

FLOOD HAZARD MAPPING UPDATE FOR FLORENCE COUNTY, WI

MAPPING TODAY'S FLOOD RISKS

Flood Insurance Rate Maps (FIRMs) in Florence County are being updated as part of a comprehensive effort to reflect the area's current flood hazards using the latest flood modeling and digital mapping technologies. The new FIRM will support the National Flood Insurance Program (NFIP) and provide the basis for community floodplain management regulations and flood insurance requirements. The FIRM will also help residents and business owners better understand their risks from flooding. The Florence County FIRMs were released in November 2020, which gives residents up-to-date, reliable, Internet-accessible data about the flood hazards they face.

The project is part of FEMA's RiskMAP program, a comprehensive analysis that gives residents a better understanding of their flood risks by updating all floodplains to match best available terrain data and/or modeling techniques. This work has been led by Wisconsin DNR, in partnership with the County and FEMA.

NEW MAPS MEAN A SAFER FLORENCE COUNTY

By showing the extent to which areas of Florence County and individual properties are at risk of flooding, the new maps will help guide financial protection, planning, investment, building, development, and renovation decisions.

- **Residents and business owners** will understand their *current* flood risk and be able to make better decisions about insuring and protecting their property against floods.
- **Builders and developers** can use the updated map data to determine where and how to build structures more safely and how high to build to reduce the risk of flood damage.
- **Real estate agents** will be better able to inform clients of the risk factors that may affect the property they are buying or selling, as well as any flood insurance requirements.
- **Insurance agents** will know their clients' current flood risk and can provide more informed recommendations regarding flood insurance coverage options.

MAPPING MILESTONES

February 5, 2020 — Flood Risk Review meeting for community officials' review of the draft FIRM

November 16, 2020 — Preliminary FIRM released

Mid 2021— Start of FEMA's 90-day appeal period

NOTE: Contact your local floodplain administrator about the deadline for submitting an appeal or comment for their review.

2022/2023* — New FIRM becomes effective and flood insurance requirements take effect

Visit <https://msc.fema.gov/portal> to view the Preliminary FIRM. Contact a Map Specialist with any questions at 1-877-336-2627 from 7:00 a.m. to 6:00 p.m.

**Date subject to change pending completion of the appeal review process*

HOW RESIDENTS AND BUSINESSES MAY BE AFFECTED

Flood zone designations may change with a new flood map. It is important for property owners to know if their property's flood risk zone has changed and what they can do to reduce their risk.

- **If a building is re-mapped from a low/moderate-risk zone to a high-risk zone:** Some property owners with federally backed mortgages will have new flood insurance requirements. FEMA has sought to ease the financial impact by extending eligibility for a lower cost Newly Mapped Policy. To be eligible, a policy must be purchased within 12 months following a map revision. In addition,

people seeking to build or to substantially add to existing buildings may face new permitting and construction requirements.

- **If a building is re-mapped from a high-risk zone to a low/moderate-risk zone:** While the risk is reduced, some level of risk still exists. 20 percent of all NFIP flood claims come from low-risk areas. Talk to an insurance agent about purchasing a lower cost Preferred Risk Policy.
- **If a building's flood zone remains the same, there still might be a change in the Base Flood Elevation (BFE):** While the flood zone may have remained the same, there can be a decrease or increase in flood risk. A decrease in the BFE may lower the flood insurance premium. Policy holders should work with their insurance agent to have the policy reviewed. If there is an increase in the BFE, the property is eligible to continue the same flood insurance rating if continuous coverage is maintained or the lowest floor was constructed at or above the BFE of the FIRM in effect at the time the property was built.

THE APPEALS PROCESS

In November 2020, community officials received a preliminary version of the flood hazard map, which was prepared with input from the county to best identify the flood risk within Florence County. During the 90-day appeal process, property owners and renters can review and provide formal comments or appeals on both the FIRMs and the corresponding Flood Insurance Study (FIS) report. The FIS is a compilation and presentation of flood hazard data and analysis for specific watercourses, lakes, and flood hazard areas within a community.

WHAT IS MY ROLE AS A PROPERTY OWNER?

Property owners and renters may submit two types of formal requests:

Comment: If you see incorrect information that does not involve changing the flood hazard information—such as a missing or misspelled road name or an incorrect corporate boundary—you can submit a written correction or “comment.”

Appeal: If you believe the modeling or data used to create the map is technically or scientifically incorrect, you may submit an “appeal,” which must include technical or scientific information (such as detailed hydraulic or hydrologic data) in support of your assertion.

STEPS FOR SUBMITTING A COMMENT OR APPEAL

Step 1: Review the preliminary FIRM on FEMA’s Flood Map Service Center (MSC) website at <https://msc.fema.gov/portal>. You can enter an address to view specific properties on the updated flood map.

Step 2: If you wish to submit a comment or appeal, review the protocol for doing so at <http://www.fema.gov/>, review the FIS (available on the [MSC](#) under “preliminary products” for Florence County, WI) and review your approach with your local floodplain administrator. TIP: Plan ahead! Submitting an appeal requires some time and effort.

Step 3: If you submit an appeal, you must include corresponding technical or scientific data showing that the data used to create the Preliminary FIRM is incorrect.

Step 4: Submit both comments and appeals to your local floodplain administrator for review and verification.

Step 5: Your local floodplain administrator will submit your comment or appeal to FEMA for review.

Step 6: FEMA will acknowledge receipt of the submittal.

Step 7: FEMA will evaluate any scientific and technical data submitted with an appeal to ensure compliance with existing mapping statutes or regulations, and if appropriate, will provide revised preliminary copies of the FIRM and FIS report to the community officials, the local floodplain administrator, and all appellants.

Step 8: FEMA will provide a 30-day comment period for the revised Preliminary FIRM and FIS report.

STAY INFORMED

Know when and where map changes occur so that you are properly prepared to make important decisions. Prepare by staying in contact with local officials for updates.

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