communication networks by amateur radio operators (such as RACES and ARES) to facilitate communication during emergencies when phone lines may be inoperable.

**Action Item 81.** Designate amateur radio operators to relay information on “immediately dangerous” weather situations and storm damage reports to the NWS, Central Dispatch, and/or Lake County Emergency Management.

**Action Item 82.** Create a volunteer outreach program, whereby a network of individuals regularly checks on the needs and conditions of elderly, disabled, homebound, and other vulnerable populations during and after severe weather conditions; delivers goods / assistance to them; and / or disseminates information about emergency shelters.

**Action Item 83.** Utilize NWS-trained weather spotters to watch for developing storms, take flood water measurements, and monitor stream conditions.

**Action Item 84.** Conduct an annual “clean-up” program when trash, limbs, barrels, shopping carts and other potential blockages are removed from drainage culverts, channels, and adjacent lands.

#### **Goal 4. Increase public understanding, support, and participation in hazard mitigation.**

##### **Objective 4.1. Heighten public awareness of the full range of existing natural and man-made hazards and actions they can take to prevent or reduce the risk to life or property from them.**

**Action Item 85.** Obtain and distribute available information on hazards and cost-effective mitigation actions individuals can implement (for example, Firewise pamphlets), and post-disaster repair and cleanup guidance.

**Action Item 86.** Produce and distribute local emergency preparedness and safety information to the general public and/or targeted groups (seasonal populations, floodplain residents, developers and builders, farm owners and operators, decision makers, Spanish speaking, etc.). Include local resources for information such as mobile device notifications, fire stations, local radio stations and utilities.

**Action Item 87.** Produce and distribute information on mitigation measures the county is taking/will take, as identified in this hazard mitigation plan, to local units of government and encourage them to participate in the plan and take mitigation actions.

**Action Item 88.** Promote educational and informational programming through the media, especially related to the early warning network and individual actions that can be taken to protect citizens, properties, and businesses.

**Action Item 89.** Provide local schools with information for the classroom regarding severe weather hazards and how families can prepare for and respond to them.

**Action Item 90.** Incorporate safety strategies for severe weather events in driver education classes and materials.

**Action Item 91.** Encourage residents to develop a Family Emergency Preparedness Plan; including the preparation of a Disaster Supply Kit, the posting of emergency telephone numbers, and pre-planned escape routes.

- Action Item 92.** Promote public awareness on fire hazards such as recreational fires (especially in resort/vacation home areas), smoking, fireworks, campfires, wood stoves, and outdoor burning; and support safe disposal of yard and house waste rather than open burning.
- Action Item 93.** Maintain a list of local and Michigan-based recovery “vendors” for post-disaster goods and services to support disaster recovery efforts.
- Action Item 94.** Identify and advertise available heated and cooled shelters to the elderly and other vulnerable populations who may be at risk during extreme temperature events and power outages.
- Action Item 95.** Provide local units of government and builders with information and guidance on methods of protecting new construction from wind damage. Encourage builders and contractors to design wind resistance into the construction of new homes and major home renovation projects.
- Action Item 96.** Through coordination with the District Health Department, increase public awareness of the causes, symptoms and protective actions for disease outbreaks and other potential public health emergencies.

**Objective 4.2. Encourage local communities, agencies, organizations and businesses to participate in the hazard mitigation process.**

- Action Item 97.** Participate in programs such as NFIP, CRS, Firewise, Tree City USA, StormReady, etc. and respond to concerns regarding program requirements and obstacles to participation.
- Action Item 98.** Develop model hazard mitigation and contingency plans and regulations (such as stormwater ordinance, nuisance ordinance, waterway dumping regulations, community forestry program, drought plan and ordinance, etc.) and provide them to interested communities.
- Action Item 99.** Develop model business and critical facility disaster plans that include details on disaster response (evacuation plans; data protection, security, and recovery; property security; drills; first-aid training and CPR; and post disaster mitigation actions), facilities management, damage assessment, relocation of both services and people, insurance, contractors, list of resources for assistance, and evaluation, testing, and updating plans. Inform business owners about available disaster-recovery training programs.
- Action Item 100.** Notify communities of hazard mitigation funds, as they become available, and assist them in applying for funds.
- Action Item 101.** Encourage meetings between utility providers and local Public Works and Road Commission departments to determine the resources and funding required to mitigate recurring infrastructure failures.
- Action Item 102.** Support agricultural programs that promote soil health, preserve soil moisture, and monitor soil moisture levels to help to minimize loss of crops and topsoil during drought conditions and promote educational programming relating to water conservation, especially in irrigation and farming, during periods of drought.

**Objective 4.3. Encourage cooperation and communication between planning and emergency management officials.**

- Action Item 103.** Assist the LEPC in its activities relating to the development and review of SARA Title III Section 302 site emergency plans, including assistance in updating SARA site plans, and in the appointment of qualified members to the committee.

**Action Item 104.** Assist Lake County activities related to developing and continually revising Emergency Action Guidelines (EAG) detailing coordinated response plans of emergency responders (emergency management, damage assessment, communications, law enforcement, public works, public information, medical, fire, public health, and services, etc.) and needs (such as a portable command center).

**Action Item 105.** Strengthen the role of hazard mitigation in the land development process, incorporating goals, objectives, and action items into land use plans, comprehensive plans, and zoning ordinances.

**Action Item 106.** Utilize Geographic Information System (GIS) capabilities to support pre-disaster planning (such as the creation of flood stage forecast maps, and maps showing the locations of secluded, gated, and seasonal homes), disaster response activities, and post-disaster recovery activities.

**Action Item 107.** Coordinate with American Red Cross to ensure the countywide availability of designated and accessible emergency shelters; with consideration given to the seasonal populations in homes, cabins and mobile homes without basements; and assure facilities are inspected, certified, and have back-up power.

In addition, the following options are presented as additional hazard mitigation opportunities for Public Health Emergencies, which are listed in the Michigan Hazard Analysis:

- Maintaining proper levels of PPE for healthcare workers and first responders, with additional supplies for long-term care facilities.
- Immunization programs to vaccinate against communicable diseases.
- Improving ventilation techniques in areas, facilities, or vehicles that are prone to crowding or that may involve exposure to contagion or noxious atmospheres.
- Maintaining community water and sewer infrastructure at acceptable operating standards.
- Providing back-up generators for water and wastewater treatment facilities to maintain acceptable operating levels during power failures.
- Demolition and clearance of vacant condemned structures to help prevent vermin infestation.
- Adequate community clinics and school health services.
- Brownfield and urban blight clean-up activities.
- Proper location, installation, cleaning, monitoring, and maintenance of septic tanks.
- Separation of storm and sanitary sewer systems.
- Spraying programs to properly control mosquito populations.
- Updated Continuity of Operations (COOP) plans and alternative “work from home” schedules.

## **Part H**

### **EVALUATION CRITERIA TO SELECT AND PRIORITIZE ACTION ITEMS**

The selection of appropriate evaluation criteria is intended to ensure that the recommended implementation action items reflect the values, policies, and desires of the community; and to communicate to governing officials which measures are the most meritorious and desirable.

Local input and planning principles were used to select action items for implementation from the list of potential actions presented in Part G. Common mitigation criteria helped guide the selection process, and included evaluation of each action item's *economic justifiability*, *technical feasibility*, *social equitability*, and *environmental soundness*. If, for example, relocation of a structure is proposed, the following conditions must be met in order to satisfy the criteria:

- The cost of relocation must be less than the cost of the repetitive repairs that would be necessary (along with other costs from displacement, loss of services, etc.) if there were no relocation.
- The structures must be able to be moved from their present location to a suitable site.
- The relocation must be acceptable to those who are to participate.
- The relocation must be affordable to all it affects, and not discriminate against those who are unable to bear the cost of either moving the structure, or finding comparable housing.
- In the case of a public facility, such as a fire station, the relocation should not result in an inequitable distribution of fire protection services.
- The relocation project must meet appropriate environmental regulations, and not cause any adverse effects.

Additional considerations used in selecting action items for implementation included: 1) ensuring an appropriate number of mitigation actions be selected to address each of the county's top-priority hazards; and 2) ensuring that an appropriate number of measures be selected to accomplish each of the four hazard mitigation goals established by this plan. Bonus consideration was given to action items that also addressed the goals of other community planning initiatives, and action items that provide clear and obvious solutions for hazard mitigation. Lastly, it should be noted that some of the potential action items are already being implemented and were consequently not considered for implementation.

The next chapter presents a schedule of recommended action items for implementation. For each measure, the plan identifies basic details needed for it to be accomplished, including who will take the action and when it will be taken. Possible sources of technical or financial assistance, as previously discussed in Part F - Identification of Alternatives for Solving Problems, are matched to the actions as well.

In some cases, a local government may be able to implement an action, while the county can only make recommendations. Therefore, applicability of each action item is assigned to the appropriate governments in a table on the last page. As a result, objectives will work on multiple scales and can be overseen by several governments. The benefits of combining all the objectives into one plan include: the ability to recognize contradictions in policy more easily; the ability to cooperate in shared objectives; the ability to eliminate or reduce redundancy in efforts; and the fact that local governments will have a local-level plan for adoption and implementation, qualifying those governments for hazard mitigation funding.



## Part I

### PLAN IMPLEMENTATION

The previous edition of this hazard mitigation plan (2015) highlighted 20 action items for implementation and then assigned to the appropriate jurisdictions within Lake County. This chapter contains a review of the 2015 Action Agenda, as well as a revised Action Agenda for this updated edition.

#### Review of Hazard Mitigation Progress

To identify any mitigation progress that had been made on the 2015 Action Agenda, discussions were held with county officials, departments, and the LEPC / Advisory Team. Every village or township was also contacted and asked to provide information on known hazard mitigation progress. A presentation was given at the August 2023 Lake County Township Association meeting to solicit participation in the hazard mitigation process and review of hazard mitigation progress. Lastly, 14 individuals were invited to comment on hazard mitigation progress. These individuals previously participated in the 2022 Community Hazards survey and had indicated interest in participating in the hazard mitigation planning process.

The results of the Action Agenda review are compiled into the following table. The “Status Report” table summarizes the status of items on the 2015 Action Agenda, and reports any additional comments or information provided by stakeholders.

2015 Action Agenda  
**STATUS REPORT**

2015 Hazard Mitigation Plan Action Items	Action Status				Comments
	Complete	Ongoing or In-Progress	Pending	Incomplete or Unknown	
<b>Action Item 2.</b> Contact Insurance Services Office (ISO) to request a copy of the community's Building Code Effectiveness Grading Scale (BCEGS), and work to improve the BCEGS rating through improvements to building codes and enforcement.				X	Lake County Building Department: A meeting is currently scheduled with an ISO representative to review ISO compliance.  <i>Update Analysis: Although this is a viable proactive option for local governments, there does not appear to be much support for additional local implementation. This is no longer considered a priority and will not be carried forward to the 2024 Action Agenda.</i>
<b>Action Item 4.</b> Review code requirements for the installation of mobile homes and manufactured homes to assure protection against severe winds and tornadoes.				X	<i>Update Analysis: This item will remain on the 2024 Action Agenda, considering that over a quarter of housing units are classified “mobile home or other.” Relatively recent tornadoes also support continuation of this as a priority item.</i>
<b>Action Item 7.</b> Incorporate mitigation provisions into comprehensive plans and land use plans; such as identification of acceptable land uses and densities based on consideration of flood-prone areas, soil types, topography, etc.				X	<i>Update Analysis: Planning and zoning remain some of the most effective tools for mitigating natural hazards in Lake County. This action will remain in the 2024 plan to draw attention to consideration of hazards in planning processes.</i>
<b>Action Item 9.</b> Incorporate hazard mitigation provisions and recommendations into local zoning ordinances and resolutions as they restrict or direct development; with consideration given to dams, floodplains, topography, and wildfire risks; and as they allow flexibility in lot sizes and locations, such as in Planned Unit Developments (PUD).				X	<i>Update Analysis: Planning and zoning remain some of the most effective tools for mitigating natural hazards in Lake County. This action will remain in the 2024 plan to draw attention to considering hazards in zoning processes.</i>
<b>Action Item 21.</b> Maintain the Lake County Community Wildfire Protection Plan (CWPP), and work to implement the Community Firewise Project Goals contained within the plan.	X				<i>Update Analysis: County CWPP updated in 2023. This item will remain a priority to encourage implementation of the CWPP.</i>
<b>Action Item 23.</b> Encourage property owners and public facility operators to increase their property's resilience and resistance to hazards.		X			<i>Update Analysis: Education &amp; awareness outreach is an ongoing priority of Lake County Emergency Management. Intentionally vague, this item will remain an ongoing activity to encourage continued discussion and consideration of natural hazards as</i>

				<i>they relate to new and existing development.</i>
<b>Action Item 29.</b> Encourage and assist municipalities that are at risk to flooding, or that have been exposed to flooding in the past, to join the National Flood Insurance Program (NFIP) so that residents can obtain flood insurance.			X	<i>Update Analysis: No progress has been made to enlist additional community participation in the NFIP since 2015. There remain 12 villages and townships in the county that do not participate. This item remains a top priority for mitigation implementation.</i>
<b>Action Item 30.</b> Encourage NFIP-participant communities to join the NFIP's Community Rating System (CRS), implement the CRS minimum standards, and implement additional flood loss reduction activities to reduce the cost of NFIP flood insurance.			X	<i>Update Analysis: This is a viable mitigation option for advancing flood mitigation, however for communities with a small number of insurance policies it may be difficult to justify the effort. This item will be removed from the Action Agenda to place greater focus on enrolling additional communities into the NFIP.</i>
<b>Action Item 32.</b> Utilize federal programs; such as but not limited to FEMA's Pre-Disaster Mitigation Program, Flood Mitigation Assistance Program, and Hazard Mitigation Grant Program; to address community needs for hazard mitigation.			X	<i>Update Analysis: Upon approval and adoption of this plan, it is incumbent upon the county and local communities to take advantage of mitigation funding opportunities.</i>
<b>Action Item 41.</b> Increase the coverage and use of NOAA All-Hazards radios and weather alert systems (Emergency Alert Radio System, etc.) to people and communities in need.		X		Lake Co EM: County is IPAWS capable, however NOAA radios provide an important backup for delivering information.  <i>Update Analysis: NOAA radios are in important redundancy to warning/alert systems that are in place. This remains an ongoing priority for ensuring emergency alerts can reach all areas of the county regardless of cell phone or broadband service availability.</i>
<b>Action Item 42.</b> Encourage the MDNR, U. S. Geological Survey (USGS), National Weather Service (NWS), and U. S. Army Corps of Engineers (USACE) to continue to operate and monitor stream gauging stations and groundwater monitoring wells and consider whether the exposure to flooding on smaller rivers and streams warrants additional Advanced Hydrologic Prediction Services (AHPS) or local rain and stream gauging and flood threat recognition systems.			X	<i>Update Analysis: Lake County does not yet have an AHPS gauge, but could benefit from one given the importance and frequent recreational use of local rivers.</i>
<b>Action Item 47.</b> Install back-up generators, as needed for short-term relief from power failures, at critical facilities such as sewage pump stations, road commissions, medical centers, nursing home facilities, schools, shelters, and village / township halls.			X	Lake Co EM: EOC has a generator since 2018.  <i>Update Analysis: Progress has been documented towards completing this item, however not all critical facilities are generated. This remains a priority action item.</i>
<b>Action Item 49.</b> Establish safe and appropriate locations for temporary debris disposal sites.			X	Lake Co EM: Working with DNR for clean-up programs/outreach.  <i>Update Analysis: Given the recent, regular frequency of impactful wind, hail and tornado events, combined with the significant forest and natural land cover, debris disposal will remain a priority.</i>
<b>Action Item 50.</b> Assure the county has adequate personnel and equipment (road barriers, sand bags, portable lighting, snow plows, etc.) to respond to widespread weather events.		X		Lake Co EM: Outfitted the Lake County Road Commission w/ related equipment.  <i>Update Analysis: Progress has been documented towards completing this item, however not all critical facilities are generated. This remains a priority action item.</i>
<b>Action Item 63.</b> Establish an Amateur Radio Club to cultivate awareness of amateur radio in the community and to increase the number of licensed radio operators in Lake County.		X		Lake Co EM: Have a dedicated R.A.C.E.S. individual w/ EOC functions. This action item may not be realistic to achieve, as written. Mike Cameron (RACES): Immediate focus is on expansion of Amateur Radio in any of the possible public service areas such as ARES and RACES. Further community outreach in the schools or possibly the Sheriff's youth programs might also be helpful to increase participation in Amateur Radio in Lake County.  <i>Update Analysis: This item will be replaced to support increased amateur radio awareness and participation. Starting and maintaining an Amateur Radio Club does not appear to be a top mitigation priority.</i>
<b>Action Item 66.</b> Create a volunteer outreach program, whereby a network of individuals regularly checks on the needs and conditions of elderly, disabled, homebound, and other special-needs groups during			X	Lake Co EM: Create a volunteer network, possibly in coordination with the Victim Services Unit of the County Sheriff Department  <i>Update Analysis: Volunteers are needed. This item will be revised</i>

and after severe weather conditions; delivers goods / assistance to them; and disseminates information about emergency shelters.					<b>and remain a priority.</b>
<b>Action Item 69.</b> Obtain and distribute available information on hazards and cost-effective mitigation actions individuals can implement (for example, Firewise pamphlets), and post-disaster repair and cleanup guidance.			X		Lake Co EM: Working with DNR clean-up programs  <b>Update Analysis: Education &amp; awareness outreach is a priority for Lake County Emergency Management. This item will remain an ongoing activity to distribute information on natural hazards before and after impactful events.</b>
<b>Action Item 70.</b> Produce local emergency preparedness and safety information for distribution to the general public and/or targeted groups (seasonal populations, floodplain residents, developers and builders, farm owners and operators, decision makers, Spanish speaking, etc.). Include local resources for information such as fire stations, local radio stations and utilities.		X			Lake Co EM: Examples of progress on this item include: newsletter during COVID, EOC digital marquee, social media Facebook  Outreach to seasonal populations? MI ready  <b>Update Analysis: This is an ongoing priority for Lake County Emergency Management.</b>
<b>Action Item 80.</b> Assist local governments in the participation of programs such as NFIP, CRS, Firewise, Tree City USA, Fortified...for safer living, Storm Ready, TADD, etc.				X	Lake Co EM: County is a partner and resource to local communities. Lake County became "StormReady" certified in 2023.  <b>Update Analysis: This is an ongoing priority for Lake County Emergency Management.</b>
<b>Action Item 86.</b> Assist Lake County activities related to developing and continually revising Emergency Action Guidelines (EAG) detailing coordinated response plans of emergency responders (emergency management, damage assessment, communications, law enforcement, public works, public information, medical, fire, public health, and services, etc.) and needs (such as a portable command center).		X			Lake Co EM: Local communities working with the county.  <b>Update Analysis: This is an ongoing priority to encourage local community coordination and cooperation with County departments.</b>

## Action Agenda Review Notes

- August 2023. Request for review of 2015 Action Agenda emailed to LEPC members, all local units of government, and 14 other interested individuals. This was also presented to the Lake County Townships Association meeting on August 31, 2023. Responses received by the following:
  - o Sweetwater Township Supervisor
    - Comments: State and Federal lands within the township make Wildfire a big local priority; Recovery efforts from road washouts in 2019 were complicated by State and Federal bureaucracies.
  - o Lake County Emergency Management
    - Comments: Warning sirens are being phased out, with a shift to mobile alerts; Lake County is IPAWS-capable; Lake County just updated its CWPP in 2023; There is a lack of volunteerism regarding shelters. A plan of action is needed locally to coordinate with Red Cross, as well as inform the public and partner with potential shelter facilities; HazMat agreements are needed, as the county does not currently have a guaranteed HazMat response team or agreement in place; Lake County is "StormReady" certified; Lake County EM distributes information regarding hazard safety and preparedness as it comes along.
  - o Lake County Administration
  - o Lake County Building Department
  - o Mike Cameron, R.A.C.E.S. Radio Amateur Civil Emergency Service Officer
    - Comments: While I believe this to be a great long-term goal, my immediate focus is on expansion of Amateur Radio in any of the possible public service areas such as ARES and RACES. I have already made outreach to all Lake County Hams and will continue to follow-up on these efforts. Some further community outreach in the schools or possibly the Sheriff's youth programs might also be helpful to increase participation in Amateur Radio in Lake County.

## Revised Action Agenda

Much of the 2015 Action Agenda was not implemented directly under the intent of “hazard mitigation.” Still, some progress was made. This may indicate that more outreach and communication is needed to encourage buy-in and participation in hazard mitigation. Most items on the Action Agenda remained priorities as of the time this plan was updated. Three items were removed and four were added:

- REMOVED Action Item 2 regarding ISO insurance rating
- REMOVED Action Item 30 regarding CRS participation to lower flood insurance
- ADDED Action Item 17 regarding tree trimming and maintenance around utility lines
- ADDED Action Item 27 regarding recreational burning
- REMOVED Action Item 63 regarding amateur radio clubs. Replaced with Action Item 80 regarding utilization of volunteer communication networks.
- ADDED Action Item 107 to support coordination with Red Cross to identify and certify shelters.

The action items highlighted in this section were selected from the list of potential hazard mitigation actions presented in Part G and are presented below as the Action Agenda for 2024-2028. The selection process was guided by criteria described in Part H and feedback gathered through the 2015 Action Agenda progress review. All items on this revised Action Agenda are considered to be of the highest priority. Implementation of these action items may be appropriate on the county level and / or the local level. The “List of Hazard Mitigation Actions Applicable to Governmental Units” at the end of the chapter assigns action items to appropriate jurisdictions within Lake County. Each action item includes the following information to help facilitate implementation:

### Priority Level

All identified action items are considered priorities within this Hazard Mitigation Plan. In order to help structure implementation of the Plan, a further prioritization of high, medium, or low is assigned to each measure. This is intended to convey a sense of importance relative to the other action items from a countywide perspective.

### Timeframe

Generally identifies when an action item might begin. Where appropriate, prerequisite activities are discussed.

### Applicable Governmental Unit(s) / Responsible Person (s)

Identifies potential key players for initiating and implementing each action. Often the work will be shared by a number of individuals and agencies.

### Potential Technical / Financial Assistance

Identifies common sources of technical and financial assistance. In many cases, identified parties will provide referrals to currently available or specialized assistance and / or guidance. Detail provided is not intended to be exhaustive because opportunities for assistance may come and go; such as following a disaster declaration. **A detailed listing of potential federal and state funding sources for hazard-specific measures is included in Appendix F.**

### Comments

Additional details or helpful context about the action item.

## **Action Agenda 2024-2028**

**Action Item 4.** Review and enforce code requirements for the installation of mobile homes and manufactured homes to assure protection against severe winds and tornadoes.

*Priority Level:* Medium

*Timeframe:* Coincide with regular review / revision of codes

*Applicable Governmental Unit(s)/Responsible Person(s):*  
County Building Department.

*Potential Technical/Financial Assistance Sources:*  
Local resources.

*Comments:*

A substantial proportion of the county's housing stock is comprised of mobile / manufactured housing. Following review of code requirements, the next step will be to consistently enforce the codes.

**Action Item 7.** Incorporate mitigation provisions into comprehensive plans and land use plans; such as identification of acceptable land uses and densities based on consideration of flood-prone areas, soil types, topography, etc.

*Priority Level:* Medium

*Timeframe:* To be completed when land use plans are reviewed, written or updated

*Applicable Governmental Unit(s)/Responsible Person(s):*  
Lake County Planning Commission; Local units of government that practice land use planning.

*Potential Technical/Financial Assistance Sources:*  
Local resources.

*Comments:*

This basic hazard mitigation action remains an ongoing priority action item, as land use planning is one of the best tools for mitigating natural hazards in this area. Land use planning helps provide rationale for local rules and policies, so it is important to integrate principals of hazard mitigation into this process to protect new development. Following adoption of this plan, local units of government and the county will be encouraged to consider the contents of this hazard mitigation plan when reviewing, writing, or updating local plans. State law in Michigan requires that master plans must be reviewed, and updated if necessary, every five years. Records of repetitive loss properties in Pleasant Plains and Cherry Valley townships should be strongly considered in land use planning.

**Action Item 9.** Incorporate hazard mitigation provisions and recommendations into local zoning ordinances and resolutions as they restrict or direct development; with consideration given to dams, floodplains, topography, and wildfire risks; and as they allow flexibility in lot sizes and locations, such as in Planned Unit Developments (PUD).

*Priority Level:* Low

*Timeframe:* To be completed when zoning ordinances are reviewed, written or updated

*Applicable Governmental Unit(s)/Responsible Person(s):*  
Local units of government that practice zoning.

*Potential Technical/Financial Assistance Sources:*  
Local resources.

*Comments:*

Resources such as the IBHS suite of FORTIFIED programs can provide the latest guidance for increasing the resistance of new and existing structures to hazards through zoning. Zoning is an effective tool for mitigating hazards because it can be used to direct new development away from known hazardous areas such as floodplains, especially where repetitive losses have been documented.

**Action Item 17.** Tree trimming and maintenance to prevent limb breakage and to safeguard nearby utility lines. (Ideal: Establishment of a community forestry program with a main goal of creating and maintaining a disaster-resistant landscape in public rights-of-way.)

*Priority Level:* High

*Timeframe:* Annually

*Applicable Governmental Unit(s)/Responsible Person(s):*

Utilities; Lake County Road Commission; Local units of government; USDA – Forest Service; Michigan MDNR.

*Potential Technical/Financial Assistance Sources:*

Utilities; Local resources.

*Comments:*

This action is a new addition to the Action Agenda for 2024. Relatively recent impacts of high wind and tornado events highlight the need for safeguarding utility lines to mitigate the impacts of these disruptive events.

**Action Item 19.** Review and update the Lake County Community Wildfire Protection Plan (CWPP) every five years to facilitate coordination with state and federal forestry agencies and help the community qualify for funding for wildfire mitigation projects.

*Priority Level:* Medium

*Timeframe:* Annually

*Applicable Governmental Unit(s)/Responsible Person(s):*

Lake County Emergency Management (LCEM); Local units of government; Fire chiefs; USDA – Forest Service; Michigan MDNR.

*Potential Technical/Financial Assistance Sources:*

USDA – Forest Service; Michigan MDNR; MSU Extension (MSUE).

*Comments:*

Examples of CWPP implementation include: provide Firewise training; establish cleanup days to remove woody debris from communities; implement fuel treatment programs on private lands adjacent to home ignition zones; and provide fuel breaks and access in strategic locations. The CWPP should be reviewed annually to monitor implementation. The CWPP was updated in 2023 and will need to be updated again in 2028.

**Action Item 27.** Encourage safe recreational burning practices and enforce any applicable ordinances that require burn permits.

*Priority Level:* Medium

*Timeframe:* Annually

*Applicable Governmental Unit(s)/Responsible Person(s):*

LCEM; Local fire departments.

*Potential Technical/Financial Assistance Sources:*

Local resources.

*Comments:*

Lake County experiences significant seasonal population increases that are strongly correlated with outdoor recreation in wooded or natural areas. In addition, wildfires in Michigan are mainly triggered by human activity. This is a critical activity for preventing wildfires.

**Action Item 31.** Encourage property owners and public facility operators to increase their property's resilience and resistance to hazards.

*Priority Level:* Low

*Timeframe:* Ongoing

*Applicable Governmental Unit(s)/Responsible Person(s):*

LCEM; County building inspectors; Local elected officials; Local zoning officials.

*Potential Technical/Financial Assistance Sources:*

Michigan State Police – Emergency Management and Homeland Security Division (MSP-EMHSD); LCEM.

*Comments:*

Intentionally vague, this item draws attention to any effort by local governments to promote and facilitate actions of property owners to build and/or modify properties to withstand natural forces. Hazard mitigation concepts and strategies should be incorporated into the day-to-day activities of elected officials, zoning officials, and building

inspectors; especially those activities that involve interaction with local landowners and facility operators. Refer to Part F (Hazard Mitigation Alternatives) for more information about potential mitigation strategies.

**Action Item 41.** Encourage and assist municipalities that are at risk to flooding, or that have been exposed to flooding in the past, to join the National Flood Insurance Program (NFIP) so that residents can obtain flood insurance.

*Priority Level:* High

*Timeframe:* 2024

*Applicable Governmental Unit(s)/Responsible Person(s):*  
LCEM.

*Potential Technical/Financial Assistance Sources:*  
MSP-EMHSD; MDEQ NFIP Coordinator.

*Comments:*

All municipalities are eligible to participate in the program, even if there are no identified floodplains. NFIP flood insurance can only be acquired in communities that participate in the program. Municipalities that currently do not participate in the NFIP include: the villages of Baldwin and Luther; and the townships of Chase, Dover, Eden, Elk, Ellsworth, Newkirk, Peacock, Pinora, Sauble, and Sweetwater.

**Action Item 44.** Utilize federal programs; such as but not limited to FEMA's Hazard Mitigation Assistance Program, Flood Mitigation Assistance Program, and Building Resilient Infrastructure and Communities (BRIC); to address community needs for hazard mitigation.

*Priority Level:* Medium

*Timeframe:* As funding becomes available, and especially following a disaster declaration

*Applicable Governmental Unit(s)/Responsible Person(s):*

LCEM; Local units of government that participate in the development of, and subsequently adopt, this Hazard Mitigation Plan.

*Potential Technical/Financial Assistance Sources:*  
Federal Emergency Management Agency (FEMA); MSP-EMHSD.

*Comments:*

Refer to Appendix F for lists of potential state and federal sources of hazard mitigation funding.

**Action Item 54.** Increase the coverage and use of NOAA All-Hazards radios and comparable device-based notifications.

*Priority Level:* Low

*Timeframe:* As funding becomes available

*Applicable Governmental Unit(s)/Responsible Person(s):*

LCEM; Local fire departments.

*Potential Technical/Financial Assistance Sources:*  
Local resources.

*Comments:*

Although a number of NOAA radios have been acquired and distributed in recent years, increasing their use and availability in Lake County remains an ongoing priority, especially for rural areas lacking broadband and/or cell phone service.

**Action Item 55.** Encourage the MDNR, U. S. Geological Survey, National Weather Service, and U. S. Army Corps of Engineers to continue to operate and monitor stream gauging stations and groundwater monitoring wells and consider whether the exposure to flooding on smaller rivers and streams warrants additional Advanced Hydrologic Prediction Services (AHPS) or local rain and stream gauging and flood threat recognition systems.

*Priority Level:* Low

*Timeframe:* Annually

*Applicable Governmental Unit(s)/Responsible Person(s):*  
LCEM.

*Potential Technical/Financial Assistance Sources:*  
MSP-EMHSD; MDNR; USGS; NWS; USACE.

*Comments:*  
Lake County needs a stream gauge or monitoring system to improve / enhance flood warnings.

**Action Item 60.** Install back-up generators, as needed for short-term relief from power failures, at critical facilities such as sewage pump stations, hospitals and medical centers, nursing home facilities, schools, shelters, and governmental facilities.

*Priority Level:* Medium

*Timeframe:* 2024; or as funding becomes available

*Applicable Governmental Unit(s)/Responsible Person(s):*  
LCEM; Critical facility managers.

*Potential Technical/Financial Assistance Sources:*  
MSP-EMHSD; Local resources.

*Comments:*  
Though many facilities in Lake County have generators, some remain in need of backup power. LCEM might consider conducting an inventory of critical facilities that need a generator.

**Action Item 63.** Establish safe and appropriate locations for temporary debris disposal sites.

*Priority Level:* High

*Timeframe:* 2024

*Applicable Governmental Unit(s)/Responsible Person(s):*  
LCEM.

*Potential Technical/Financial Assistance Sources:*  
National Forest Service (NFS); Michigan Department of Environmental Quality (MDEQ); Local resources.

*Comments:*  
Given the recent, regular frequency of impactful wind, hail and tornado events, combined with the significant forest and natural land cover, debris disposal will remain a priority.

**Action Item 64.** Assure the county has adequate personnel and equipment (road barriers, sand bags, portable lighting, snow plows, etc.) to respond to widespread weather events.

*Priority Level:* Medium

*Timeframe:* Annually

*Applicable Governmental Unit(s)/Responsible Person(s):*  
LCEM; Lake County Road Commission.

*Potential Technical/Financial Assistance Sources:*  
MSP-EMHSD; Local resources.

*Comments:*  
Components of this action may include an inventory of supplies, acquisition of needed supplies, and coordination with neighboring counties to ensure public safety needs can be met in the event of a disaster.

**Action Item 80.** Organize volunteer communication networks by amateur radio operators (such as RACES and ARES) to facilitate communication during emergencies when phone lines may be inoperable.

*Priority Level:* High

*Timeframe:* Annually

*Applicable Governmental Unit(s)/Responsible Person(s):*  
LCEM; Lake County LEPC; Lake County Central Dispatch.

*Potential Technical/Financial Assistance Sources:*



Voluntary contributions.

*Comments:*

Lake County has a fairly small number of licensed radio operators; however those individuals would likely be busy taking care of their primary responsibilities during an emergency. An organized network of operators is needed. This item builds on current efforts to increase interest and participation in amateur radio operations and will help ensure the availability of qualified amateur radio operators in Lake County.

**Action Item 82.** Create a volunteer outreach program, whereby a network of individuals regularly checks on the needs and conditions of elderly, disabled, homebound, and other special-needs groups during and after severe weather conditions; delivers goods / assistance to them; and disseminates information about emergency shelters.

*Priority Level:* High

*Timeframe:* Ongoing

*Applicable Governmental Unit(s)/Responsible Person(s):*

LCEM; Lake County Central Dispatch; Lake County Sheriff; Local units of government.

*Potential Technical/Financial Assistance Sources:*

Voluntary contributions; MSP-EMHSD.

*Comments:*

This action item may be achieved through coordination with the Victim Services Unit of the Lake County Sheriff Department.

**Action Item 85.** Obtain and distribute available information on hazards and cost-effective mitigation actions individuals can implement (for example, Firewise pamphlets), and post-disaster repair and cleanup guidance.

*Priority Level:* Medium

*Timeframe:* Seasonally

*Applicable Governmental Unit(s)/Responsible Person(s):*

LCEM; Local units of government; Fire departments.

*Potential Technical/Financial Assistance Sources:*

MSP-EMHSD; FEMA; MSUE; NFIP; Red Cross; Salvation Army.

*Comments:*

Activities towards accomplishing this action item will include an annual Disaster Preparedness Fair organized by the LCEM; as well as dissemination of mitigation and disaster recovery information via social media. LCEM will consider distributing such information ahead of a given season; e.g. the distribution of fire safety information in the early spring.

**Action Item 86.** Produce and distribute local emergency preparedness and safety information to the general public and/or targeted groups (seasonal populations, floodplain residents, developers and builders, farm owners and operators, decision makers, Spanish speaking, etc.). Include local resources for information such as mobile device notifications, fire stations, local radio stations and utilities.

*Priority Level:* High

*Timeframe:* Ongoing

*Applicable Governmental Unit(s)/Responsible Person(s):*

LCEM; Lake County Departments.

*Potential Technical/Financial Assistance Sources:*

MSP-EMHSD; Local resources; Utilities.

*Comments:*

This action item is intended to support efforts that are already underway; and to encourage additional distribution of pertinent information through additional means, such as 211, social media, public meetings, etc.

**Action Item 97.** Participate in programs such as NFIP, CRS, Firewise, Tree City USA, StormReady, etc. and respond to concerns regarding program requirements and obstacles to participation.

*Priority Level:* High

*Timeframe:* Ongoing; or as funds / time allow

*Applicable Governmental Unit(s)/Responsible Person(s):*

LCEM; Local units of government.

*Potential Technical/Financial Assistance Sources:*

MSP-EMHSD; Local resources.

*Comments:*

LCEM will continue to promote programs such as NFIP and Firewise programs, and will continue to be a source of information and technical assistance for local governments. The county's "StormReady" certification must be renewed in 2026.

**Action Item 104.** Assist Lake County activities related to developing and continually revising Emergency Action Guidelines (EAG) detailing coordinated response plans of emergency responders (emergency management, damage assessment, communications, law enforcement, public works, public information, medical, fire, public health, and services, etc.) and needs (such as a portable command center).

*Priority Level:* High

*Timeframe:* To be completed when EAG updates are needed

*Applicable Governmental Unit(s)/Responsible Person(s):*

LCEM; Local units of government.

*Potential Technical/Financial Assistance Sources:*

MSP-EMHSD; Local resources.

*Comments:*

This item encourages local support and participation in county-level emergency management activities. Like any planning document, the EAG is only as good as the input and the level of cooperation achieved during its creation. Emergency responders and local government officials are encouraged to become familiar with the Lake County emergency management planning and implementation.

**Action Item 107.** Coordinate with American Red Cross to ensure the county-wide availability of designated and accessible emergency shelters and assure facilities are inspected, certified, and have back-up power.

*Priority Level:* Low

*Timeframe:* Annually

*Applicable Governmental Unit(s)/Responsible Person(s):*

LCEM.

*Potential Technical/Financial Assistance Sources:*

Local resources; Red Cross.

*Comments:*

LCEM will support and facilitate efforts of the Red Cross to identify, contact, and certify shelter facilities. This is a new action item.

Action Agenda 2024-2028  
List of Hazard Mitigation Actions Applicable to Governmental Units

ACTION AGENDA	Action Item	4	7	9	17	19	27	31	41	44	54	45	60	63	64	80	82	85	86	97	104	107
	Action Item #	MOBILE HOME CODES	LAND USE PLANNING	ZONING ORDINANCES	Tree trimming	IMPLEMENT CWPP	RECREATIONAL BURNING	OWNER MITIGATION	NFIP	FEDERAL FUNDING	NOAA WEATHER RADIOS	WATER LEVEL MONITORING	GENERATORS	DEBRIS MAINTENANCE	DISASTER RESPONSE CAPABILITIES	VOLUNTEER COMMUNICATIONS	VOLUNTEER NETWORK	HAZARD AND MITIGATION INFO.	PREPAREDNESS AND SAFETY INFORMATION	PROGRAM PARTICIPATON	EAG UPDATES	RED CROSS
APPLICABLE LOCAL GOVERNMENT	Lake County	•	•		•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
	Baldwin Vil.		•	•	•	•	•	•	•	•							•	•			•	
	Luther Vil.		•	•	•	•	•	•	•								•	•			•	
	Chase T.				•	•	•	•	•								•	•			•	
	Cherry Valley T.				•	•	•	•									•	•			•	
	Dover T.				•	•	•	•	•								•	•			•	
	Eden T.				•	•	•	•	•	•							•	•			•	
	Elk T.				•	•	•	•	•	•							•	•			•	
	Ellsworth T.				•	•	•	•	•	•							•	•			•	
	Lake T.		•	•	•	•	•	•		•							•	•			•	
	Newkirk T.				•	•	•	•	•	•							•	•			•	
	Peacock T.		•	•	•	•	•	•	•	•							•	•			•	
	Pinora T.				•	•	•	•	•	•							•	•			•	
	Pleasant Plains T.		•	•	•	•	•	•		•							•	•			•	
	Sauble T.		•	•	•	•	•	•	•	•							•	•			•	
	Sweetwater T.		•	•	•	•	•	•	•	•							•	•			•	
	Webber T.		•	•	•	•	•	•		•							•	•			•	
	Yates T.		•	•	•	•	•	•		•							•	•			•	

## **Part J**

### **PLAN MONITORING, REVISIONS, AND INCORPORATION**

Communities and hazard mitigation plans are dynamic entities. Communities grow and risks change over time. Plans must evolve to be effective and to avoid becoming obsolete. Therefore, planning shouldn't stop once a plan is initiated. This plan must be evaluated and updated periodically to ensure the success of the hazard mitigation program.

This section describes a monitoring system that will help in the annual Hazard Mitigation Plan evaluation and periodic update. A monitoring system also helps keep the plan running on schedule even when there are other jobs or duties to perform. Local officials wear different hats and are responsible for multiple assignments. Few have the luxury of focusing on one assignment, task or plan. Because the local community is often involved in administering numerous other programs, it is important to develop a monitoring system (e.g. project work schedule) to help remind each participant of their part in carrying out the plan, as well as when associated tasks should be completed.

The system for plan maintenance (monitoring, evaluating, and updating the plan) would ideally be the responsibility of a locally funded Hazard Mitigation Coordinator, with support from Lake County Emergency Management Coordinator and the LEPC. Unfortunately, planning for such a position appears unrealistic at this time. Maintenance of this plan would therefore need to fit into existing schedule and workloads of Emergency Management with cooperation of the LEPC.

#### **Monitoring**

The Lake County Emergency Management Director will be responsible for monitoring the implementation of the Hazard Mitigation Plan at the end of each calendar year, as work schedules allow. Such monitoring should include tracking of the following throughout the year: occurrence of impactful hazard events, local government plan adoptions, applications for hazard mitigation funds, grant awards, and project progress and implementation. In addition to county staff and LEPC knowledge, other sources of this information would be obtained through regular communication with local governments and through discussions during regular LEPC meetings, which are open to the public. Monitoring should certainly include tracking of disaster and emergency declarations made at the local, state, and federal levels.

#### **Evaluating**

Lake County Emergency Management should prepare and present a brief annual progress report for the LEPC at its first meeting of the year. The following outline may be followed to guide preparation of the report:

- A review of the goals and objectives of the plan;
- A review of disasters or emergencies that occurred during the year;
- A review of what elements or objectives of the plan were accomplished the previous year;
- A discussion of why any objectives were not reached or why implementation is behind schedule; and
- Recommendations for new projects/action items (with updated information on responsible persons, time schedules and sources of assistance) or revised objectives.

After LEPC review, the report should also be shared with the Lake County Board of Commissioners, the Lake County Townships Association, and posted for public access on the Emergency Management website. In the event that workloads prohibit the preparation of an annual report, a more streamlined version (perhaps verbal) would be presented to the LEPC and County Board of Commissioners. This communication is essential for maintaining awareness and support for hazard mitigation, as well as cultivating partnerships for project implementation.

## **Updating**

The county would comply with the FEMA requirement that the plan be reviewed every five years and updated if necessary. This work is the responsibility of Lake County Emergency Management, at the direction of Lake County Administration and with assistance from the LEPC. Projects that were completed over that time would be replaced with new ones. Priorities would be reassessed. Development patterns and changing environmental conditions would be analyzed to assess the relevance of the existing hazard mitigation plan. Lastly, hazard mitigation goals, priorities and information contained in the most current edition of the Michigan Hazard Mitigation Plan and Michigan Hazard Analysis would also be heavily considered during the five-year update.

The mandatory five-year review and update of the community mitigation plan is necessary because of ever changing circumstances. Risks may change, areas may have increased or decreased risks and vulnerabilities, and therefore goals and priorities might have to be adjusted. There may even be new hazards that warrant consideration. Evaluations of the plan should also assess its effectiveness and if there are limitations (financial, legal, coordination, etc.) to implementing the Action Agenda.

While adjustments would be made throughout the process as new issues emerge and evolve, this method would ensure that the county remains on course in implementing the program.

## **Continued Public Involvement**

In addition to the mandatory evaluation and update of the plan, there must be a process by which public involvement can continue to occur as the hazard mitigation plan is updated. Copies of the plan should be available in the Emergency Management office and will be on the WMSRDC website, [www.wmsrdc.org](http://www.wmsrdc.org). The website presents an on-going opportunity for the public to review and comment on the plan, its implementation, and its update. All comments received via the WMSRDC website will be forwarded to the Emergency Management Director who will receive all other forms of correspondence. The Emergency Management phone number is included in the Letter of Transmittal at the beginning of this document.

During the update of the plan, all methods previously used for assuring public involvement will again be considered: surveys, contacts with neighboring counties, conversations with communities and stakeholders, LEPC meetings, public hearings, etc.

## **Incorporation into Existing Planning Mechanisms**

The County's transmittal of the Hazard Mitigation Plan to local governments requests that they incorporate the document into local land use plans and zoning ordinances, as appropriate. Although the county is responsible for planning and zoning throughout much of the county, many communities have adopted land use plans and regularly update them. According to Public Act 33 of 2008, municipal jurisdictions must notify neighboring jurisdictions, the county, the region, and any registered public utility, railroad, or other governmental entities of the municipality's intention to amend, revise, or create a totally new plan. By law, these entities have the opportunity to comment on local land use plans and are encouraged to do so in order to promote coordinated land use planning.