



## 7. TOWN OF LODI

This jurisdictional annex to the Seneca County Hazard Mitigation Plan (HMP) provides information to assist public and private sectors in the Town of Lodi; its focus is on actions that can be implemented prior to a disaster to reduce or eliminate damage to property and people. The annex presents a general overview of the Town of Lodi, describes who participated in the planning process, assesses the Town of Lodi’s risk, vulnerability, and capabilities, and outlines a strategy for achieving a more resilient community.

### 7.1 HAZARD MITIGATION PLANNING TEAM

The Town of Lodi identified primary and alternate HMP points of contact and developed this plan over the course of several months, with input from many Town departments. The Town Supervisor represented the community on the Seneca County HMP Planning Partnership and supported the local planning process by securing input from persons with specific knowledge to enhance the plan. All departments were asked to contribute to the annex development through reviewing and contributing to the capability assessment, reporting on the status of previously identified actions, and participating in action identification and prioritization.

summarizes Town officials who participated in the development of the annex and in what capacity. Additional documentation of the Town’s planning activities through Planning Partnership meetings is included in Volume I.

Table 7-1. Hazard Mitigation Planning Team

Primary Point of Contact	Alternate Point of Contact
Name/Title: Luke Latini, Town Supervisor Address: 8591 State Route 414, Lodi, NY 14860 Phone Number: (607) 725 0371 Email: llatini@lodiny.com	Name/Title: Rick Jacot, Highway Superintendent Address: 8591 State Route 414 Lodi, NY 14860 Phone Number: (607) 582 6888 Email: lodihighway@empacc.net
<b>National Flood Insurance Program Floodplain Administrator</b>	
Seneca County Code Enforcement (Pending Board Approval)	
<b>Additional Contributors</b>	
Name/Title: Mark Shaw, Code Enforcement Officer Method of Participation: Provided key input in the planning process and completed worksheets	

### 7.2 COMMUNITY PROFILE

The Town of Lodi is in the southwestern corner of Seneca County along Seneca Lake. The Town consists of 39.8 square miles, 34.2 of which are land and 5.6 of which are water. The Town encompasses the Village of Lodi, and both were named after the Italian City of Lodi. The south Town line borders Schuyler County, the eastern Town line borders the Town of Covert, the northern Town line borders the Town of Ovid, and the western Town line borders Yates County.

According to the U.S. Census, the 2020 population for the Town of Lodi was 1,228. Data from the 2020 U.S. Census indicate that 6.7 percent of the population is 5 years of age or younger, 20.9 percent is 65 years of age or older, zero percent is non-English speaking, 11.2 percent is below the poverty threshold, and 10.4 percent is considered disabled. Communities must deploy a support system that enables all populations to safely reach shelters or to quickly evacuate a hazard area.



## 7.3 JURISDICTIONAL CAPABILITY ASSESSMENT AND INTEGRATION

The Town of Lodi performed an inventory and analysis of existing capabilities, plans, programs, and policies that enhance its ability to implement mitigation strategies. Volume I describes the components included in the capability assessment and their significance for hazard mitigation planning. The jurisdictional assessment for this annex includes analyses of the following:

- Planning and regulatory capabilities
- Development and permitting capabilities
- Administrative and technical capabilities
- Fiscal capabilities
- Education and outreach capabilities
- Classification under various community mitigation programs
- Adaptive capacity to withstand hazard events

For a community to succeed in reducing long-term risk, hazard mitigation must be integrated into day-to-day local government operations. As part of the hazard mitigation analysis, planning and /policy documents were reviewed and each jurisdiction was surveyed to obtain a better understanding of their progress toward plan integration. Development of an updated mitigation strategy provided an opportunity for the Town of Lodi to identify opportunities for integrating mitigation concepts into ongoing Town procedures.

### 7.3.1 Planning and Regulatory Capability and Integration

Table 7-2 summarizes the planning and regulatory tools that are available to the Town of Lodi.

Table 7-2. Planning and Regulatory Capability and Integration

	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Individual / Department / Agency Responsible
<b>Codes, Ordinances, &amp; Regulations</b>				
<b>Building Code</b>	Yes	Uniform Fire Prevention and Building Code, 2021	State and County	NYS Division of Building Standards and Codes or Seneca County Building Codes Enforcement
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i>				
Strong building codes for fire prevention, the widening use of smoke detectors and sprinklers and development of fire-resistant building materials represent fire mitigation actions that have made a huge impact on reducing private and public losses from fires. Strengthened building codes in floodplains, managing development in a way that recognizes flood risks and infrastructure improvements that prevent or resist flood damage are very cost-effective mitigation goals for any community.				
<b>Zoning/Land Use Code</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i>				
N/A				



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Individual / Department / Agency Responsible
<b>Subdivision Code</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Site Plan Code</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Stormwater Management Code</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Post-Disaster Recovery/ Reconstruction Code</b>	No			
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Real Estate Disclosure Requirements</b>	Yes	Property Condition Disclosure Act, NY Code - Article 14 §460-467	State	NYS Department of State, Real Estate Agent
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> In addition to facing potential liability for failing to disclose under the exceptions to “caveat emptor,” a home seller must make certain disclosures under the law or pay a credit of \$500 to the buyer at closing. While the PCDA requires a seller to complete a standardized disclosure statement and deliver it to the buyer before the buyer signs the final purchase contract, in practice, most home sellers in New York opt not to complete the statement and instead pay the credit.				
<b>Growth Management</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Environmental Protection Ordinance(s)</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Flood Damage Prevention Ordinance</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Wellhead Protection</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Emergency Management Ordinance</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Individual / Department / Agency Responsible
<b>Climate Change Ordinance</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Other</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Planning Documents</b>				
<b>General/Comprehensive Plan</b>	Yes	Town of Lodi Comprehensive Plan, 2013	Local	Planning Board
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> To provide information on the current land use to Town residents and officials upon which to base present and future development and land use decisions. The document is intended to be the basis of policy embracing progressive development while not disrupting recreational opportunities and the general sense of rural community. To help formulate a planning policy, current water resources, traffic patterns, current uses and past uses, demographics, soil types and contours, historical landmarks, wildlife habitats, and vistas or places with some scenic significance should be considered.				
<b>Capital Improvement Plan</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Disaster Debris Management Plan</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Floodplain Management or Watershed Plan</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Stormwater Management Plan</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Open Space Plan</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Urban Water Management Plan</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Habitat Conservation Plan</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Individual / Department / Agency Responsible
<b>Economic Development Plan</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Community Wildfire Protection Plan</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Community Forest Management Plan</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Transportation Plan</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Agriculture Plan</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Climate Action/ Resiliency/Sustainability Plan</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Tourism Plan</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Business/ Downtown Development Plan</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Other</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Response/Recovery Planning</b>				
<b>Emergency Operations Plan</b>	Yes	Seneca County Comprehensive Emergency Management Plan	County	Seneca County Emergency Management Office
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> The Emergency Operations Plan aims to assess the Township's ability to respond to emergency and identifies recommendations to improve its capacity to prepare and respond to future events. The plan address both short- and long-term recovery.				
<b>Continuity of Operations Plan</b>	No	-	-	-



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Individual / Department / Agency Responsible
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Substantial Damage Response Plan</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Threat &amp; Hazard Identification &amp; Risk Assessment (THIRA)</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Post-Disaster Recovery Plan</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
<b>Public Health Plan</b>	Yes	Seneca County Pandemic Plan	County	Seneca County Emergency Management Office
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> The plan was developed based on best practices and guidance available largely as a result of the SARS-CoV-2 Pandemic. The plan is intended to provide ongoing guidance for the current pandemic as well as future guidance for any other infectious disease outbreaks requiring a state and/or county emergency declaration.				
<b>Other</b>	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				

### 7.3.2 Development and Permitting Capability

Table 7-3 summarizes the capabilities of the Town of Lodi to oversee and track development.

Table 7-3. Development and Permitting Capability

Indicate if your jurisdiction implements the following	Yes/No	Comment:
Do you issue development permits?	No	-
<ul style="list-style-type: none"> <li>If you issue development permits, what department is responsible?</li> </ul>	N/A	-
<ul style="list-style-type: none"> <li>If you do not issue development permits, what is your process for tracking new development?</li> </ul>	N/A	The County issues permits
Are permits tracked by hazard area? (For example, floodplain development permits.)	Yes	Floodplain is tracked
Do you have a buildable land inventory?	No	-
<ul style="list-style-type: none"> <li>If you have a buildable land inventory, please describe</li> </ul>	N/A	-



Indicate if your jurisdiction implements the following	Yes/No	Comment:
Describe the level of build-out in your jurisdiction.	N/A	No buildable land

### 7.3.3 Administrative and Technical Capability

Table 7-4 summarizes potential staff and personnel resources available to the Town of Lodi and their current responsibilities that contribute to hazard mitigation.

Table 7-4. Administrative and Technical Capabilities

Resources	Available? (Yes/No)	Comments (available staff, responsibilities, support of hazard mitigation)
<b>Administrative Capability</b>		
Planning Board	Yes	-
Zoning Board of Adjustment	No	-
Planning Department	No	-
Mitigation Planning Committee	No	-
Environmental Board/Commission	No	-
Open Space Board/Committee	No	-
Economic Development Commission/Committee	No	-
Public Works/Highway Department	No	-
Construction/Building/Code Enforcement Department	No	-
Emergency Management/Public Safety Department	Yes	County Emergency Management, Town Volunteer Fire Service
Maintenance programs to reduce risk (stormwater maintenance, tree trimming, etc.)	No	-
Mutual aid agreements	No	-
Human Resources Manual - Do any job descriptions specifically include identifying or implementing mitigation projects or other efforts to reduce natural hazard risk?	No	-
Other	Yes	<p>Develop and execute actions that will reduce the Lodi government and residents carbon footprint and achieve cost savings in the process.</p> <p>Develop, execute and promote climate resilient actions that improve the safety and quality of the Lodi community and its resources.</p> <p>Educate and engage the community and stakeholders on climate resilient actions.</p>
<b>Technical/Staffing Capability</b>		



Resources	Available? (Yes/No)	Comments (available staff, responsibilities, support of hazard mitigation)
Planners or engineers with knowledge of land development and land management practices	No	
Engineers or professionals trained in building or infrastructure construction practices	No	
Planners or engineers with an understanding of natural hazards	No	
Staff with expertise or training in benefit/cost analysis	No	
Professionals trained in conducting damage assessments	No	
Personnel skilled or trained in GIS and/or Hazus applications	No	-
Staff that work with socially vulnerable populations or underserved communities	No	-
Environmental scientist familiar with natural hazards	No	-
Surveyor(s)	No	
Emergency Manager	Yes	County Emergency Manager
Grant writer(s)	No	-
Resilience Officer	No	-
Other (this could include stormwater engineer, environmental specialist, etc.)	No	-

### 7.3.4 Fiscal Capability

Table 7-5 summarizes financial resources available to the Town of Lodi.

Table 7-5. Fiscal Capabilities

Financial Resources	Accessible or Eligible to Use? (Yes/No)
Community Development Block Grants (CDBG, CDBG-DR)	Yes
Capital improvement project funding	Yes
Authority to levy taxes for specific purposes	Yes
User fees for water, sewer, gas, or electric service	No
Impact fees for homebuyers or developers of new development/homes	No
Stormwater utility fee	No
Incur debt through general obligation bonds	Yes
Incur debt through special tax bonds	Yes
Incur debt through private activity bonds	Yes
Withhold public expenditures in hazard-prone areas	No



Financial Resources	Accessible or Eligible to Use? (Yes/No)
Other federal or state funding programs	NYS Gold Certifies – Climate Smart
Open Space Acquisition funding programs	No
Other (for example, Clean Water Act 319 Grants [Nonpoint Source Pollution])	No

### 7.3.5 Education and Outreach Capability

Table 7-6 summarizes the education and outreach resources available to the Town of Lodi.

Table 7-6. Education and Outreach Capabilities

Outreach Resources	Available? (Yes/No)	Comment
Public information officer or communications office	No	-
Personnel skilled or trained in website development	No	-
Hazard mitigation information available on your website	No	-
Social media for hazard mitigation education and outreach	No	-
Citizen boards or commissions that address issues related to hazard mitigation	No	-
Warning systems for hazard events	No	-
Natural disaster/safety programs in place for schools	N/A	No Schools
Organizations that conduct outreach to socially vulnerable populations and underserved populations	No	-
Public outreach mechanisms / programs to inform citizens on natural hazards, risk, and ways to protect themselves during such events	No	-
If yes, please describe.	N/A	-

### 7.3.6 Community Classifications

Table 7-7 summarizes classifications for community programs available to the Town of Lodi.

Table 7-7. Community Classifications

Program	Participating? (Yes/No)	Classification	Date Classified
Community Rating System (CRS)	No	-	-
Building Code Effectiveness Grading Schedule (BCEGS)	No	-	-
Public Protection (ISO Fire Protection Classes 1 to 10)	No	-	-
National Weather Service StormReady Certification	Yes	Seneca County is StormReady	N/A
Firewise Communities classification	No	-	-
NYSDEC Climate Smart Community	Yes	Bronze	October 2, 2023
Other: Organizations with mitigation focus (advocacy group, non-government)	No	-	-

N/A = Not applicable



— = Unavailable

### 7.3.7 Adaptive Capacity

Adaptive capacity is defined as “the ability of systems, institutions, humans and other organisms to adjust to potential damage, to take advantage of opportunities, or respond to consequences” (IPCC 2022). Each jurisdiction has a unique combination of capabilities to adjust to, protect from, and withstand a future hazard event, future conditions, and changing risk. Table 7-8 summarizes the adaptive capacity for each identified hazard of concern and the Town’s capability to address related actions using the following classifications:

- Strong: Capacity exists and is in use.
- Moderate: Capacity might exist; but is not used or could use some improvement.
- Weak: Capacity does not exist or could use substantial improvement

Table 7-8. Adaptive Capacity

Hazard	Adaptive Capacity - Strong/Moderate/Weak
Dam Failure	Moderate
Drought	Moderate
Earthquake	Moderate
Extreme Temperature	Moderate
Flood	Moderate
Landslide	Moderate
Severe Weather	Moderate
Severe Winter Weather	Moderate

## 7.4 NATIONAL FLOOD INSURANCE PROGRAM COMPLIANCE

This section provides specific information on the management and regulation of the regulatory floodplain, including current and future compliance with the National Flood Insurance Program (NFIP). The floodplain administrator listed in Table 7-1 is responsible for maintaining this information.

### 7.4.1 NFIP Statistics

Table 7-9 summarizes the NFIP policy and claim statistics for the Town of Lodi.

Table 7-9. Town of Lodi NFIP Summary of Policy and Claim Statistics

# Policies	13
# Claims (Losses)	7
Total Loss Payments	\$231,879.05
# Repetitive Loss Properties (NFIP definition)	1
# Repetitive Loss Properties (FMA definition)	0
# Severe Repetitive Loss Properties	0



*NFIP Definition of Repetitive Loss: The NFIP defines a repetitive loss property as any insurable building for which two or more claims of more than \$1,000 were paid by the NFIP within any rolling 10-year period since 1978.*

*FMA Definition of Repetitive Loss: FEMA’s Flood Mitigation Assistance (FMA) program defines a repetitive loss property as any insurable building that has incurred flood-related damage on two occasions, in which the cost of the repair, on average, equaled or exceeded 25 percent of the market value of the structure at the time of each such flood event.*

*Definition of Severe Repetitive Loss: A residential property covered under an NFIP flood insurance policy and: (a) That has at least four NFIP claim payments over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000; or (b) For which at least two separate claims payments have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building. At least two of the claims must have occurred within any 10-year period, more than 10 days apart.*

Source: FEMA 2024

## 7.4.2 Flood Vulnerability Summary

Table 7-10 provides a summary of the NFIP program in the Town of Lodi.

Table 7-10. NFIP Summary

NFIP Topic	Comments
<b>Flood Vulnerability Summary</b>	
Describe areas prone to flooding in your jurisdiction. <ul style="list-style-type: none"> <li>Do you maintain a list of properties that have been damaged by flooding?</li> </ul>	Flooding occurs at stream culvert intersections. All streams near terminus at Seneca Lake also are prone to flooding. A list of properties damaged by flooding is not maintained.
Do you maintain a list of property owners interested in flood mitigation? <ul style="list-style-type: none"> <li>How many homeowners and/or business owners are interested in mitigation (elevation or acquisition)?</li> </ul>	No, a list is not maintained
Are any RiskMAP projects currently underway in your jurisdiction? <ul style="list-style-type: none"> <li>If so, state what projects are underway.</li> </ul>	No
How do you make Substantial Damage determinations? <ul style="list-style-type: none"> <li>How many were declared for recent flood events in your jurisdiction?</li> </ul>	Official procedures need to be developed. 58 determinations were made.
How many properties have been mitigated (elevation or acquisition) in your jurisdiction? <ul style="list-style-type: none"> <li>If there are mitigation properties, how were the projects funded?</li> </ul>	Two properties have been elevated; projects funded by resident/landowner. One additional property purchased by resident; 2018 flooded structure removed creating a grass covered floodway for the entire property.
Do your flood hazard maps adequately address the flood risk within your jurisdiction? <ul style="list-style-type: none"> <li>If not, state why.</li> </ul>	No, the Town does not have completed maps.
<b>NFIP Compliance</b>	
What local department is responsible for floodplain management?	DEC, Avon
Are any certified floodplain managers on staff in your jurisdiction?	No
Do you have access to resources to determine possible future flooding conditions from climate change?	No, but the Town knows where the flooding will occur.



NFIP Topic	Comments
Does your floodplain management staff need any assistance or training to support its floodplain management program? <ul style="list-style-type: none"> <li>If so, what type of assistance/training is needed?</li> </ul>	No
Provide an explanation of NFIP administration services you provide (e.g., permit review, GIS, education/outreach, inspections, engineering capability)	Permit review is performed at the County level before issuing permits.
How do you determine if proposed development on an existing structure would qualify as a substantial improvement?	Seneca County manages the Town building Codes
What are the barriers to running an effective NFIP program in the community, if any?	Missing federal maps.
Does your jurisdiction have any outstanding NFIP compliance violations that need to be addressed? <ul style="list-style-type: none"> <li>If so, state the violations.</li> </ul>	No
When was the most recent Community Assistance Visit (CAV) or Community Assistance Contact (CAC)?	October 2018
What is the local law number or municipal code of your flood damage prevention ordinance? <ul style="list-style-type: none"> <li>What is the date that your flood damage prevention ordinance was last amended?</li> </ul>	Not aware of any ordinance
Does your floodplain management program meet or exceed minimum requirements? <ul style="list-style-type: none"> <li>If exceeds, in what ways?</li> </ul>	Meets
Are there other local ordinances, plans or programs (e.g., site plan review) that support floodplain management and meeting the NFIP requirements? For instance, does the planning board or zoning board consider efforts to reduce flood risk when reviewing variances such as height restrictions?	No
Does your community plan to join the CRS program or is your community interested in improving your CRS classification?	No

## 7.5 GROWTH/DEVELOPMENT TRENDS

Understanding how past, current, and projected development patterns have or are likely to increase or decrease risk in hazard areas is a key component to appreciating a jurisdiction's overall risk to its hazards of concern. Recent and expected future development trends, including major residential/commercial development and major infrastructure development, are summarized in Table 7-11 through Table 7-13.

Table 7-11. Number of Building Permits for New Construction Issued Since the Previous HMP

	New Construction Permits Issued			
	Single Family	Multi-Family	Other (commercial, mixed-use, etc.)	Total
<b>2018</b>				
Total Permits	7	0	14	21
Permits within SFHA	1	0	1	2



	New Construction Permits Issued			
	Single Family	Multi-Family	Other (commercial, mixed-use, etc.)	Total
<b>2019</b>				
Total Permits	7	0	14	21
Permits within SFHA	2	0	2	4
<b>2020</b>				
Total Permits	8	0	12	20
Permits within SFHA	2	0	3	5
<b>2021</b>				
Total Permits	9	0	11	20
Permits within SFHA	3	0	3	6
<b>2022</b>				
Total Permits	7	0	17	24
Permits within SFHA	1	0	3	4

SFHA = Special Flood Hazard Area (1% flood event)

Table 7-12. Recent Major Development and Infrastructure from 2019 to Present

Property or Development Name	Type of Development	# of Units / Structures	Location (address and/or block and lot)	Known Hazard Zones*	Description / Status of Development
None Identified					

\* Only location-specific hazard zones or vulnerabilities identified.

Table 7-13. Known or Anticipated Major Development and Infrastructure in the Next Five Years

Property or Development Name	Type of Development	# of Units / Structures	Location (address and/or block and lot)	Known Hazard Zones*	Description / Status of Development
None Identified					

## 7.6 JURISDICTIONAL RISK ASSESSMENT

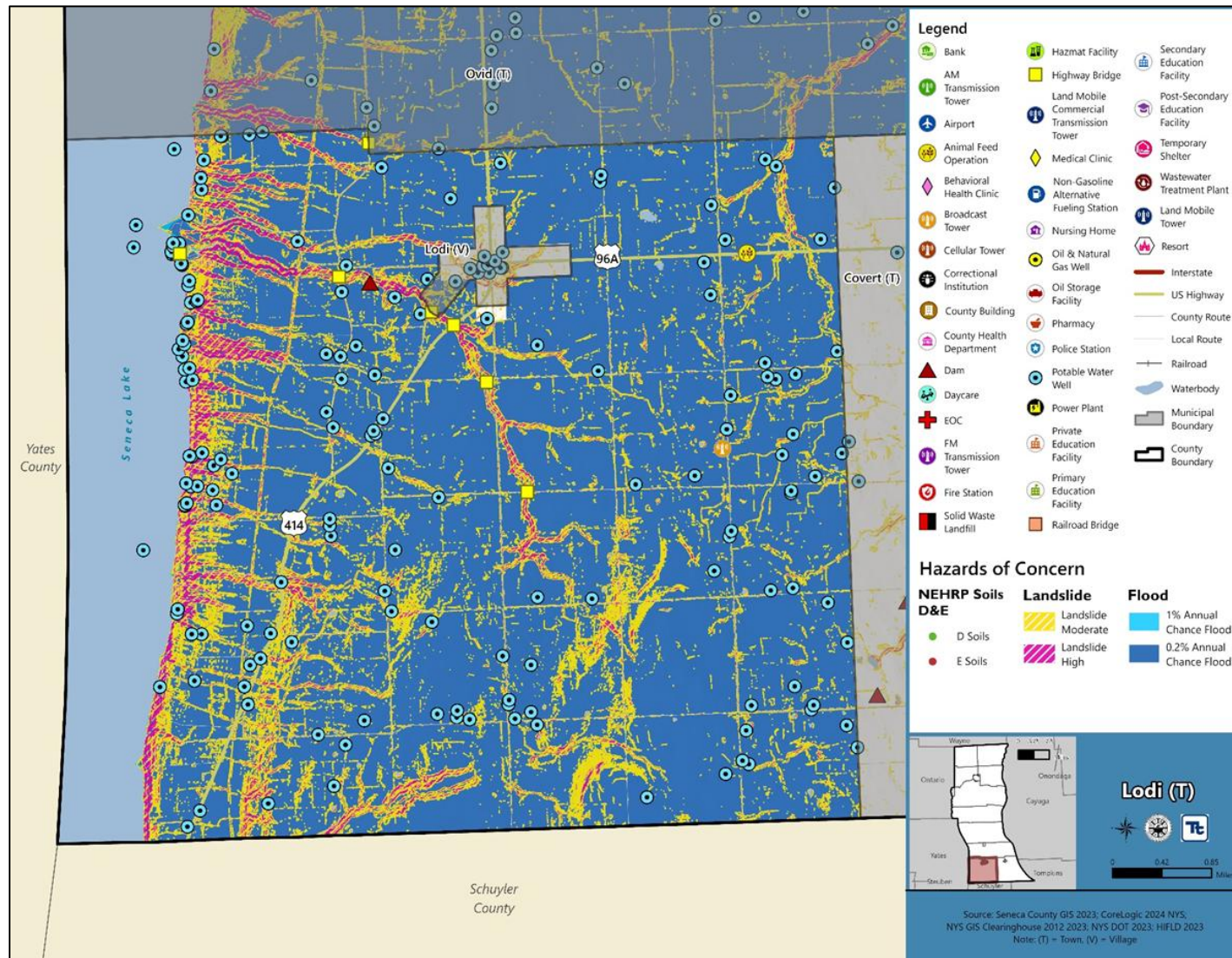
The hazard profiles in Volume I provide detailed information regarding each planning partner’s vulnerability to the identified hazards, including summaries of the Town of Lodi’s risk assessment results and data used to determine the hazard ranking. Key local risk assessment information is presented below.

### 7.6.1 Hazard Area

Hazard area extent and the location map provided below illustrates the probable areas impacted within the Town based on the best available data at the time of the preparation of this plan and are adequate for planning purposes. A map for the hazards that have impacted the Town of Covert is included below.



Figure 7-1. Town of Lodi Hazard Area Extent and Location Map



Note: The shown flood hazard area is limited to the FEMA-defined flood hazard areas. Areas of localized flooding are not reflected in the above Figure.



### 7.6.2 Hazard Event History

The history of natural and non-natural hazard events in the Town of Lodi is detailed in Volume I, where each hazard profile includes a chronology of historical events that have affected the County and its municipalities. Table 7-14 provides details on loss and damage in the Town of Lodi during hazard events since the last hazard mitigation plan update.

Table 7-14. Hazard Event History in the Town of Lodi

Dates of Event	Event Type (Disaster Declaration)	County Designated?	Summary of Event	Summary of Damage and Losses in the Town of Lodi
August 13 - 15, 2018	Flood (DR- 4397)	Yes	A slow-moving storm tracked north from New Jersey to northern New York. This system triggered several rounds of heavy rain producing thunderstorms which caused severe flash flooding and major damages in several locations.	The Town experienced significant erosion and stream bed destabilization. Residents living near stream terminuses at Seneca Lake experienced significant flooding.
January 20, 2020 - May 11, 2023	Pandemic (DR-4480, EM-3434)	Yes	The coronavirus pandemic resulted in roughly 8,000 cases and 100 attributed deaths as of summer 2023.	The Town abided by the social distancing, masking, and work from home requirements.

EM = Emergency Declaration (FEMA)  
 FEMA = Federal Emergency Management Agency  
 DR = Major Disaster Declaration (FEMA)  
 N/A = Not applicable

### 7.6.3 Hazard Ranking and Vulnerabilities

The hazard profiles in Volume I have detailed information regarding each planning partner’s vulnerability to the identified hazards. The following presents key risk assessment results for the Town of Lodi.

#### Hazard Ranking

The participating jurisdictions have differing degrees of vulnerability to the hazards of concern, so each jurisdiction ranked its own degree of risk to each hazard. The community-specific hazard ranking is based on problems and impacts identified by the risk assessment presented in Volume I. The ranking process involves an assessment of the likelihood of occurrence for each hazard; the potential impacts of the hazard on people, property, and the economy; community capabilities to address the hazard; and changing future climate conditions. The Town of Lodi reviewed the County hazard ranking and individual results to assess the relative risk of the hazards of concern to the community. During the review of the hazard ranking, the Town indicated that they agreed with the preliminary rankings.

Table 7-15 shows the Town of Lodi’s final hazard rankings for identified hazards of concern. Mitigation action development uses the ranking to target hazards with the highest risk.



Table 7-15. Hazard Ranking Input

Hazard	Rank
Dam Failure	Medium
Drought	Low
Earthquake	Low
Extreme Temperatures	Medium
Flood	Medium
Landslide	Low
Severe Storm	High
Severe Winter Storm	Medium

Note: The scale is based on the hazard rankings established in Volume I, modified as appropriate based on review by the jurisdiction

### Critical Facilities

Table 7-16 identifies critical facilities in the community located in the 1 percent and 0.2 percent annual chance floodplains. In addition to the table below, there are 159 water wells in the Town that are located in the 0.2 percent flood hazard area, 18 of which are also located in the one percent flood hazard area.

Table 7-16. Critical Facilities Flood Exposure

Name	Type	Exposure		Addressed by Proposed Action	Already Protected to 0.2% Flood Level (describe protections)
		1% Event	0.2% Event		
Broadcast Tower - 1	Broadcast Tower	-	X	2025-LodiT-02	-
Broadcast Tower - 20	Broadcast Tower	-	X	2025-LodiT-02	-
Highway Bridge - 1048110	Highway Bridge	-	X	2025-LodiT-02	-
Highway Bridge - 2209540	Highway Bridge	-	X	2025-LodiT-02	-
Highway Bridge - 2209550	Highway Bridge	-	X	2025-LodiT-02	-
Highway Bridge - 2209560	Highway Bridge	X	X	2025-LodiT-02	-
Highway Bridge - 3313920	Highway Bridge	-	X	2025-LodiT-02	-
Highway Bridge - 3314030	Highway Bridge	-	X	2025-LodiT-02	-
Highway Bridge - 3365780	Highway Bridge	-	X	2025-LodiT-02	-
Lehigh Valley Dam	Dam	-	X	2025-LodiT-02	-
MAYBURY WAYKEN UP CATTLE. LLC	Animal Feed Operation		X	2025-LodiT-02	-

Source: Seneca County GIS 2023, NYS GIS Clearinghouse 2023, NYSDOH 2023, NYSDOT 2023, HIFLD 2023

### 7.6.4 Identified Issues

After review of the Town of Lodi’s hazard event history, hazard rankings, hazard location, and current capabilities, the Town of Lodi identified the following vulnerabilities within the community:



- Frequent flooding events have resulted in damages to residential properties. These properties have been repetitively flooded as documented by paid NFIP claims. The Town has one repetitive loss property, but other properties may be impacted by flooding as well.
- Critical facilities located in the floodplain are not only susceptible to flood damage but also create unnecessary complications for the municipality during an emergency event and post-disaster recovery. The following critical facilities are located in the special flood hazard area:
  - Broadcast Tower - 1
  - Broadcast Tower - 20
  - Highway Bridge - 1048110
  - Highway Bridge - 2209540
  - Highway Bridge - 2209550
  - Highway Bridge - 2209560
  - Highway Bridge - 3313920
  - Highway Bridge - 3314030
  - Highway Bridge - 3365780
  - Lehigh Valley Dam
  - MAYBURY WAYKEN UP CATTLE. LLC
- The County issues the municipality's building permits. The municipality does not have a Substantial Damage Management Plan in place, nor do they have a formal process in place when conducting substantial damage determinations. The municipality is in need of a formal process and plan to provide a framework for conducting such inspections and determinations.
- The Town does not have any organizations that conduct outreach to socially vulnerable populations and underserved populations relating to the identified hazards of concern. Identifying, communicating, and educating vulnerable populations can increase the resiliency of the Town through the reduction of long-term risks associated with each hazard of concern. Furthermore, emergency responders will be able to prioritize assistance, when feasible, in an emergency to help those who need it most.
- To participate in the National Flood Insurance Program (NFIP), participants are required to adopt and enforce a Flood Damage Prevention Ordinance (FDPO). The Town has not adopted a FDPO, which impacts their enforcement of the NFIP and reduction of flood risk within the jurisdiction.

## 7.7 MITIGATION STRATEGY AND PRIORITIZATION

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This section discusses the status of mitigation actions from the previous HMP, describes proposed hazard mitigation actions, and prioritizes actions to address over the next five years.

### 7.7.1 Past Mitigation Action Status

Table 7-17 indicates progress on the Town's mitigation strategy identified in the 2019 HMP. Actions that are still recommended but not completed or that are in progress are carried forward and combined with new actions as part of the mitigation strategy for this plan update. Previous actions that are now ongoing programs and capabilities are indicated as such and are presented in the capability assessment earlier in this annex.



Table 7-17. Status of Previous Mitigation Actions

Project Number	Project Name	Hazard(s) Addressed	Responsible Party	Brief Summary of the Original Problem and the Solution (Project)	Action Review 1. Status (In Progress, Ongoing Capability, No Progress, Complete) 2. Provide a narrative to describe progress or obstacles that have prevented implementation	Next Steps 1. Project to be included in the 2025 HMP or Discontinue 2. If including action in the 2025 HMP, revise/reword to be more specific (as appropriate). 3. If discontinue, explain why.
1	CR 136 at Lower Lake Road	Flood	Highway Superintendent, Town Board	Problem: Flooding occurs on CR 136 at Lower Lake Road.  Solution: County project to install box culvert on CR 136 at Lower Lake Road to prevent flooding.	1. Complete 2. Project is complete	1. Discontinue 2. Not applicable 3. Project is complete
2	Dean Road Bridge	Flood	Highway Superintendent, Town Board	Problem: Dean Road bridge is closed.  Solution: Replace closed bridge on Dean Road	1. No Progress 2. No longer relevant to the Town.	1. Discontinue 2. Not applicable 3. No longer relevant to the Town.
3	Upper Lake Road Bridge	Flood	Highway Superintendent, Town Board	Problem: Upper Lake Road Bridge needs improvements to maintain operability.  Solution: Improve Upper Lake Road Bridge where weight limit is in place	1. Complete 2. Project is complete	1. Discontinue 2. Not applicable 3. Project is complete



## 7.7.2 Additional Mitigation Efforts

In addition to the mitigation initiatives completed in Table 7-17, the Town of Lodi identified the following mitigation efforts completed since the last HMP:

- Debris clearance from roads
- Lower Lake Road Bridge
- Porter Covert Road Culverts repaired
- Upper Lake and Halsey Road headwalls, culvert, and road surface
- Shaw and Lower Lake Road culvert, ditches, and headwall
- Cristfield A surface embankment
- Cristfield B culvert and headwalls
- Cristfield C surface and headwalls
- Rhodes/North Miller Road surface, ditches, culvert and headwalls
- South Miller Project
- Traphagen surface and ditches
- Seneca Road Culverts, headwalls, and shoulders
- Center Road culvert and guiderails
- Wilkins Road Culverts
- Ames Road surface, ditches, and culvert
- Parmenter culverts and headwalls
- Clark Road ditches
- Keady Road embankment, ditches, and headwall
- Dean Road surface and ditches
- Skinner Road headwalls, wing walls, surface and ditches
- Neely Road culverts, ditches, and headwalls
- Town Line Road headwall, embankments, wing walls

Since the adoption of the County's first HMP, the Town of Lodi has made significant mitigation progress in the following areas:

- Seneca Road surface, shoulders, guide rails and culverts

## 7.7.3 Proposed Hazard Mitigation Actions for the HMP Update

The Town of Lodi participated in a mitigation action workshop in September 2024 and was provided the following FEMA publications to use as a resource as part of its comprehensive review of all possible activities and mitigation measures to address hazards of concern:

- FEMA 551 "Selecting Appropriate Mitigation Measures for Floodprone Structures" (March 2007)
- FEMA "Mitigation Ideas—A Resource for Reducing Risk to Natural Hazards" (January 2013).



The action worksheets included at the end of this annex list the mitigation actions that the Town of Lodi would like to pursue in the future to reduce the effects of hazards. The actions are dependent upon available funding (grants and local match availability) and may be modified or omitted at any time based on the occurrence of new hazard events and changes in Town priorities.

Table 7-18 indicates the range of proposed mitigation action categories. The four FEMA mitigation action categories and the six CRS mitigation action categories are listed in the table to further demonstrate the wide range of activities and mitigation measures selected.

Volume I identifies 14 evaluation criteria for prioritizing the mitigation actions. To assist with rating each mitigation action as high, medium, or low priority, a numeric rank is assigned (-1, 0, or 1) for each of the evaluation criteria. Table 7-19 provides a summary of the prioritization of all proposed mitigation actions for the HMP update.



Table 7-18. Analysis of Mitigation Actions by Hazard and Category

Hazard	Actions That Address the Hazard, by Action Category									
	FEMA				CRS					
	LPR	SIP	NSP	EAP	PR	PP	PI	NR	SP	ES
Dam Failure	X	-	-	X	X	-	X	-	-	X
Drought	-	-	-	X	-	-	X	-	-	-
Earthquake	X	-	-	X	X	-	X	-	-	X
Extreme Temperatures	-	-	-	X	-	-	X	-	-	-
Flood	X	X	-	X	X	X	X	X	-	X
Landslide	X	-	-	X	X	-	X	-	-	X
Severe Storm	X	X	-	X	X	X	X	-	-	X
Severe Winter Storm	X	-	-	X	X	-	X	-	-	X

*Local Plans and Regulations (LPR)*—These actions include government authorities, policies or codes that influence the way land and buildings are being developed and built.

*Structure and Infrastructure Project (SIP)*—These actions involve modifying existing structures and infrastructure to protect them from a hazard or remove them from a hazard area. This could apply to public or private structures as well as critical facilities and infrastructure. This type of action also involves projects to construct structures to reduce the impact of hazards.

*Natural Systems Protection (NSP)*—These are actions that minimize damage and losses and preserve or restore the functions of natural systems.

*Education and Awareness Programs (EAP)*—These are actions to inform and educate citizens, elected officials, and property owners about hazards and potential ways to mitigate them. These actions may also include participation in national programs, such as StormReady and Firewise Communities

*Preventative Measures (PR)*—Government, administrative or regulatory actions, or processes that influence the way land and buildings are developed and built. Examples include planning and zoning, floodplain local laws, capital improvement programs, open space preservation, and storm water management regulations.

*Property Protection (PP)*—These actions include public activities to reduce hazard losses or actions that involve (1) modification of existing buildings or structures to protect them from a hazard or (2) removal of the structures from the hazard area. Examples include acquisition, elevation, relocation, structural retrofits, storm shutters, and shatter-resistant glass.

*Public Information (PI)*—Actions to inform and educate citizens, elected officials, and property owners about hazards and potential ways to mitigate them. Such actions include outreach projects, real estate disclosure, hazard information centers, and educational programs for school-age children and adults.

*Natural Resource Protection (NR)*—Actions that minimize hazard loss and preserve or restore the functions of natural systems. These actions include sediment and erosion control, stream corridor restoration, watershed management, forest and vegetation management, and wetland restoration and preservation.

*Structural Flood Control Projects (SP)*—Actions that involve the construction of structures to reduce the impact of a hazard. Such structures include dams, setback levees, floodwalls, retaining walls, and safe rooms.

*Emergency Services (ES)*—Actions that protect people and property during and immediately following a disaster or hazard event. Services include warning systems, emergency response services, and the protection of essential facilities



Table 7-19. Summary of Prioritization of Actions

Project Number	Project Name	Scores for Evaluation Criteria														High / Medium / Low	
		Life Safety	Property Protection	Cost-Effectiveness	Political	Legal	Fiscal	Environmental	Social Vulnerability	Administrative	Hazards of Concern	Climate Change	Timeline	Community Lifelines	Other Local Objectives		Total
2025-LodiT-01	Repetitive Loss Property Outreach	1	1	1	1	1	0	0	1	1	1	1	1	1	0	11	High
2025-LodiT-02	Critical Facilities in the Floodplain	1	1	1	1	1	0	0	1	1	1	1	1	1	0	11	High
2025-LodiT-03	Substantial Damage Management Plan	1	1	1	1	1	1	0	1	1	1	1	1	0	0	11	High
2025-LodiT-04	Socially Vulnerable Populations Outreach	1	0	1	1	1	1	0	1	1	1	1	1	0	1	11	High
2025-LodiT-05	Flood Damage Prevention Ordinance	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14	High

Note: Volume I, Section 16 (Mitigation Strategy) conveys guidance on prioritizing mitigation actions. Low (0-6), Medium (7-10), High (11-14).



Action 2025-LodiT-01. Repetitive Loss Property Outreach

Lead Agency:	Planning Board		
Supporting Agencies:	County Emergency Management		
Hazard(s) of Concern:	<input type="checkbox"/> Dam Failure <input type="checkbox"/> Drought <input type="checkbox"/> Earthquake <input type="checkbox"/> Extreme Temperature	<input checked="" type="checkbox"/> Flood <input type="checkbox"/> Landslide <input checked="" type="checkbox"/> Severe Storm <input type="checkbox"/> Severe Winter Storm	
Description of the Problem:	Frequent flooding events have resulted in damages to residential properties. These properties have been repetitively flooded as documented by paid NFIP claims. The Town has one repetitive loss property, but other properties may be impacted by flooding as well.		
Description of the Solution:	Conduct outreach to 10 flood-prone property owners, including RL/SRL property owner and provide information on mitigation alternatives. After preferred mitigation measures are identified, collect required property-owner information, and develop a FEMA grant application and BCA to obtain funding to implement acquisition/purchase/moving/elevating residential homes in the flood prone areas that experience frequent flooding (high risk areas).		
Estimated Cost:	Staff Time		
Potential Funding Sources:	BRIC, FMA, HMGP, Match from property owners		
Implementation Timeline:	Within 5 Years		
Goals Met:	1, 2, 5		
Benefits:	Eliminates flood damage to homes and residences, which creating an open space for the municipality and increasing flood storage.		
Impact on Socially Vulnerable Populations:	Removing homes from the floodplain immediately removes the risk to life and property. Socially vulnerable populations may be able to have houses elevated or acquired when it would otherwise be unaffordable.		
Impact on Future Development:	Increased outreach to homeowners within a flood prone area will limit construction in areas that are prone to hazard events. Homes may be acquired, which will remove those structures from the floodplain and prevent future development on those sites.		
Impact on Critical Facilities/Lifelines:	Removing structures from the floodplain decreases the demand on utilities and emergency services including health and medical, law enforcement, and search and rescue.		
Impact on Capabilities:	Removing the risk from the immediate floodplain via acquisition of properties will free up resources for search and rescue and other emergency operations as needed.		
Climate Change Considerations:	Climate change is likely to increase the frequency and severity of severe rainfall, flash flooding, riverine flooding, and coastal flooding from sea level rise and storm surge events. Removing structures from the floodplain will reduce the response and recovery costs as a result of these events and decrease the loss of human life as a result of these events. Elevating structures will reduce the recovery costs as a result of these events.		
Mitigation Category	<input type="checkbox"/> Local Plans and Regulations (LPR) <input checked="" type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input type="checkbox"/> Education and Awareness Programs (EAP)	
CRS Category	<input type="checkbox"/> Preventative Measures (PR) <input checked="" type="checkbox"/> Property Protection (PP) <input type="checkbox"/> Public Information (PI)	<input type="checkbox"/> Natural Resource Protection (NR) <input type="checkbox"/> Structural Flood Control Projects (SP) <input type="checkbox"/> Emergency Services (ES)	
Priority	<input checked="" type="checkbox"/> High	<input type="checkbox"/> Medium	<input type="checkbox"/> Low
Alternatives	<b>Action</b>		<b>Evaluation</b>
	No action		Current problem continues
	Levee around floodplain		Costly, not enough room
	Deployable flood barriers		Requires deployment. Residents may not have adequate time to deploy, especially those who are elderly or disabled.



Action 2025-LodiT-02. Critical Facilities in the Floodplain

Lead Agency:	Planning Board	
Supporting Agencies:	Facility Managers	
Hazard(s) of Concern:	<input type="checkbox"/> Dam Failure <input type="checkbox"/> Drought <input type="checkbox"/> Earthquake <input type="checkbox"/> Extreme Temperature	<input checked="" type="checkbox"/> Flood <input type="checkbox"/> Landslide <input type="checkbox"/> Severe Storm <input type="checkbox"/> Severe Winter Storm
Description of the Problem:	<p>Critical facilities located in the floodplain are not only susceptible to flood damage but also create unnecessary complications for the municipality during an emergency event and post-disaster recovery. The following critical facilities are located in the special flood hazard area:</p> <ul style="list-style-type: none"> <li>• Broadcast Tower - 1</li> <li>• Broadcast Tower - 20</li> <li>• Highway Bridge - 1048110</li> <li>• Highway Bridge - 2209540</li> <li>• Highway Bridge - 2209550</li> <li>• Highway Bridge - 2209560</li> <li>• Highway Bridge - 3313920</li> <li>• Highway Bridge - 3314030</li> <li>• Highway Bridge - 3365780</li> <li>• Lehigh Valley Dam</li> <li>• MAYBURY WAYKEN UP CATTLE. LLC</li> </ul>	
Description of the Solution:	<p>The Town will conduct a feasibility assessment to determine what additional floodproofing measures are needed at the critical facilities to protect each to the 500-year flood level. Options include:</p> <ul style="list-style-type: none"> <li>• Elevation of facility</li> <li>• Floodproofing of facility</li> <li>• Mobile flood barriers</li> <li>• Bridge feasibility study</li> <li>• Replacement or retrofit of bridges</li> </ul> <p>Once the most cost-effective option is identified, the Town will carry out the option.</p>	
Estimated Cost:	TBD based on floodproofing measure	
Potential Funding Sources:	FEMA HMGP and PDM, BRIC, USDA Community Facilities Grant Program, Emergency Management Performance Grants (EMPG) Program, Town Budget	
Implementation Timeline:	Within 5 Years	
Goals Met:	1, 4, 5, 6	
Benefits:	Ensures continuity of operations of the critical facilities.	
Impact on Socially Vulnerable Populations:	Protection of critical facilities provides an opportunity for first responders and emergency managers to maintain critical services that socially vulnerable populations rely on.	
Impact on Future Development:	The risk of significant damage occurring to the structure will be reduced, which will allow critical operations to be maintained or only briefly interrupted in severe events. This provides continued support to both current and future development in the service area.	
Impact on Critical Facilities/Lifelines:	This action will protect the critical facilities listed above by maintaining the critical services that it provides.	
Impact on Capabilities:	This action improves continuity of operations during a flood event, allows for a more rapid return to pre-disaster capabilities after a flood event, and faster deployment of post disaster capabilities.	
Climate Change Considerations:	This action addresses anticipated increases in flooding frequency and severity through protection to the 500-year (0.2-percent annual chance) flood level.	
Mitigation Category	<input type="checkbox"/> Local Plans and Regulations (LPR) <input checked="" type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input type="checkbox"/> Education and Awareness Programs (EAP)



CRS Category	<input type="checkbox"/> Preventative Measures (PR) <input checked="" type="checkbox"/> Property Protection (PP) <input type="checkbox"/> Public Information (PI)		<input type="checkbox"/> Natural Resource Protection (NR) <input type="checkbox"/> Structural Flood Control Projects (SP) <input checked="" type="checkbox"/> Emergency Services (ES)	
Priority	<input checked="" type="checkbox"/> High	<input type="checkbox"/> Medium	<input type="checkbox"/> Low	
Alternatives	<b>Action</b>		<b>Evaluation</b>	
	No action		Current problem continues	
	Relocate facility		Relocation is expensive and results in loss or delay of critical services in the immediate area	
	Establish plans to enter into MOU with neighboring critical facilities to provide service during flood events		Reduction in response times and delay of critical services in the immediate area.	



Action 2025-LodiT-03. Substantial Damage Management Plan

Lead Agency:	Planning Board		
Supporting Agencies:	Seneca County Code Enforcement		
Hazard(s) of Concern:	<input type="checkbox"/> Dam Failure <input type="checkbox"/> Drought <input type="checkbox"/> Earthquake <input type="checkbox"/> Extreme Temperature	<input checked="" type="checkbox"/> Flood <input type="checkbox"/> Landslide <input checked="" type="checkbox"/> Severe Storm <input type="checkbox"/> Severe Winter Storm	
Description of the Problem:	<p>Officials in NFIP-participating communities are responsible for regulating all development in SFHAs by issuing permits and enforcing local floodplain requirements, including Substantial Damage, for the repairs of damaged buildings. After any disaster event including dam failure, earthquake, flood, landslide, severe storm, and severe storm, they must:</p> <ul style="list-style-type: none"> <li>Determine where the damage occurred within the community and if the damaged structures are in an SFHA.</li> <li>Determine what to use for "market value" and cost to repair; uniformly applying regulations will protect against liability and promote equitable administration.</li> <li>Determine if repairing plus improving the damaged structure equals or exceeds 50% of the structure's pre-damage value.</li> <li>Require permits for floodplain development.</li> </ul> <p>The County issues the municipality's building permits. The municipality does not have a Substantial Damage Management Plan in place, nor do they have a formal process in place when conducting substantial damage determinations. The municipality is in need of a formal process and plan to provide a framework for conducting such inspections and determinations.</p>		
Description of the Solution:	<p>The municipality will work with the County to develop a Substantial Damage Management Plan, following the six-step planning process in 2021 Developing a Substantial Damage Management Plan (<a href="https://crsresources.org/files/500/developing_subst_damage_mgmt_plan.pdf">https://crsresources.org/files/500/developing_subst_damage_mgmt_plan.pdf</a>). This plan will outline responsibilities for Substantial Damage determinations, determining market value, and permit approval processes following a disaster event.</p>		
Estimated Cost:	Staff Time		
Potential Funding Sources:	Town Budget, County Budget		
Implementation Timeline:	Within 5 years to develop the plan; ongoing to maintain and update the plan		
Goals Met:	1, 3, 4, 5		
Benefits:	This plan will provide a process in making Substantial Damage Determinations and allow the municipality to make these determinations and meet NFIP requirements more quickly.		
Impact on Socially Vulnerable Populations:	Substantially damaged structures are required to be rebuilt to be compliance with current codes. Socially vulnerable populations may not have the financial means to make these improvements. This action may allow for the identification of potential resources to address substantial damages to structures owned by socially vulnerable populations.		
Impact on Future Development:	A Substantial Damage Management Plan would include all existing, current, and future development in the municipality.		
Impact on Critical Facilities/Lifelines:	A Substantial Damage Management Plan would include all critical facilities and lifelines in the municipality.		
Impact on Capabilities:	This action improves disaster recovery capabilities.		
Climate Change Considerations:	Climate change is likely to increase the intensity and frequency of many climate related disaster events. This action provides additional planning for disaster recovery.		
Mitigation Category	<input checked="" type="checkbox"/> Local Plans and Regulations (LPR) <input type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input type="checkbox"/> Education and Awareness Programs (EAP)	
CRS Category	<input checked="" type="checkbox"/> Preventative Measures (PR) <input type="checkbox"/> Property Protection (PP) <input type="checkbox"/> Public Information (PI)	<input type="checkbox"/> Natural Resource Protection (NR) <input type="checkbox"/> Structural Flood Control Projects (SP) <input checked="" type="checkbox"/> Emergency Services (ES)	
Priority	<input checked="" type="checkbox"/> High	<input type="checkbox"/> Medium	<input type="checkbox"/> Low
Alternatives	<b>Action</b>		<b>Evaluation</b>
	No action		Current problem continues



	Rely on state or federal resources following disaster events	Resources may not be available during major widespread events
	Establish MOUs with outside agencies to conduct Substantial Damage Determinations	A plan outlining responsibility is still necessary to prevent missing important requirements



Action 2025-LodiT-04. Socially Vulnerable Populations Outreach

Lead Agency:	Planning Board	
Supporting Agencies:	Seneca County Emergency Management	
Hazard(s) of Concern:	<input checked="" type="checkbox"/> Dam Failure <input checked="" type="checkbox"/> Drought <input checked="" type="checkbox"/> Earthquake <input checked="" type="checkbox"/> Extreme Temperature	<input checked="" type="checkbox"/> Flood <input checked="" type="checkbox"/> Landslide <input checked="" type="checkbox"/> Severe Storm <input checked="" type="checkbox"/> Severe Winter Storm
Description of the Problem:	The Town does not have any organizations that conduct outreach to socially vulnerable populations and underserved populations relating to the identified hazards of concern. Identifying, communicating, and educating vulnerable populations can increase the resiliency of the Town through the reduction of long-risk risks associated with each hazard of concern. Furthermore, emergency responders will be able to prioritize assistance, when feasible, in an emergency to help those who need it most.	
Description of the Solution:	Create outreach materials, or utilize those from Seneca County, on hazard risks and methods of mitigation measures for socially vulnerable populations, including dam failure, drought, earthquake, extreme temperature, flood, landslide, severe storm, and severe winter storm. Methods of distribution may include Town events, the Town newsletters, social media, the Town website, and having the materials on display for the public at Town libraries and offices. Consider hiring staff to work directly with socially vulnerable populations. Outreach materials will be specified with education and information for each individual hazard of concern, with measures identified which can assist in reducing long-term risk to the identified hazards of concern.	
Estimated Cost:	Staff Time	
Potential Funding Sources:	Town Budget, HMGP	
Implementation Timeline:	Within 3 Years, ongoing after established	
Goals Met:	1, 3, 4, 6	
Benefits:	This action will ensure there is an individual working to identify and work with the socially vulnerable populations in the Town. Furthermore, this action will create opportunities to educate and inform populations on hazard risks.	
Impact on Socially Vulnerable Populations:	Socially vulnerable populations in the Town will become educated on hazards and risks. The Town will identify an individual to identify and work with these populations to ensure the most up-to-date information is being shared.	
Impact on Future Development:	N/A	
Impact on Critical Facilities/Lifelines:	Educating populations on hazard risk and how to mitigate the risks can decrease the demand for utilities and emergency services including health and medical, law enforcement, and search and rescue.	
Impact on Capabilities:	This action would build upon the Town's public education and outreach program.	
Climate Change Considerations:	Climate change is likely to increase the intensity and frequency of many climate-related disaster events. This action will inform residents and business owners of how to reduce risk from hazards and how climate change may exacerbate those risks.	
Mitigation Category	<input type="checkbox"/> Local Plans and Regulations (LPR) <input type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input checked="" type="checkbox"/> Education and Awareness Programs (EAP)
CRS Category	<input type="checkbox"/> Preventative Measures (PR) <input type="checkbox"/> Property Protection (PP) <input checked="" type="checkbox"/> Public Information (PI)	<input type="checkbox"/> Natural Resource Protection (NR) <input type="checkbox"/> Structural Flood Control Projects (SP) <input type="checkbox"/> Emergency Services (ES)
Priority	<input checked="" type="checkbox"/> High	<input type="checkbox"/> Medium
Alternatives	<b>Action</b>	
	No action	
	Rely on state or federal resources	
	Use only a few methods for distribution	
		<b>Evaluation</b>
		Current problem continues
		Resources may be generalized and not specific to the risks in the Town
		Using only a few methods of distribution may hinder socially vulnerable populations from receiving guidance





Action 2025-LodiT-05. Flood Damage Prevention Ordinance

Lead Agency:	Town Administration		
Supporting Agencies:	Seneca County		
Hazard(s) of Concern:	<input type="checkbox"/> Dam Failure <input type="checkbox"/> Drought <input type="checkbox"/> Earthquake <input type="checkbox"/> Extreme Temperature	<input checked="" type="checkbox"/> Flood <input type="checkbox"/> Landslide <input type="checkbox"/> Severe Storm <input type="checkbox"/> Severe Winter Storm	
Description of the Problem:	To participate in the National Flood Insurance Program (NFIP), participants are required to adopt and enforce a Flood Damage Prevention Ordinance (FDPO). The Town has not adopted a FDPO, which impacts their enforcement of the NFIP and reduction of flood risk within the jurisdiction.		
Description of the Solution:	The Town will review NFIP requirements and NYS requirements, where applicable, to develop, adopt, and implement a FPDO. The Town will consult with NYSDEC while writing the ordinance to ensure adherence.		
Estimated Cost:	Staff Time		
Potential Funding Sources:	Town Budget		
Implementation Timeline:	Within 5 Years		
Goals Met:	1, 2, 3, 4, 5, 6		
Benefits:	The Town will continue to be a part of the NFIP and will maintain insurance discounts for residents.		
Impact on Socially Vulnerable Populations:	Some socially vulnerable populations may be reliant on the discount of the NFIP to afford insurance on their property.		
Impact on Future Development:	This ordinance will reduce future development in flood prone areas and will allow property owners to have flood insurance at a discounted rate.		
Impact on Critical Facilities/Lifelines:	This ordinance will help ensure the safety and protection of critical facilities and lifelines that are located within the flood hazard area.		
Impact on Capabilities:	This would increase the Town's capability to regulate development in the floodplain.		
Climate Change Considerations:	Climate change may lead to an increase in severe precipitation events, which can lead to an increase in flood risk to life and property.		
Mitigation Category	<input checked="" type="checkbox"/> Local Plans and Regulations (LPR) <input type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input type="checkbox"/> Education and Awareness Programs (EAP)	
CRS Category	<input checked="" type="checkbox"/> Preventative Measures (PR) <input checked="" type="checkbox"/> Property Protection (PP) <input type="checkbox"/> Public Information (PI)	<input checked="" type="checkbox"/> Natural Resource Protection (NR) <input type="checkbox"/> Structural Flood Control Projects (SP) <input type="checkbox"/> Emergency Services (ES)	
Priority	<input checked="" type="checkbox"/> High	<input type="checkbox"/> Medium	<input type="checkbox"/> Low
Alternatives	<b>Action</b>		<b>Evaluation</b>
	No action		Problem Persists
	Stop participating in NFIP		Flood Risk may increase
	Stop participating in NFIP		Residents don't receive insurance discounts