

MLIA Regulatory Flood Elevation Presentation July 6th, 2019

1. MLIA formed a committee to look into the Moose Lake RFE in September of 2018.
2. Committee members are Dave Wiltrout, Joe Dwyer, Don Rossiter and myself.
3. Purpose of the committee was to gain an understanding of the current RFE, where it came from and how it was established.
4. Initial findings uncovered by my wife Michelle were as follows:
 - a. It was a 2012 amendment to the **Sawyer County Flood Plain Ordinance** passed in 2007.
 - b. It was based on a **2009 flood frequency analysis** and **2012 Dam Failure Study** completed by Ayres Associates for **Chippewa Flambeau Improvement Company's** Moose Lake Dam
 - c. **DNR compelled** Ayres to assume both 9' gates of the old dam were completely blocked and inoperable.
 - d. This assumption resulted in a calculated **flood level 2-3 feet** over the dam height.
5. **The committee's goal was to have a new RFE established based on the new Moose Lake Dam with 3-12' power operated gates.**
6. The Committee took various steps in our initial research, including:
 - a. Meeting with **Ayres & Assoc** in Eau Claire to understand the process.
 - b. Getting an estimate from Ayres to complete a new study.
 - c. Meeting with **Mortgage lenders** to confirm how they used the RFE.
 - d. Talking with multiple **Flood Plain Consultants** in how they used FEMA established Flood Insurance Rate Maps (FIRM maps.)
 - e. Talking with **FEMA regional rep** in understanding how RFE's were used in establishing FIRM maps.
 - f. Meeting and presenting to **Sawyer County Zoning** and **Sawyer County Forest, Land & Water Committee** on multiple occasions.

- g. Securing **Sawyer County LIDAR Maps** showing current RFE property/structure issues and how various RFE reductions would reduce structures affected.
 - i. 116 to 80 to 36 structures with reductions.
 - h. Formally requesting **Sawyer County assistance** in paying for the new study as their numbers were incorrect and costing us money-directly and indirectly.
 - i. **After the above steps, we were comfortable the \$7,500 would be well spent.**
- 7. In early January, the MLIA sent out 200 + letters via U.S. Postal Service asking all members if they would support (and contribute to the cost) pursuing a new RFE for Moose Lake based on the new Dam
- 8. After receiving 112 responses with 85 + positive responses, the MLIA was preparing to release Ayres to proceed with the RFE study on or about March 1st, 2019.
- 9. While Ayres was preparing to start the RFE study on the MLIA's behalf, Ayres reached out to the DNR to confirm the parameters that they would be working with on this new study.
- 10. During the conversation with the DNR, Ayres were advised that Xcel Energy had not completed a required Dam Failure study for the new Moose Lake Dam that was installed in 2015.
- 11. During that same conversation with the DNR, Ayres were advised that the new RFE that the MLIA was pursuing (and proposing to pay for) would effectively "Roll Out" of the Dam Failure Study Ayres would do for Xcel Energy.
- 12. Xcel Energy issued a contract to Ayres in March for the new DFS and it was completed in early April and submitted to **Xcel** for review.
- 13. Ayres submitted the dam failure analysis to the **DNR** in April 2019. As a supplement to the failure analysis Ayres submitted an analysis of the RFE using more current rainfall data than was used in the dam's 2014 design.

14. Current Status of the DFS and the RFE:

- a. Dam Failure Study is completed by Ayres, approved by both the DNR and at Sawyer County.
- b. MLIA was advised Wednesday afternoon that the DNR has accepted and approved a new Moose Lake RFE of 1,371.5 and have sent their approval on to Sawyer County for use in their Zoning decisions, including whether a property is in or out of the flood plain.

15. Why this is important:

- a. If you're buying a Moose Lake cabin-No flood Insurance worries.
- b. If you're selling a Moose Lake cabin-No flood Insurance issues.
- c. If your transferring ownership requiring financing-No flood Insurance worry
- d. If you're building-no requirement to add fill.
- e. If you're improving / remodeling – No limit - like 50% of appraised value
- f. If you're currently paying flood Insurance- it should eliminate that requirement.
- g. If and When you're pursuing a LOMA, this will make it accessible to everyone.