LOCAL OFFICIALS’ MEETING
Florence County Map Modernization

FLORENCE COUNTY, WISCONSIN
February 17, 2021
Zoom Meeting Housekeeping

- Please enter the organization you belong to in the group chat or to Betsy Finlay 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 in the chat to Betsy.

- You are muted and video turned off upon entry.

- If you wish to ask a question, Raise your hand or type it in chat (to everyone or to Betsy Finlay).
Welcome & Introduction

- Risk MAP Project Team, Wisconsin Department of Natural Resources (WDNR)
  - Emily Szajna - Project Lead
  - Brian Cunningham - NFIP Coordinator
  - Betsy Finlay – Program Coordinator
  - Chris Olds - Floodplain Engineer
  - Marc Budsberg – Project Engineer
  - Forrest Van Asten - Regional Engineer
  - Mike Thompson- Dam Safety/Floodplain Section Supervisor

- Wisconsin Emergency Management (WEM)
  - Katie Sommers - Mitigation Section Supervisor
  - Robyn Fennig - State Hazard Mitigation Officer
  - Guen Drewes - Disaster Response & Recovery Planner
Welcome & Introduction

- Federal Emergency Management Agency (FEMA)
  - Ken Hinterlong – Region V Engineer
  - Frank Shockey – Region V Senior NFIP Specialist
  - Nicholas Bruscato – Region V Emergency Management Specialist
  - Cadence Peterson – Region V Planner
Meeting Agenda

- NFIP & Insurance Overview
- RiskMAP Overview/Project History
- Floodplain Engineering & Mapping
- What’s Next in the Mapping Process
- Final Steps
- LOMCs & the SOMA List
The National Flood Insurance Program (NFIP)

- Created by the National Flood Insurance Act of 1968
- Participation is voluntary
  - Adopt and enforce regulations
  - Eligible for flood insurance
- **Benefits** of participation:
  - Flood insurance
  - Grants and loans
  - Disaster assistance
  - Federally-backed mortgages
NFIP Goals

- Reduce the loss of life and property caused by flooding
- Reduce rising disaster relief costs caused by flooding
- Maintain the natural and beneficial functions of the floodplains
- Minimize business interruptions and other economic disruptions

Sparta, 1899: On the night of June 11-12, an intense storm sent all local streams and rivers over their banks, washing out roads, bridges, and cultivated fields; there was no loss of life. [Wisconsin Centennial Story of Disasters and Other Unfortunate Events (Madison, 1948)]

September 21, 2016 Sparta, WI
Accomplishing NFIP Goals

- Publish maps - identify risk
- Educate the public on their own risk
- Provide federally-backed flood insurance coverage
- Encourage development away from the flooding risks and minimize the damage potential to flooding through floodplain management

Trempealeau County
Basic NFIP Regulations

- Ensure that all proposed **development** is reasonable safe from flooding

- Ensure that the **lowest floor** of any **new** or **substantially damaged** or **improved structure** within the SFHA is elevated to or above the base flood elevation.

- Ensure that **development** within the Floodway does not increase flood heights.
Flood Insurance vs. Disaster Assistance

Flood Insurance

- A policyholder is in control.
- Flood insurance claims are paid even if a disaster is not declared by the President.
- There is no payback requirement.
- Flood insurance policies are continuous, and are not non-renewed or canceled for repeat losses.
- More than 20% of NFIP claims come from outside of mapped Special Flood Hazard Areas.

Disaster Assistance

- Most forms of federal disaster assistance require a presidential declaration.
- The most common form of federal disaster assistance is a loan, which must be paid back with interest.
- The duration of a Small Business Administration disaster home loan could extend to 30 years.
Flood Insurance 101

- Homeowners insurance does not cover flooding
- Almost everyone in a participating community of the NFIP can buy flood insurance
- Available to homeowners, business owners, renters, condo unit owners, and condo associations
- Sold through private insurance companies and agents, or directly through the NFIP
- Claims are paid regardless of disaster declaration
- No payback requirement
Insurable by the NFIP

- Walled and roofed structures principally above ground
- Manufactured homes or travel trailers, if anchored to a permanent foundation
- Contents of structure (available to owners and renters)
- Building in the course of construction
Not Insurable by the NFIP

- Buildings completely over water
- Unanchored manufactured homes
- Motorized vehicles
- Gas and liquid storage tanks outside buildings
- Buildings principally below ground
- Machinery and equipment in the open
- Swimming pools, hot tubs, etc.
### NFIP Limits of Coverage

**How much flood insurance coverage is available?**

Flood coverage limits for a standard flood policy are:

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Coverage Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>One to four-family structure</td>
<td>$250,000</td>
</tr>
<tr>
<td>One to four-family home contents</td>
<td>$100,000</td>
</tr>
<tr>
<td>Other residential structures</td>
<td>$500,000</td>
</tr>
<tr>
<td>Other residential contents</td>
<td>$100,000</td>
</tr>
<tr>
<td>Business structure</td>
<td>$500,000</td>
</tr>
<tr>
<td>Business contents</td>
<td>$500,000</td>
</tr>
<tr>
<td>Renter contents</td>
<td>$100,000</td>
</tr>
</tbody>
</table>
# Floodplain Management Matters

## Example Flood Insurance Premium Comparisons

<table>
<thead>
<tr>
<th>Pre- or Post-FIRM</th>
<th>Dwelling Type &amp; # of Floors</th>
<th>Amount of Coverage Build/Content (in thousands)</th>
<th>Deductible Build/Content</th>
<th>Flood Zone</th>
<th>Elevation Difference of Lowest Floor and BFE (Feet)</th>
<th>Cost of Flood Insurance(^1) (without HFIAA surcharge)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Post-</td>
<td>Single Family/ One Floor/ No Basement</td>
<td>$200/$80</td>
<td>$1,250/$1,250</td>
<td>D</td>
<td>Not Needed</td>
<td>$2,519</td>
</tr>
<tr>
<td>Post-</td>
<td>Single Family/ One Floor/ No Basement</td>
<td>$200/$80</td>
<td>$1,250/$1,250</td>
<td>Unnumbered Zone A (No Estimated BFE)</td>
<td>+5(^2)</td>
<td>$734</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>+2 to +4(^2)</td>
<td>$1,587</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>+1(^2)</td>
<td>$3,007</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>At Ground or Below</td>
<td>Submit-for-Rate</td>
</tr>
<tr>
<td>Post-</td>
<td>Single Family/ One Floor/ No Basement</td>
<td>$200/$80</td>
<td>$1,250/$1,250</td>
<td>Unnumbered Zone A (With Estimated BFE)</td>
<td>+2</td>
<td>$734</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0 to +1</td>
<td>$2,157</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>-1</td>
<td>$5,870</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>-2 or Below</td>
<td>Submit-for-Rate</td>
</tr>
</tbody>
</table>
Mandatory Purchase Requirement

Flood Disaster Prevention Act of 1973
- Flood insurance purchase is required to make, increase, extend or renew any loan secured by structure in SFHA
- Flood insurance required for term of loan

Flood Insurance Reform Act of 1994
- Established penalties for lender non-compliance
- Requires lenders to review revised FIRMs
- Requires notification and mandatory purchase if revised FIRM shows structure in SFHA
- If escrow account is established, requires escrow for flood insurance
RiskMAP Overview

- Risk MAP
  - **Mapping** – Flood hazard and risk identification
  - **Assessment** – HAZUS and other risk assessment tools
  - **Planning** – Hazard mitigation planning and HMA grants

- Risk MAP Vision
  - Deliver quality data
  - Increase public awareness of flood risk
  - Encourage local/regional actions that reduce risk
Risk MAP Project Benefits

- Flood risk products and flood hazard maps that are:
  - Developed by FEMA in collaboration with communities
  - Based on the best available data from the community and latest technologies
  - Conducted by watershed
  - 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

- Project Kickoff meeting – March 07, 2018
- Data Development & Map production
  March 2018 – through 2019
- Flood Risk Review/Resilience Meeting and Workshop
  February 5, 2020
- Preliminary maps finalized and distributed
  November 16, 2020
- Located online at
  [https://www.fema.gov/preliminaryfloodhazarddata](https://www.fema.gov/preliminaryfloodhazarddata)
- Local Officials Meeting
  February 17, 2021
Preliminary Products

- FIRMs
- FIS report
What Happens Next?

- Proposed Flood Hazard Determination (FHD) published to Federal Register by FEMA
- Community CEOs receive certified letter indicating intent to publish FHD in local newspaper
  - *Florence Mining News*
- WDNR publishes FHD in local newspaper
- 90-Day Appeals period opens
- Resolve appeals and comments and produce final maps
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

- Revised hydrologic and/or hydraulic analysis
- 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 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;
  - Base map errors;
  - Requests that changes effected by a LOMA, LOMR-F, or LOMR be incorporated; and
  - Other possible omissions or potential improvements to the mapping.
Comment Flow Chart

Comments -> Community -> WDNR (Emily Szajna)
Final Steps

- FEMA issues a Letter of Final Determination
- Final FIRMs and spatial data are distributed to the communities
- Community adopts the FIRMs and FIS
- FEMA approves revised ordinance
- FIRMs are 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
Adoption by Community

Time Line for Ordinance Amendment and Adoption

<table>
<thead>
<tr>
<th>FEMA</th>
<th>DAYS FROM EFFECTIVE MAP DATE</th>
<th>Required Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Letter of Final Determination issued. Local Floodplain Ordinances must be amended and updated within 6 months (180 days). <strong>No extensions will be granted.</strong></td>
<td>180</td>
<td>180</td>
</tr>
<tr>
<td>FEMA 90 Day Notification Letter</td>
<td>90</td>
<td>90</td>
</tr>
<tr>
<td>FEMA 60 Day Notification Letter</td>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td>FEMA 30 Day Notification Letter</td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td>Effective Map Date</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

*Adopted amended ordinances must be approved and processed by FEMA/DNR by the Effective Map Date or community will be immediately suspended from the NFIP.*

**FEMA WILL NOT GRANT ANY EXTENSIONS.**

**Wisconsin Department of Natural Resources**

**Model Floodplain Ordinance**

**With Flood Storage Modifications**

**For**

**Wisconsin Communities**

Effective July 18, 2017

A cooperative effort of Wisconsin Department of Natural Resource and Federal Emergency Management Agency
What is a SOMA?

- A Summary of Map Actions (SOMA) is prepared to assist a community in maintaining the Flood Insurance Rate Map (FIRM).

- A SOMA will document 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)
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.
Floodplain Engineering & Mapping

- New detailed study mapping on the following streams:
  - Brule River
  - Fisher Creek
  - Menominee River
Break Out Session

- Individual Questions
  - Maps
  - Floodplain Management
  - Insurance
  - Map Adoption