

December 18, 2025

Bayfield County Consultation Coordination Officer (CCO) Meeting

Local Officials Meeting



FEMA

Zoom Meeting Housekeeping

- Please enter the organization you belong to in the group chat so that we have a record of all stakeholders who attended
- If you were not on the original invite and would like to keep updated, please also include your e-mail with your organization
- You are muted and video turned off upon entry
- If you wish to ask a question, Raise your hand or type it in chat

Meeting Agenda

- Introductions
- RiskMAP Overview and Project History
- NFIP & Floodplain Management Overview
- Hazard Mitigation Planning
- Preliminary Products Review
 - LOMCs & SOMAs
- Next Steps/Map Adoption

Welcome & Introduction



Risk MAP Project Team, Wisconsin Department of Natural Resources (WDNR)

- G. Fritz Statz – Floodplain Mapping GIS
- Ben Sanborn – CTP Coordinator
- Chris Olds – State Floodplain Engineer
- Sarah Rafajko – State National Flood Insurance Program (NFIP) Coordinator
- Jen Jefferson – Dam Safety/Floodplain Section Manager
- Jacob Druffner – Regional Water Management Engineer

Welcome & Introduction



FEMA

Federal Emergency Management Agency (FEMA)

- Munib Ahmad – Region 5 Engineer
- John Wethington – Region 5 Branch Manager
- Eric Kuklewski – Region 5 Mitigation Division
- Diana Espino – Region 5 Floodplain Management Specialist
- Meghan Burrows – Region 5 Community Planner
- Chad Lanctot – Region 5 Tribal Liaison and Risk MAP Outreach Specialist



Wisconsin Emergency Management (WEM)

- Chad Atkinson – Mitigation Section Supervisor
- Heather Thole – State Hazard Mitigation Officer

What is Risk MAP?

FEMA's Risk Mapping, Assessment, and Planning (Risk MAP) program involves collaboration with State, Local, and Tribal entities to deliver quality data that increases public awareness and leads to action that reduces risk to life and property

- Deliver quality data
- Increase public awareness of flood risk
- Encourage local/regional actions that reduce risk



Risk MAP Project Benefits

Flood hazard maps that are:

- Developed by FEMA in collaboration with communities
- Based on the best available data and latest technologies
- Strengthened by partnerships

Risk MAP tools and data can be used to:

- Create or improve your Hazard Mitigation Plans
- Make informed decisions about development, ordinances, and flood mitigation projects
- Communicate with citizens about flood risk

Project History

Data Development Kickoff Meeting

- March 19, 2020, Virtual and Conference Call

Flood Risk Review/Resilience Meetings

- August 22, 2024, Bayfield County Courthouse

Preliminary maps available

- July 31, 2025

Local Officials Meeting

- December 18, 2025

Open House

- January 21, 2026

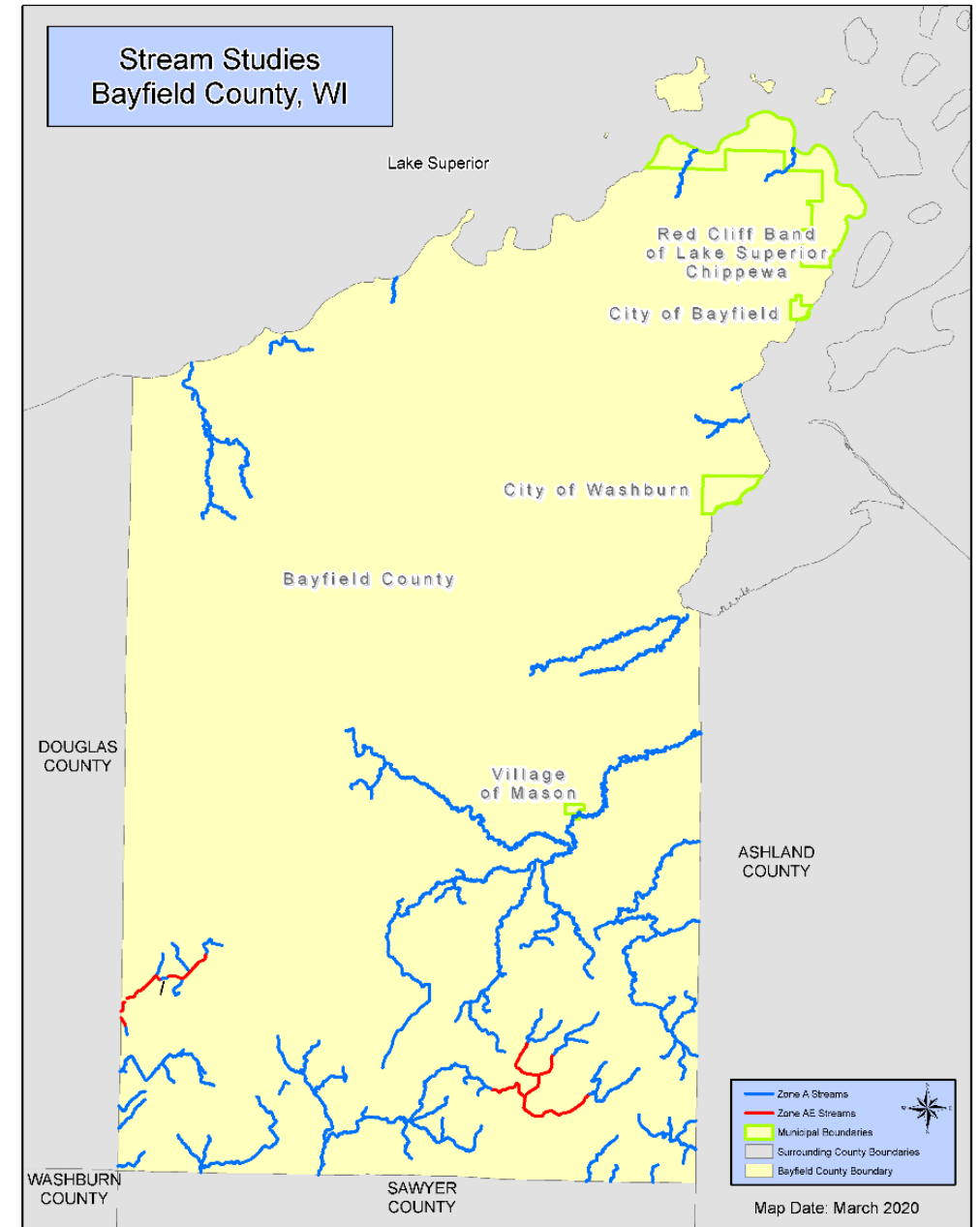
Study Area

Revised Detailed: 89.6 miles of Coastal Study

Redelineation: Upper, Middle, and Lower Eau Claire Lakes, and Namekagon Lake

Revised Approximate: 363.5 miles

Current Effective Mapping from December 16, 2011



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Flood Zones

Zone AE






- Applied in areas subject to inundation by the 1-percent-annual-chance flood
- Base Flood Elevations (BFEs) are displayed on the maps at cross-sections, at BFE lines, or under Zone AE Labels

Zone A

- Applied in areas subject to inundation by the 1-percent-annual-chance flood
- BFEs are not displayed on the maps

Zone X

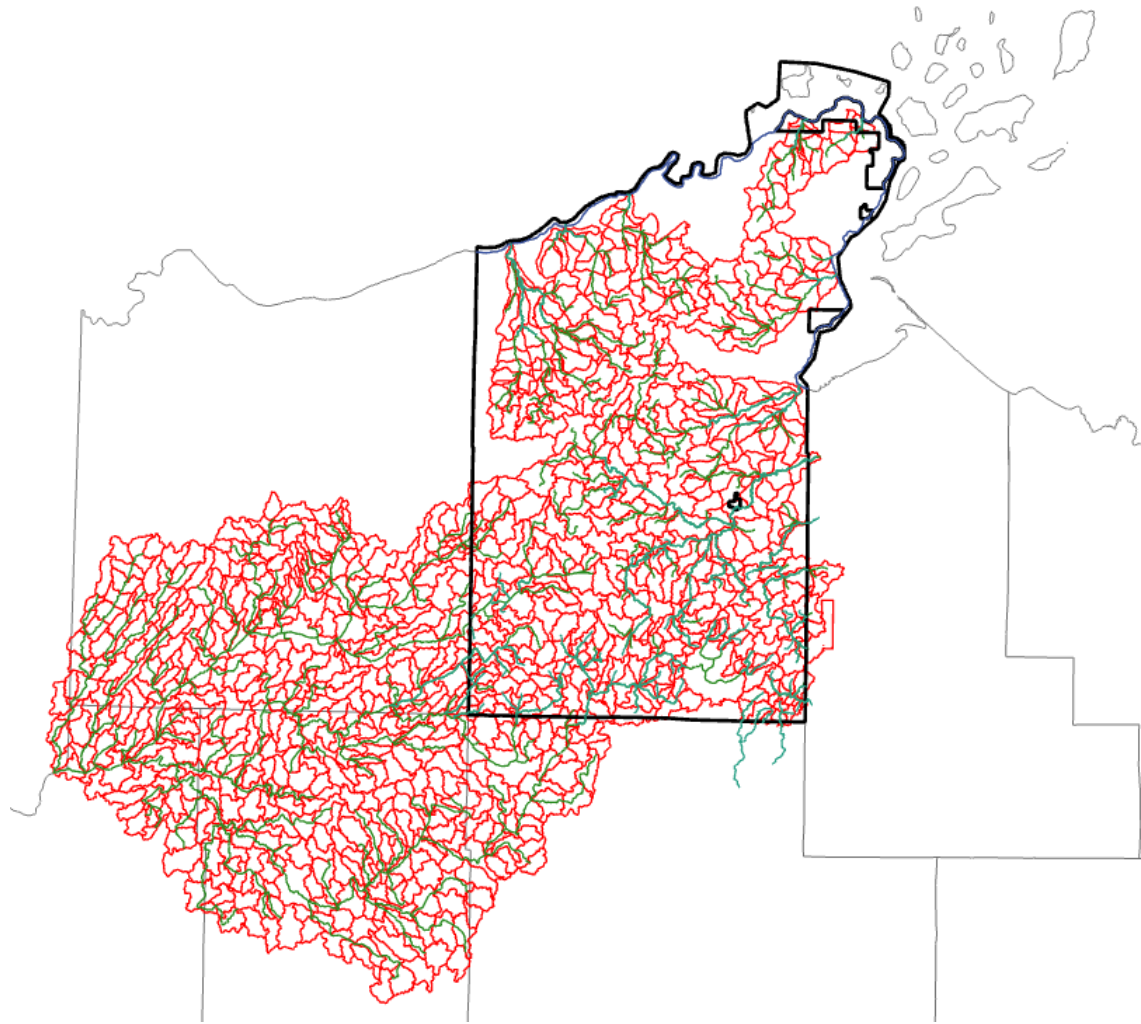
- Applied in areas subject to inundation by the 0.2-percent-annual-chance flood
- Areas of minimal flood hazard

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) <i>Zone A, V, A99</i>
		With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i>
		Regulatory Floodway
		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i>
		Area of Minimal Flood Hazard <i>Zone X</i>

Floodplain Engineering & Mapping

- Hydrologic and hydraulic studies determined the potential depth of floodwaters, width of floodplains, and the amount of water that will be carried during flood events. Engineers also take into consideration certain obstructions to water flow.
- DOT bridge plans coupled with 2015 Bayfield County LiDAR based terrain data (5-foot DEM) used to generate hydraulic models and map floodplain for Zone A models.
- Preliminary Maps are located online at hazards.fema.gov/femaportal/prelimdownload/ or on the FEMA Viewer: Search “FEMA preliminary map viewer”

Hydrology



- Hec-HMS v. 4.8
- Performed in 2021
- Variables adjusted to match published flow data



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Approximate Study Hydraulics

- HEC-RAS v. 6.2
- Structures:
 - Entered as bridges/culverts where DOT plans available
 - Entered as inline structures with a notch width estimated from aerial photos
- All geometry extracted using HEC-RAS Mapper and latest available LiDAR
- NAVD88 vertical datum
- Ineffective flow used to model floodways in non-conveyance areas
- Manning's N values estimated from aerial photography
- Boundary conditions:
 - Receiving stream corresponding event elevation when receiving stream is also Zone A
 - Normal depth when stream downstream of last cross section is unstudied or confluence with Zone AE

Flood Insurance and Map Changes

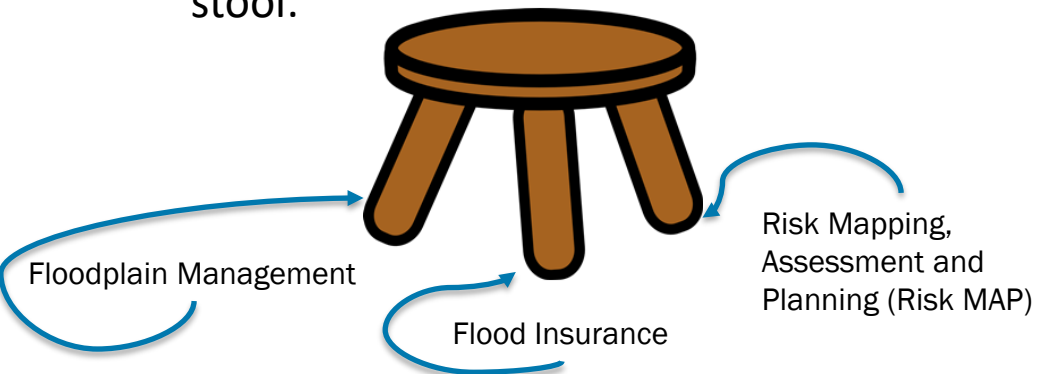
Sarah Rafajko | State NFIP Coordinator, Wisconsin Department of Natural Resources



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National Flood Insurance Program

- Created by Congress in 1968 to reduce the loss of property and life by lessening the impact of disasters.
- The NFIP is a voluntary program.
 - Federally-backed flood insurance is available to residents in communities that enforce minimum floodplain regulations
- The NFIP is often described as a three-legged stool:



GET FLOOD INSURANCE



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<https://www.fema.gov/flood-insurance/work-with-nfip/community-status-book>

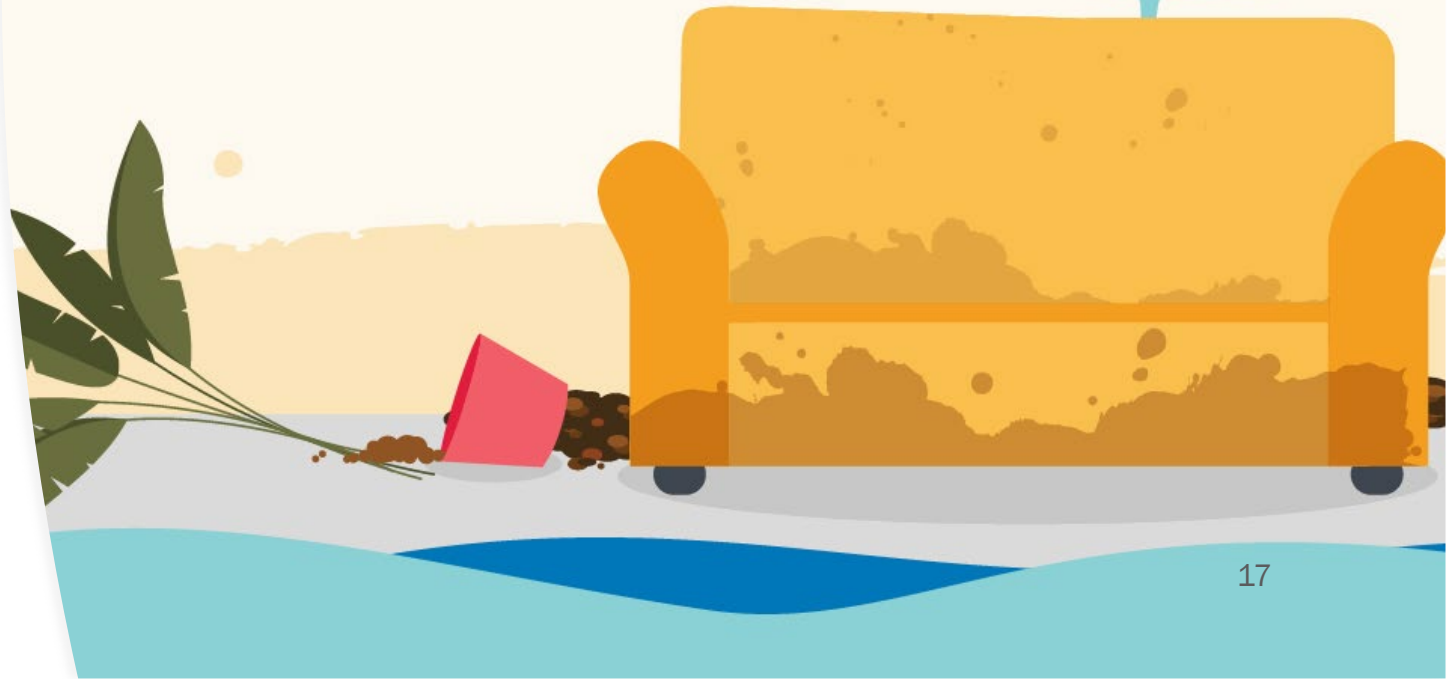
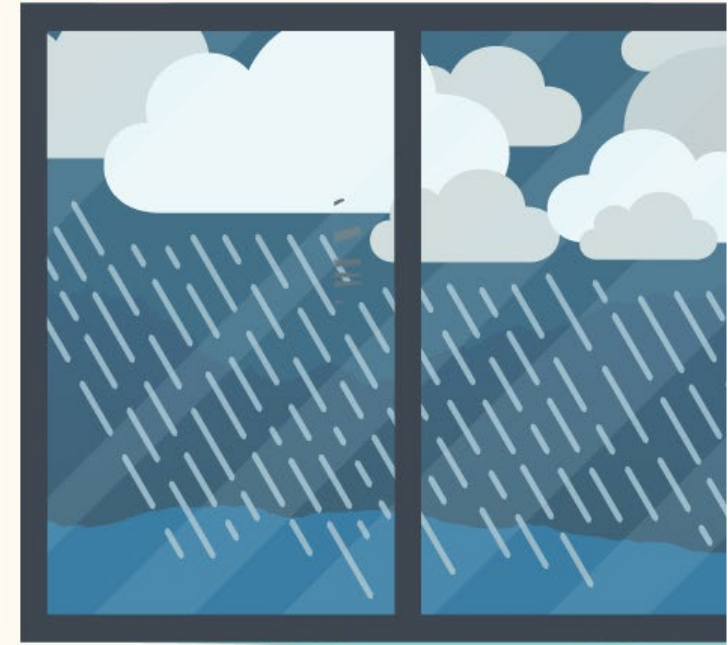


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Standard Flood Insurance Policy (SFIP): Coverages

- Coverage A: Building Property
- Coverage B: Personal Property
- Coverage C: Other Coverages
 - Debris removal
 - Loss Avoidance Measures
 - Property Moved to Safety
 - Condominium Loss Assessment
- Coverage D: Increased Cost of Compliance

Flood insurance has you covered.



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Summary of Coverage

Generally Covered

- Building & foundation
- Electrical & plumbing
- Central air, furnaces, & water heaters
- Detached garage at the insured's option
- Debris removal
- Clothing, furniture, and electronic equipment if the insured purchased contents/personal property coverage

Generally Excluded

- Avoidable moisture, mold, & mildew damage
- Currency, precious metals, and valuable papers (special limits apply)
- Property and belongings outside of the building
- Landscaping
- Temporary/additional living expenses
- Decks





So, we have a new map...

Now what?

Flood Zone Designations



Special Flood Hazard Areas (SFHAs)

- Higher risk zones
 - AE (replaces A1-A30)
 - A, AH, AO, A99, AR
 - VE (replaces V1-30), V, VO
- “100-year floodplain” = 1% annual chance flood



Non-Special Flood Hazard Areas

- Lower-to-Moderate Risk Zones
 - B, C, X
 - D
- Individuals in these zones receive one-third of Federal Disaster Assistance for flooding



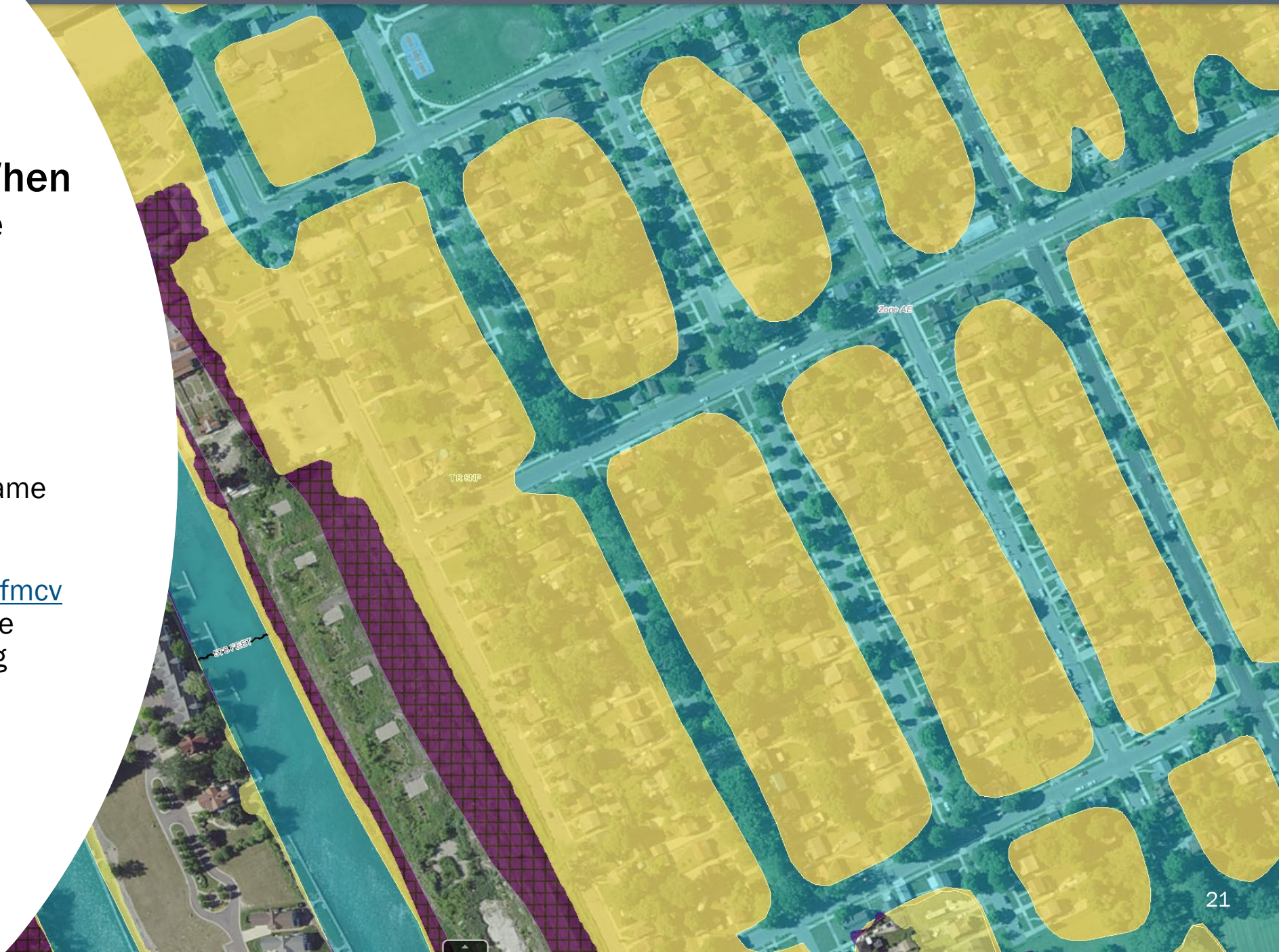
FEMA

So, What Happens When Flood Insurance Rate Maps Change?

- Flood Risk Can Increase
 - Flood Risk Can Decrease
 - Flood Risk Can Stay the Same
-
- Visit <https://msc.fema.gov/fmcrv> and type in your address to see how your flood risk is changing

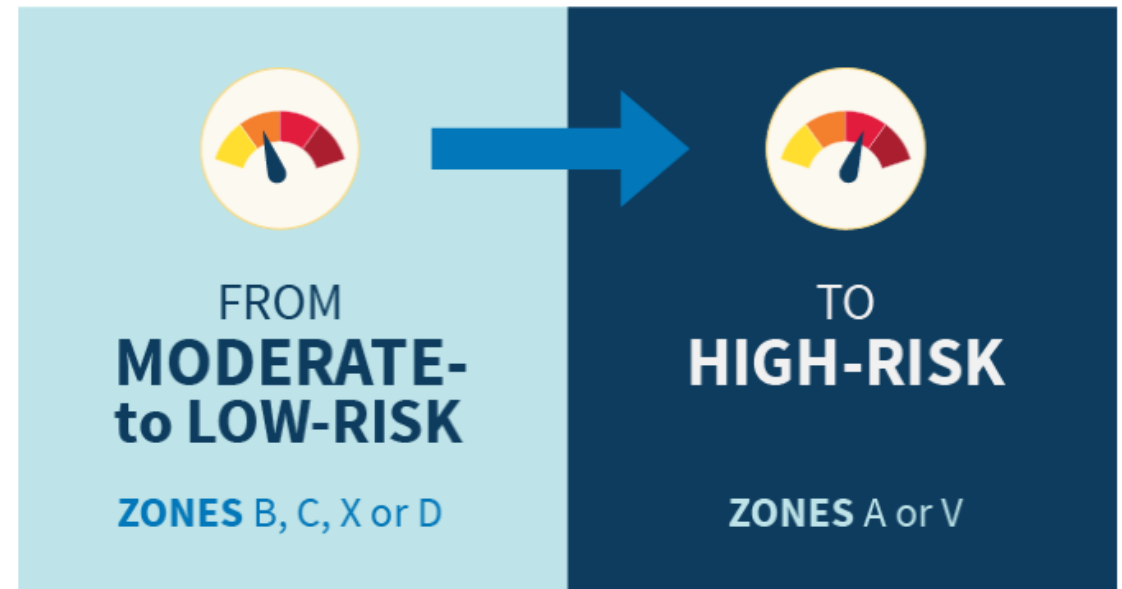


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Moving from Lower-Risk to Higher-Risk: What Does This Mean for Me?

- If your risk is **going up** ↑...
 - You may be required to have flood insurance if you have a federally-backed loan or if you receive certain forms of federal disaster assistance
 - Even if you don't have a federally-backed loan, flood insurance is strongly encouraged
 - If you are newly mapped into a high-risk flood zone, you may be eligible for cost savings through the Newly Mapped Discount.
- Remember—
 - Map changes alone no longer directly influence flood insurance premiums.



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Moving from Higher-Risk to Lower-Risk: What Does This Mean for Me?

- If your risk is **going down** ↓ ...
 - The mandatory purchase requirement no longer applies to federally-backed loans
 - Low risk does not mean no risk.
 - Talk to your insurance agent about your options
- Remember—
 - Map changes alone no longer directly influence flood insurance premiums.



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What Else Can I Do to Reduce My Flood Insurance Costs?

- Lower Your Flood Risk
 - Elevate utilities
 - Install flood openings
 - Talk to your local floodplain manager or the Wisconsin Department of Natural Resources for more information and other options
- Choose a higher deductible or different coverage amounts
- Provide an elevation certificate

Community Rating System (CRS)

The Community Rating System rewards communities for outstanding floodplain management practices and exceeding the minimum NFIP standards.

Discounts range from 5% - 45%, depending on the number of "points" the community earns

The discount applies equally to all NFIP-insured buildings in the community

Buildings known to be in violation of the minimum requirements of the NFIP are not eligible for the CRS discount

Resources

- Floodsmart
 - www.floodsmart.gov
- Community Rating System
 - <https://www.fema.gov/floodplain-management/community-rating-system>
- FEMA Mapping and Insurance exchange (FMIX)
 - 1-877-336-2627
 - FEMA-FMIX@fema.dhs.gov
- FEMA Region 5
 - james.sink@fema.dhs.gov



FEMA

GET FLOOD INSURANCE



FEMA



State Role

- Establish development/building protection standards and promulgate state regulations
- Provide technical assistance
- Assist with update and adoption of local flood damage prevention regulations

Wisconsin Department of Natural Resources

State NFIP Coordinator

Sarah Rafajko

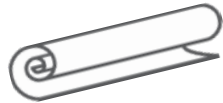
sarah.rafajko@wisconsin.gov



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Your Role in this Process

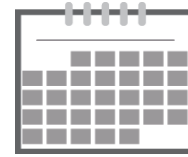
As local officials, floodplain administrators, and staff, you can:



Provide technical reviews of preliminary data



Submit questions and comments to FEMA



Share new flood risk information with property owners and stakeholders



Identify mitigation needs and priorities



Update local plans, codes, and ordinances



FEMA

Participating/Non-Participating Communities

National Flood Insurance Program (NFIP)

CID	Community	Policies in Force	Insurance in Force	Total Paid Losses	Total Paid
550017	City of Bayfield	2	\$237,000	1	\$1,118
550539	Bayfield County	18	\$3,258,000	11	\$137,915
550005	City of Ashland	0	\$0	0	\$0
550364	Red Cliff Band of Lake Superior Chippewa	0	\$0	0	\$0
550019	City of Washburn*				
550598	Village of Mason*				

*Non-Participating

Resources for Insurance

FloodSmart

- Buying a Policy
- Flood Mapping Change Information
- For general inquiries about the National Flood Insurance Program, contact the FEMA Mapping and Insurance eXchange (FMIX) center at 877-336-2627 or FloodSmart@FEMA.DHS.gov
- When your community's flood map is updated to reflect the current risks where you live, requirements for flood insurance coverage and the cost of your policy can change.
 - <https://www.floodsmart.gov/flood-map-zone/map-changes>

FEMA

James Sink, Regional Flood Insurance Liaison
312-408-4421
james.sink@fema.dhs.gov

Diana Espino, Floodplain Management and Insurance Specialist
940-208-7480
diana.espino@fema.dhs.gov

Wisconsin Department of Natural Resources

Sarah Rafajko, State NFIP Coordinator
608 893-8710
sarah.rafajko@wisconsin.gov



FEMA



Bayfield County

CCO Meeting

December 18, 2025

Chad Atkinson, Mitigation Section Supervisor



Hazard Mitigation

“Hazard mitigation means any sustained action taken to reduce or eliminate the long-term risk to human life and property from hazards.” 44 CFR §201.2



Photo from Kenosha County, WI



Photo from Soldiers Grove, WI



Why do we mitigate?

- Disasters are expensive.
- State and federal aid is insufficient and unsustainable.
- Mitigation actions can lessen impacts and speed response and recovery efforts.

U.S. 2024 Billion-Dollar Weather and Climate Disasters



This map denotes the approximate location for each of the 24 separate billion-dollar weather and climate disasters that impacted the United States through October 2024.



Mitigation saves



National Institute of
BUILDING SCIENCES™

	ADOPT CODE	ABOVE CODE	BUILDING RETROFIT	LIFELINE RETROFIT	FEDERAL GRANTS
Overall Benefit-Cost Ratio	11:1	4:1	4:1	4:1	6:1
Cost (\$ billion)	\$1_{/year}	\$4_{/year}	\$520	\$0.6	\$27
Benefit (\$ billion)	\$13_{/year}	\$16_{/year}	\$2200	\$2.5	\$160



Riverine Flood

6:1

5:1

6:1

8:1

7:1



Hurricane Surge

not applicable

7:1

not applicable

not applicable

not applicable



Wind

10:1

5:1

6:1

7:1

5:1



Earthquake

12:1

4:1

13:1

3:1

3:1



Wildland-Urban Interface Fire

not applicable

4:1

2:1

not applicable

3:1



Acquisition/Demolition (Buyout)



Acquisition of flood prone properties for demolition structures and deed restriction of the property as open space in perpetuity.

Gays Mills, WI



Elevation



Elevation of a structure above the base flood elevation.



Soldiers Grove, WI



Floodproofing



Structural techniques that reduce or prevent flood damage to a structure or its contents.

Darlington, WI



Culverts/Bridges



Upsizing, realigning culverts or transitioning a culvert to a bridge.

Clover, WI



Stormwater



Plans and projects for improved storm water management.

Oshkosh, WI



Watershed



Plans and projects for restoration or improvement of a watershed.

Thiensville, WI



Other

- Studies, analyses, planning
- Utility protection
- Education and public awareness

- Insurance
- Building codes
- River gauges
- Weather radios
- Generators



Dam Warning System

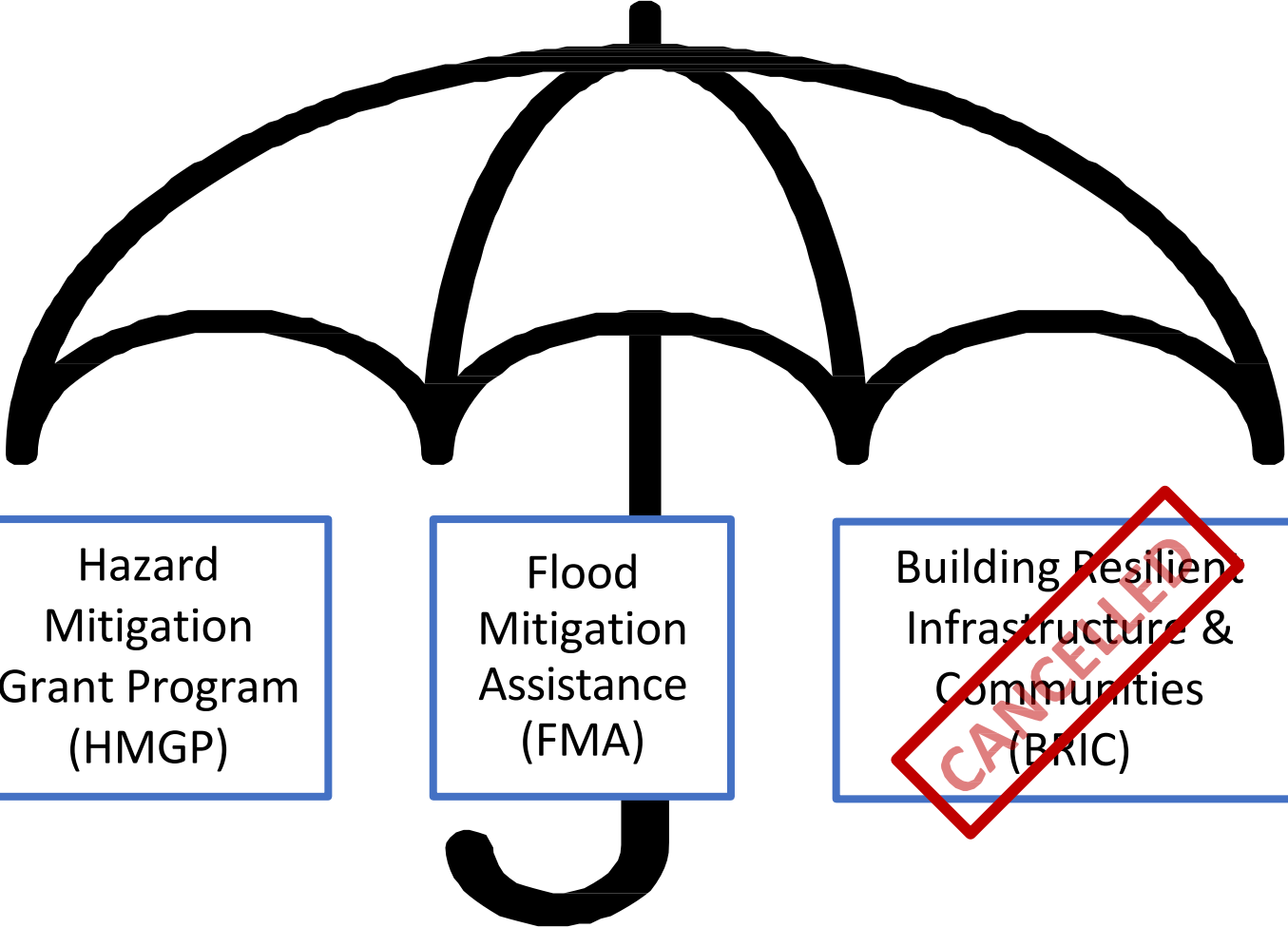


Vernon County





FEMA
Hazard Mitigation Assistance



Hazard
Mitigation
Grant Program
(HMGP)

Flood
Mitigation
Assistance
(FMA)

Building Resilient
Infrastructure &
Communities
(BRIC)

CANCELLED



Hazard Mitigation Grant Program (HMGP)

All-hazards disaster grant program available statewide after a federal disaster declaration.

Cost Share:

75% Federal/12.5% State/12.5% Local

Eligible Subapplicants:

- Local units of government
- Tribal governments
- Certain private nonprofits

Subapplicant Requirements:

- Current, approved, and adopted Hazard Mitigation Plan

Projects must:

Be technically feasible and cost effective.

Reduce or eliminate risk and damage from future natural hazards.

Meet all environmental and historic preservation requirements.



Flood Mitigation Assistance (FMA)

Non-disaster grant program offered annually; nationally competitive; flood mitigation only.

Eligible Subapplicants:

- Local units of government
- Tribal governments
- Certain political subdivisions

Subapplicant Requirements:

- Current, approved, and adopted Hazard Mitigation Plan
- Participate in the National Flood Insurance Program

Cost Share:

75% Federal/25% Local

90% Federal/10% Local – CDC SVI score > 0.5

90% Federal/10% Local – repetitive loss properties

100% Federal – severe repetitive loss properties

Projects must:

Be technically feasible and cost effective.

Reduce or eliminate flood risk or repetitive flood damage to structures and buildings insured by the National Flood Insurance Program (NFIP) or enhance community resilience within NFIP-participating communities.

Meet all environmental and historic preservation requirements.



Building Resilient Infrastructure and Communities (BRIC)

Non-disaster grant program offered annually; nationally-competitive; all-hazards.

Eligible Subapplicants:

- Local units of government
- Tribal governments

Subapplicant Requirements:

- Current, approved, and adopted Hazard Mitigation Plan

CANCELLED

Cost Share:

75% Federal/25% Local

90% Federal/10% Local – Community Disaster Resilience Zones & Economically Disadvantaged Rural Communities



Projects must:

Be technically feasible and cost effective.

Reduce or eliminate risk and damage from future natural hazards.

Meet all environmental and historic preservation requirements.



Pre-Disaster Flood Resilience Grant

2023 Act 265 amended Wisconsin Statute 323 to include the Pre-Disaster Flood Resilience Grant (PDFRG) program.

- Administered by Wisconsin Emergency Management (WEM)
- Provides grants for the purpose of:
 - Identifying flood vulnerabilities
 - Identifying options to improve flood resilience
 - Restoring hydrology in order to reduce flood risk and damages in flood-prone communities
- \$2 million in 2023-2025 biennium
- <https://wem.wi.gov/mitigation-grant-opportunities/>





PDFRG Eligible Applicants

- Local governmental unit:
 - Federally recognized American Indian tribe or band
 - City, village, town
 - County
 - Regional planning commission
- On behalf of a local governmental unit:
 - Nonprofit
 - Private consulting organization
- Multiple local governmental units can be included in one application.
- 25% required match





PDFRG Projects: Assessment Grants

- Minimum 60% of total funds
- Gather information on vulnerabilities and identification of flood resilience priorities on a watershed, catchment, or stream reach scale.
 - Understand flood flows and erosion hazards and vulnerabilities; identify opportunities to increase flood resilience including restoration of wetland, stream, and floodplain hydrology.
 - Develop culvert inventories using the Great Lakes Stream Crossing Inventory, or similar method that considers structural risk factors, aquatic organism passage, and upstream hydrologic conditions.
 - Conduct hydrologic and hydraulic studies that help develop hydrologic models.
- Maximum award \$300,000 state share



PDFRG Projects: Implementation Grants

- Maximum of 40% of total funds
- Implement hydrologic restoration projects identified through an assessment grant or comparable assessment process.
- Project types (multiple project types are allowable):
 - Regulatory coordination
 - Engineering & design
 - Construction
 - Post-construction monitoring





PDFRG Projects: Implementation Grants

- Project activities (multiple activities are allowable/encouraged):
 - Reconnect streams and floodplains
 - Reestablish healthy channel form and condition
 - Mitigate erosion hazards
 - Remove or reduce wetland drainage
 - Restore or improve natural flow and movement of water or sediment
 - Reestablish vegetation to support site stability and help manage flow and infiltration
- Maximum award \$250,000 state share

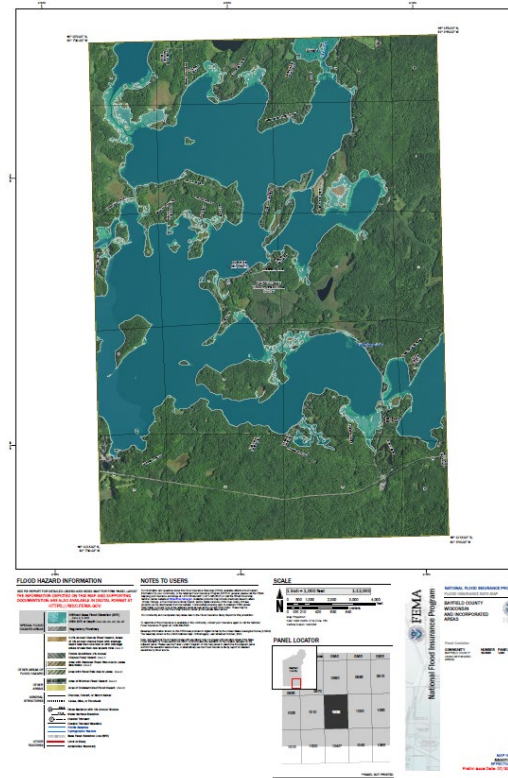
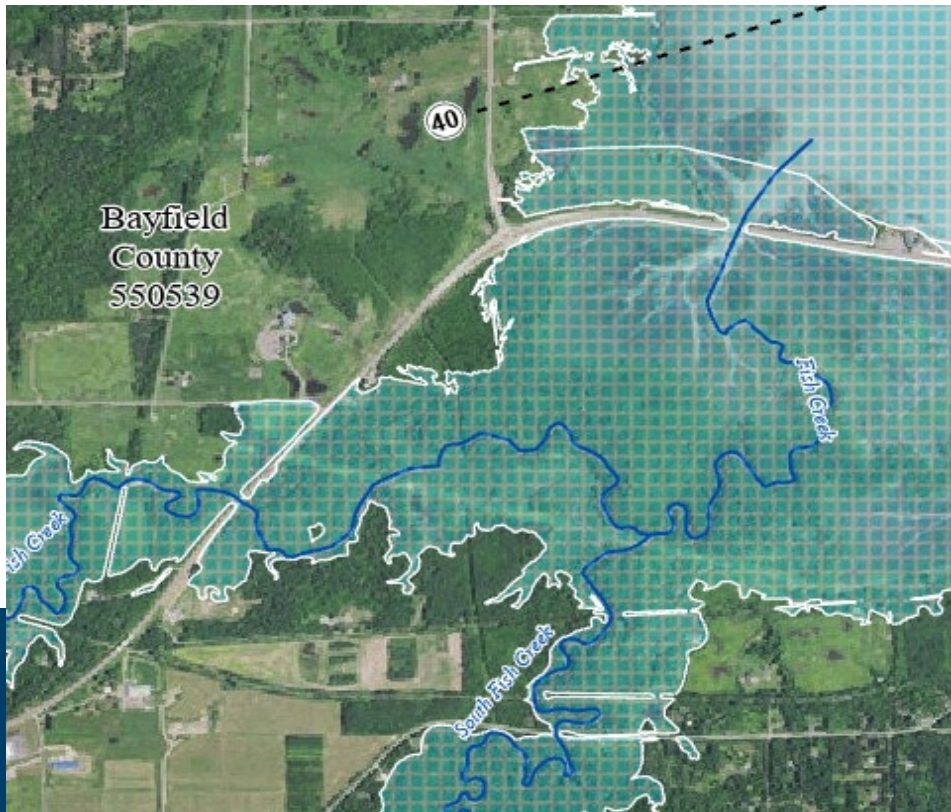




Contacts

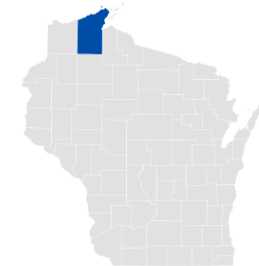
- WEM Hazard Mitigation shared email
 - DMAWEMHazardMitigation@widma.gov
- Chad Atkinson, Hazard Mitigation Section Supervisor
 - chad.atkinson@widma.gov; (608) 893-0816
- Heather Thole, State Hazard Mitigation Officer
 - heather.thole@widma.gov; (608) 282-5301
- Katie Sommers, Policy & Grants Bureau Director
 - katie.sommers@widma.gov; (608) 516-0312

Preliminary Products



FLOOD INSURANCE STUDY FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 1 OF 1



BAYFIELD COUNTY, WISCONSIN AND INCORPORATED AREAS

COMMUNITY NAME	NUMBER	TRIBAL NATION	NUMBER
ASHLAND, CITY OF*	550005	RED CLIFF BAND OF LAKE SUPERIOR CHIPPEWA	550364
BAYFIELD, CITY OF	550017		
BAYFIELD COUNTY, UNINCORPORATED AREAS	550539		
MASON, VILLAGE OF	550598		
WASHBURN, CITY OF	550019		

*No Special Flood Hazard Areas Identified in Bayfield County

REVISED: TBD
PRELIMINARY JULY 31, 2025

FLOOD INSURANCE STUDY NUMBER
55007CV000B
Version Number 2.8.5.0



FIRMs, FIS, and Database

SOMA-1

PRELIMINARY SUMMARY OF MAP ACTIONS

Community: BAYFIELD COUNTY Community No: 550539


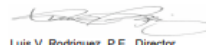
2A. LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMA	98-05-8304A	09/30/1998	PORT SUPERIOR SHORES SUBDIVISION - LOT 9 - ROUTE 1, BOX 240-5	5505390011B	55007C0287E
LOMA	98-05-8486A	10/08/1998	PORT SUPERIOR SHORES SUBDIVISION - LOT 8 - CHEQUAMEGAN ROAD	5505390011B	55007C0287E
LOMA	99-05-2872A	03/28/1999	BAYSHORE HEIGHTS - LOT 9	5505390011B	55007C0287E
LOMA	99-05-4188A	05/19/1999	RR 3 BOX 36	5505390015B	55007C0602E
LOMA	99-05-2436A	08/04/1999	C.S.M. NO. 807 - LOT 4 - 3501 DR BIRCH LANE	5505390026B	55007C1030E
LOMA	99-05-5120A	10/27/1999	GOFF'S RESUBDIVISION-LOTS 21-23 AND THE SOUTH 1/2 LOT 24, HC 60 BOX 72A	5505390025B	55007C0685E
LOMA	99-05-5122A	02/09/2000	HC 60 BOX 360	5505390022B	55007C0890E
LOMA	01-05-822A	02/14/2001	LOT 1; BIRCH LAKE ROAD	5505390020B	55007C0803E
LOMA	01-05-1489A	04/25/2001	279-143 SOUTH SHORE ROAD	5505390020B	55007C0791E
LOMA	01-05-2791A	09/21/2001	SECTION 4, GOVERNMENT LOT 4; 21860 JUNEKS POINT ROAD	5505390029B	55007C1030E
LOMA	02-05-2080A	04/10/2002	PART OF SECTION 21, T50N, R8W	5505390008C	55007C0167E
LOMA	02-05-2081A	04/10/2002	PART OF SECT. 21, T50N, R8W; 145 BEACH ROAD	5505390008C	55007C0167E
LOMA	02-05-2700A	08/05/2002	BAYFIELD COUNTY CERTIFIED SURVEY MAP NUMBER 000596, LOT 2; 1245 SOUTH SHORE ROAD	5505390020B	55007C0791E
LOMA	03-05-0078A	01/15/2003	P/O SECTIONS 22 & 23, T51N, R8W; 60185 BIRCH HILL ROAD	5505390004C	55007C0084E
LOMA	03-05-2094X	03/05/2003	PART OF SECTION 31, T31N, R3W; 88905 MERCHANT ROAD	5505390006B	55007C0282E
LOMA	03-05-4046A	08/22/2003	T44N, R9W, SECTION 9, PORTION OF GOV'T LOT 4; 3970 LAKE ROAD	5505390020B	55007C0803E
LOMA	03-05-5413A	10/01/2003	PART OF SECTION 23, T50N, R4W; 84770 LAKE SHORE DRIVE	5505390006B	55007C0287E
LOMA	04-05-2730A	04/16/2004	SECTION 10, T43N, R8W; 44855 BAY DRIVE	5505390028B	55007C1030E

Preliminary SOMA

Summary of Map Actions (SOMA)

- A SOMA documents previous Letters of Map Change (LOMC) actions that will be superseded, incorporated, or revalidated when the revised FIRM panels become effective.
- Letters of Map Amendment (LOMAs)
- Letter of Map Revision based on fill (LOMR-F)
- Letters of Map Revision (LOMRs)

Page 1 of 2		Date: March 05, 2021		Case No.: 21-05-1719A		LOMA		
 Federal Emergency Management Agency Washington, D.C. 20472								
LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)								
COMMUNITY AND MAP PANEL INFORMATION				LEGAL PROPERTY DESCRIPTION				
COMMUNITY	BAYFIELD COUNTY, WISCONSIN (Unincorporated Areas)			A portion of Government Lot 8, Section 20, Township 44 North, Range 5 West, shown as Lot 2 on Certified Survey Map No. 000935 recorded as Document No. 429959, in Volume 6, Pages 151 through 154, in the Office of the Register of Deeds, Bayfield County, Wisconsin				
	COMMUNITY NO.: 550539							
AFFECTED MAP PANEL	NUMBER: 55007C0895D							
	DATE: 12/16/2011							
FLOODING SOURCE: ATKINS LAKE				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 46.273751, -91.033902 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83				
DETERMINATION								
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
2	--	CSM No. 000935	48035 Old Grade Road	Structure (Residence)	X (unshaded)	--	1448.5 feet	--
<p>Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).</p> <p>ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)</p> <p>PORTIONS REMAIN IN THE SFHA ZONE A STATE LOCAL CONSIDERATIONS</p> <p>This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.</p> <p>This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Information eXchange (FMIX) toll free at (877) 336-2527 (877-FEMA-MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 3601 Eisenhower Ave Ste 500, Alexandria, VA 22304-6426.</p>								
 Luis V. Rodriguez, P.E., Director Engineering and Modeling Division Federal Insurance and Mitigation Administration								

Letter of Map Change (LOMC)

Letter of Map Amendment (LOMA)

- A letter from FEMA stating that an existing structure or parcel of land that has not been elevated by fill would not be inundated by the 1-percent-annual-chance flood.

Letter of Map Revision (LOMR)

- A letter from FEMA officially revising the effective FIRM to show changes to floodplains, floodways, or flood elevations.

Due Process Phase

- Proposed Flood Hazard Determination published in Federal Register
- Community CEO notified via certified letter of upcoming newspaper notice and Appeal Start
- Proposed Flood Hazard Determination published in local newspaper
- 90-day appeal/comment period opens
- Resolve appeal/comments

90-Day Appeal Period

Community (or individuals via their community) may appeal areas:

- Areas showing new or revised BFEs
- Areas where there is a change in the Special Flood Hazard Areas (SFHA)
- Areas showing new or revised SFHA (increase or decrease)
- Areas showing new or revised regulatory Floodway boundaries (increase or decrease)

Requirements for Appeal

- Data believed to be better than those used in original analysis
 - Documentation for source of new data
 - Proof that new topo data meets FEMA accuracy standards
- Explanation of the error or misapplication of methodology
- Revised hydrologic and/or hydraulic analysis
- Revised flood profiles, floodway data tables and Summary of Discharges table
- Revised floodplain and floodway

Comments

All other challenges to the maps are considered comments.

- Corporate limit revisions;
- Road name errors and revisions;
- Requests that changes effected by a LOMA, LOMR-F, or LOMR be incorporated; and
- Other possible omissions or potential improvements to the mapping.

Appeal/Comment Flow Chart

Appeals/Comments



Community



WDNR – (G. Fritz Statz)



Final Delivery and Adoption

- Prepare Final Mapping Products
- FEMA issues Letter of Final Determination (LFD)
- Final Mapping Products are distributed to communities
- 6-month adoption and ordinance update window opens
- WDNR and FEMA review and approve updated ordinance
- Revalidation Letters sent
- FIRMs and FIS Effective

Letter of Final Determination

- Sent to CEO of Community
- Establishes effective date of FIS and FIRM
- Formal notification to community of need to update floodplain management regulations by the effective date
- Followed by two additional reminder letters

Adoption by Community

- Every community may have a different process to adopt ordinances or modify existing ordinances
- May require public notice and comment period
- May require a sub-committee approval prior to full board adoption
- May require two or more readings at board meetings prior to formal adoption

Ordinance Adoption

WISCONSIN DEPARTMENT OF NATURAL RESOURCES MODEL FLOODPLAIN ORDINANCE FOR CRS and non-CRS WISCONSIN COMMUNITIES

Effective March 10, 2022

Please replace title with, "Floodplain Ordinance for [Name of your Community]"

Effective: Insert date ordinance was adopted by the community

A cooperative effort of
WI Department of Natural Resource (DNR)
and
Federal Emergency Management Agency (FEMA)

Key for editing:

- Blue highlights are instructional for the ordinance writer and can be deleted once the item is completed
- Yellow highlights are places where the ordinance needs to be filled in with community specific information
- Grey highlights are ordinance additions for communities that choose to implement Act 175
- Red highlights are ordinance additions for communities that have existing Cranberry Farms (FA-C) (when applicable)
- Green highlights are ordinance additions for communities that have adopted a Flood Storage District (when applicable)
- Pink highlights are ordinance additions for communities that have adopted a Coastal Floodplain District (CFD) (Great Lakes when applicable)
- Comment bubbles indicate Community Rating System (CRS)-required higher standards. CRS is a voluntary federal program. If you received this ordinance document as a pdf, the comment bubbles containing the CRS language will not show. For more information on CRS go to <https://www.fema.gov/floodplain-management/community-rating-system>. To obtain an editable version of the ordinance that shows the comment bubbles, or to obtain more information about CRS, please reach out to DNRFloodplain@wisconsin.gov

Adopting an Ordinance: A Step-By-Step Guide

Adopting an Ordinance

<ol style="list-style-type: none"> 1. Proposal to Governing Body 2. Notice of Public Hearing <ul style="list-style-type: none"> • Two consecutive weeks at least a week before hearing. 3. Public Hearing 4. Decision by Governing Body 	<ol style="list-style-type: none"> 5. Ordinance Publication 6. Prepare for DNR Approval: <ul style="list-style-type: none"> • Affidavit of Publication of Notice • Certified Copy of Final Ordinance Text • Affidavit of Publication of Enacted Ordinance 	<ol style="list-style-type: none"> 7. Approval by DNR <ul style="list-style-type: none"> • This is the last step, but to speed the approval process up, submit the draft proposal to DNR before starting the ordinance adoption process.
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1. Ordinance/Amendment Proposal

Generally, ordinance proposals are drafted by the zoning administrator, planning and zoning staff, corporation counsel or a regional planning commission at the request of the local governing body.

Notice of public hearing (a Class 2 notice under ch. 985, Stats.) must appear in a newspaper on two consecutive weeks, the last publication at least seven days prior to the hearing date.

2. Notice of Public Hearing

Communities must provide notice of the public hearing to be conducted on the proposed ordinance/ amendment. Publication of the notice of public hearing must meet the Class 2 legal requirements (under Ch. 985, Stats.) in order for the zoning ordinance or amendment to be valid. Posting notice of public hearing is permitted in lieu of publication only if the municipality is not required to have an official newspaper.

Calendar						
S	M	T	W	Th	F	Sa
				N1		
				N2	1	2
3	4	5	6	H		

3. Public Hearing

In cities and villages, the hearing may be held before the designated planning and zoning committee or before the municipal governing body. In counties, hearings on proposed zoning ordinances or amendments are held by the county zoning committee before consideration of an ordinance or amendment by the county board.

4. Decision of the Governing Body

In cities, two thirds of the members of the municipal governing body constitute a quorum except in cities with less than five aldermen, where a majority constitutes a quorum. In villages, a majority of the members constitute a quorum. In counties, a majority of the supervisors constitute a quorum and must be present for a legal vote on proposed zoning ordinances or amendments.

5. Publication of Adopted Ordinance Text

An adopted zoning ordinance or amendment must be published once in the municipality's official newspaper as a Class 1 Notice Posting. Posting is an option

if the municipality is not required to have an official newspaper published in the municipality that meets the requirements.

6. Ordinance/Amendment Approval

For the DNR to approve an adopted ordinance, the community must submit the following documentation:

- **An affidavit of publication from the newspaper and a copy of the published notice.** This verifies that the notice of public hearing was published or posted correctly. If the notice was posted, a notarized affidavit by the local official (i.e. clerk) stating that the notice of public hearing was posted in three public places (with date and location) is sufficient proof.
- **A certified copy of the adopted ordinance passed by the governing body.** A notarized statement by the local official (i.e. clerk) affixed to the ordinance stating that the ordinance is a true and correct copy of what was adopted by the municipality.
- **An affidavit of publication from the newspaper and a copy of the notice of the enacted ordinance.** If the enacted ordinance (or where to view enacted ordinance) was posted, a notarized affidavit by the local official (i.e., clerk) stating that it was posted in three public places (with date and location) is sufficient proof.

7. Wisconsin Department of Natural Resources

The DNR reviews ordinances for compliance with the minimum state standards. Both the ordinance and adoption procedures are reviewed. When it is determined that all the requirements are met, a formal approval letter is sent to the adopting community.

Floodplain zoning ordinances and amendments do not become effective until approved by the DNR; thus formal approvals are issued each time the ordinance is amended. DNR approvals are required by FEMA for a community to maintain their flood insurance.

To minimize the time and expense associated with ordinance revisions, communities should submit a draft of the proposed language to DNRFLOODPLAIN@wi.gov. Once the DNR has reviewed the draft and the community has made any needed revisions, please follow the complete adoption process outlined in this guide. If you have questions regarding floodplain ordinance adoption, please contact DNR Floodplain staff at DNRFLOODPLAIN@wi.gov or 608-220-5633.

January 2019

Visit dnr.wisconsin.gov and search "Model Ordinance"

Helpful Resources & Questions

Websites

- Preliminary Maps
 - hazards.fema.gov/femaportal/prelimdownload/
 - FEMA Viewer: Search “FEMA preliminary map viewer”
- FEMA Map Changes Viewer
 - <https://msc.fema.gov/fmcv>
- DNR Floodplain Management and Mapping website
 - <https://dnr.wisconsin.gov/topic/FloodPlains>

Questions

- Floodplain Management
- Insurance
- Due Process
- Map Adoption
- Maps