

LOCAL OFFICIALS' MEETING Langlade County Map Modernization

LANGLADE COUNTY, WISCONSIN May 29, 2024





Zoom Meeting Housekeeping

- Please enter the organization you belong to in the group chat or to Allison Kielar 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 Allison
- 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 Allison Kielar)





Meeting Agenda

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





Welcome & Introduction

- Risk MAP Project Team, Wisconsin Department of Natural Resources (WDNR)
 - Allison Kielar Floodplain Mapping Project Lead
 - Sarah Rafajko NFIP Coordinator
 - Chris Olds State Floodplain Engineer
 - Forrest Van Asten Regional Engineer
- Wisconsin Emergency Management (WEM)
 - Chad Atkinson Mitigation Section Supervisor





Welcome & Introduction

- Federal Emergency Management Agency (FEMA)
 - Munib Ahmad Region V Engineer
 - Gabriel Jackson Region V Senior NFIP Specialist
 - Meghan Cuneo Region V Community Planner





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 <u>public</u> <u>awareness</u> and leads to <u>action that</u> <u>reduces risk</u> 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 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





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.
- Remapped effective study elevations on 2017 Langlade County LiDAR based terrain data (5-foot DEM)
- Preliminary Maps are located online at <u>https://www.fema.gov/preliminaryfloodhazarddata</u> or on the FEMA Viewer: Search "FEMA preliminary map viewer"





Project History

- Project Kickoff meeting April 29, 2020
- Data Development & Map production April 2020 – through April 2024
- Flood Risk Review/Resilience Meeting and Workshop April 14, 2023
- Preliminary maps finalized and distributed April 30, 2024
- Local Officials Meeting May 29, 2024





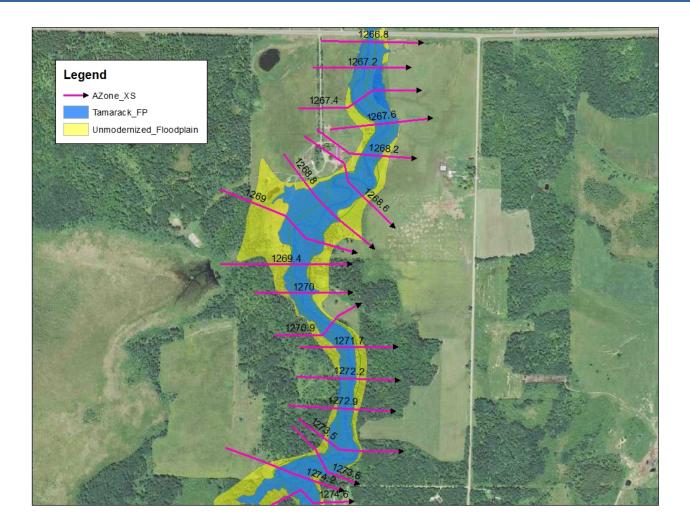
Redelineated Study Reaches

- Spring Brook from ~ 2 miles south of Antigo to ~ 4 miles north of Antigo
 - Same Base Flood Elevation (BFE) but delineated on newer topography





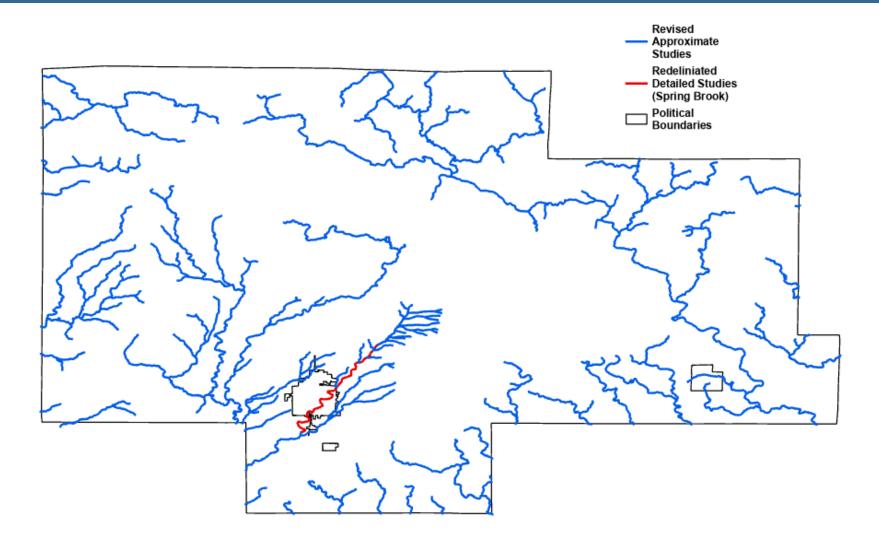
Updated Digital Zone A Mapping With Estimated Base Flood Elevations







Studied Streams







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



September 21, 2016 Sparta, WI

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)]





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











Basic NFIP Regulations

- Ensure that all proposed <u>development</u> is reasonable safe from flooding
- Ensure that the <u>lowest floor</u> of any <u>new</u> or <u>substantially</u>
 <u>damaged</u> or <u>improved structure</u> within the SFHA is elevated to or above the base flood elevation.
- Ensure that <u>development</u> within the Floodway does not increase flood heights.



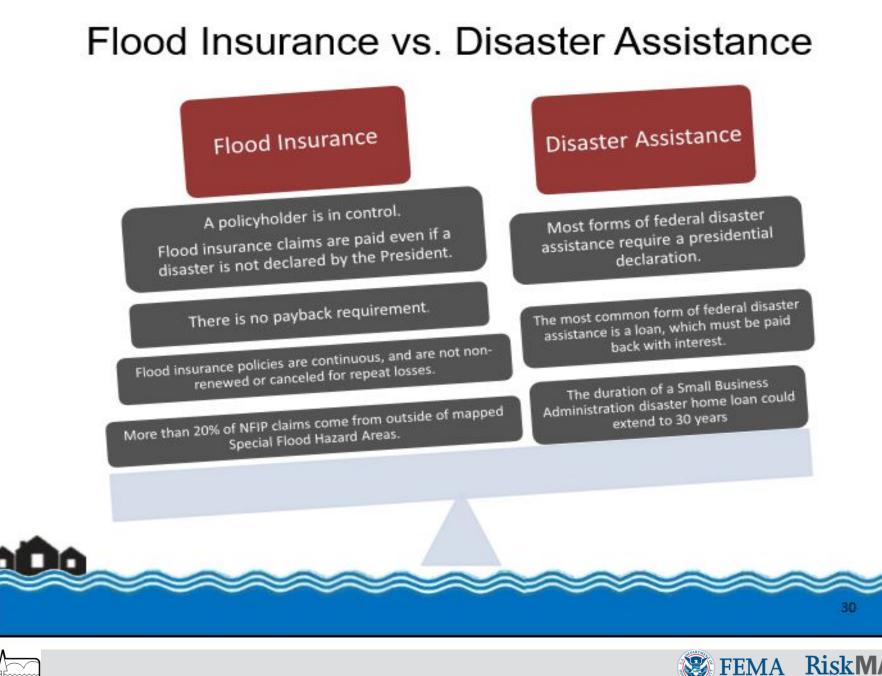
Sauk County 2008



Jefferson County 2008







Increasing Resilience Togethe

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:

Coverage Type One to four-family structure One to four-family home contents Other residential structures Other residential contents Business structure Business contents Renter contents Coverage Limit \$250,000 \$100,000 \$500,000 \$100,000 \$500,000 \$500,000 \$100,000





FEMA is updating their flood insurance rates through a new pricing methodology called Risk Rating 2.0, starting Oct. 1, 2021.

What is changing:

- Reduce complexity
- Simplifying the quote process
- Increasing mitigation investment
- Assessing and reflecting more information on flood hazards
- Reflecting prior NFIP claims and factoring replacement cost value to calculate a premium
- More information: <u>https://www.fema.gov/flood-insurance/risk-rating</u>





National Flood Insurance Program (NFIP) Participating/Non-Participating Communities

What kind of assistance or support would you benefit from related to the NFIP?

CID	Community	Policies in Force	Insurance in Force	Total Paid Losses	Total Paid Amount
555541	City of Antigo	9	\$409,000.00	15	\$61,732.44
550576	Langlade County	9	\$1,592,000.00	3	\$0.00
550233	Village of White Lake*	N/A	N/A	N/A	N/A

*Not in the NFIP





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







Hazard Mitigation

Risk MAP Washington County May 2024



What is Mitigation?

According to the Federal Emergency Management Agency (FEMA):

"Mitigation is any sustained action taken to eliminate or reduce the long-term risk to human life and property from natural and technological hazards."





Value of Mitigation





For every \$1 spent on flood mitigation, \$6 is saved in future damages; \$7 for riverine flooding.

National Institute of Building Sciences Natural Hazard Mitigation Saves: 2019 Report



Examples of Mitigation





Acquisition/Demolition



Communities acquire land, demolish structures, and deed restrict the land to open space in perpetuity.

Images from Darlington, WI

Elevation



Elevation raises a structure out of the floodplain.

Images from Soldiers Grove, WI

Floodwall



Floodwalls can prevent water from inundating structures that cannot be elevated, relocated, or demolished.

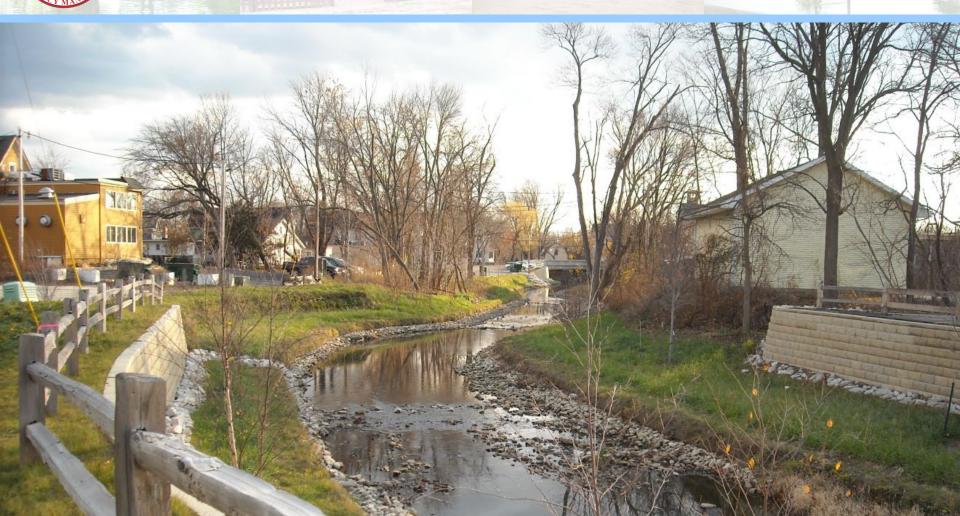
Image from Darlington, WI



Detention/retention ponds can store storm water runoff, decreasing flash flooding in urban areas.

Image from Oshkosh, WI

Stormwater



Stream restoration allows watersheds to better manage flooding.

Image from Theinsville, WI

Other Ideas





Mobile Home Tie-Downs



Wind Retrofit Guide for **Residential Buildings**

FEMA P-804 / December 2010



- **Utility protection** •
- **Raise appliances and** • utilities
- **Install back-flow valves**
- **Insurance (flood and** sewer backup)
- **Bank stabilization**
- Land-use planning ۲
- Wind retrofits
- **Education and public** ۲ awareness
- **Project scoping** ۲
 - Hazard study/analysis
 - Design
 - **Mitigation solution** identification









- Hazard Mitigation Grant Program (HMGP)
- Building Resilient Infrastructure and Communities (BRIC)
- Flood Mitigation Assistance (FMA)
- Congressionally Directed Spending (LPDM)

Hazard Mitigation Grant Program

<u>HMGP</u>

- All-hazards, post-disaster program
- Available statewide with priority in impacted area
- 20% of funds allocated for Public and Individual Assistance

Wisconsin has an "Enhanced" State Hazard Mitigation Plan (normally 15%)

Building Resilient Infrastructure and Communities

BRIC

- Annual, national competition for allhazards
- FFY23: \$1 billion
- State allocation:
 - >\$2 million for highest priority projects
 - \$1.5 million for planning, project scoping, studies
 - \$400,000 for CDRZs (discussed later)
 - >\$2 million for building code projects
- Tribal allocation: \$50 million

WE MUSS

Flood Mitigation Assistance

FMA

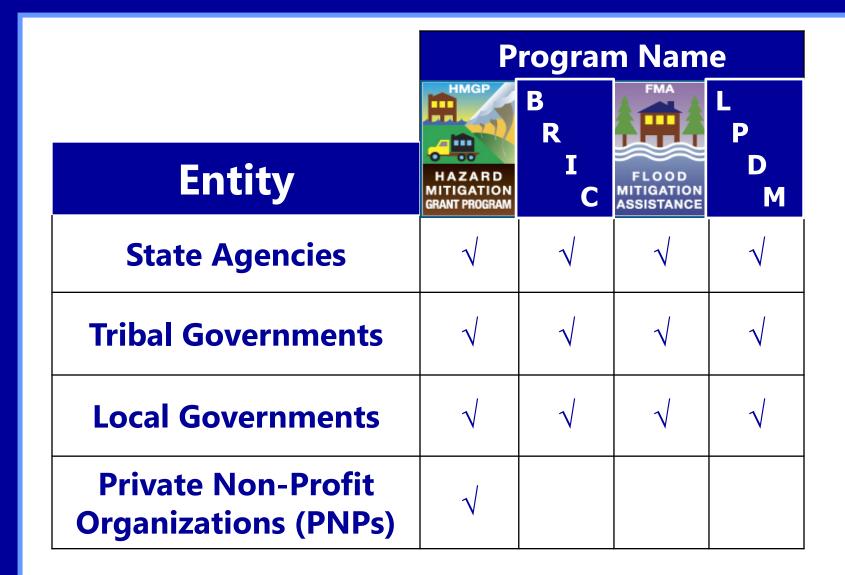
- Annual, national competition
- FFY23: \$800million
- Flood mitigation only
- Mitigation to NFIP insured structures
- Priority for repetitive loss and severe repetitive loss structures

Congressionally Directed Spending

LPDM (Legislative Pre-Disaster Mitigation)

- Annual(?), congressional appropriation
- All hazards pre-disaster mitigation program
- FFY23: \$233,043,782 directed to 100 congressionally selected projects

Eligible Sub-Applicants





	Mitigation Project Grant	Management Costs		
Programs	(Percent of Federal/Non- Federal Share)	Recipient (10%)	Subrecipient (5%)	
НМБР	75/25	100/0	100/0	
BRIC	75/25	100/0	100/0	
BRIC – Subrecipient or tribal recipient is an economically disadvantaged rural community or CDRZ	90/10	100/0	100/0	
FMA	75/25	75/25	75/25	
FMA – repetitive loss property	90/10	90/10	90/10	
FMA – severe repetitive loss property	100/0	100/0	100/0	
LPDM	75/25	100/0	100/0	
LPDM – Sub-grantee is a small impoverished community	90/10	100/0	100/0	

The state contributes half of the non-federal share for HMGP!

Local Match

Can be provided by any source except federal funds or match for other federal funds

- ICC (Increased Cost of Compliance) funds
- Property owners
- Volunteer and in-kind
- State programs (CDBG, DNR Municipal Flood Control)
 - CDBG is pass-through money and loses federal identity

Requirements

- Participating in the NFIP and in good standing
- Considered other alternatives
- Environmentally-sound
- Cost-effective
- Solves the problem
- Plan requirement
- Increase protection

Town of Clover, WI

Community Disaster Resilience Zones

- Congressionallymandated
- Risk + vulnerability
- Tribal CDRZs forthcoming
- 5 years
- 90/10 cost share
- \$400,000 allocation
- BCA assistance



CDRZs

Helpful Websites

- WEM Hazard Mitigation: <u>https://wem.wi.gov/mitigation-resources/</u>
- FEMA Hazard Mitigation Assistance: https://www.fema.gov/grants/mitigation
- FEMA Hazard Mitigation Planning: https://www.fema.gov/emergencymanagers/risk-management/hazardmitigation-planning

Questions?



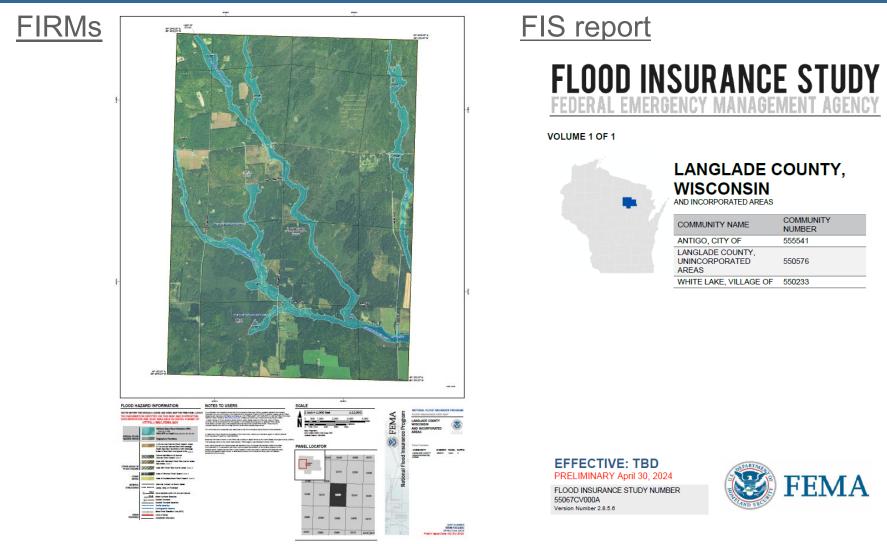
Contacts:

Heather Thole State Hazard Mitigation Officer heather.thole@widma.gov

Chad Atkinson Mitigation Section Supervisor chad.atkinson@widma.gov

Email: DMAWEMHazardMitigation@wisconsin.gov

Preliminary Products







Increasing Resilience Together

Letter of Map Change (LOMC)

2	

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Case No.: 21-05-2407A

Federal Emergency Management Agency Washington, D.C. 20472

Date: April 28, 2021

			DE	TERMINATIO	N DOCUM	ENT (RE	EMOVAL)		
С	OMMU	NITY	AND MAP PANEL	INFORMATION		LEGAL P	ROPERTY DESC	RIPTION	
COMMUNITY		C	ITY OF ANTIGO COUNTY, WI		Lot 29 and a portion of Lot 28, Block 74, City of Antigo, as described in Warranty Deed recorded as Document No. 370657, in the Office of the Register of Deeds, Langlade County, Wisconsin				
		CON	MUNITY NO.: 55	5541					
AFFECTED MAP PANEL		NUM	NUMBER: 5555410002A						
		DAT	E: 10/31/1975						
FLOODI	ING SOU	IRCE:	SPRING BROOK		APPROXIMATE LATI SOURCE OF LAT & L				154115 TUM: NAD 83
					DETERMINATIO	N			
LOT	BLOO		SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
28 & 29	74		City of Antigo	239 Clermont Street	Structure (Residence)	В	-	1481.9 feet	-
			ard Area (SFHA) en year (base floo	- The SFHA is an area od).	that would be inund	ated by the flo	l ood having a 1-pe	ercent chance of t	being equaled o
ADDI	TIONAL	CO	NSIDERATIONS	(Please refer to the app	propriate section on	Attachment 1	for the additional	considerations list	ed below.)
			N THE SFHA IDERATIONS						
propert that the equale SFHA I the opt	ty descri e structu d or exc located of tion to c	ibed a ure(s) ceede on the contin	bove. Using the in on the property(i d in any given ye effective NFIP m ue the flood insur	mergency Management nformation submitted an les) is/are not located i laar (base flood). This d ap; therefore, the Feder ance requirement to pr nformation about the PR	d the effective Nation in the SFHA, an arrow ocument amends the al mandatory flood otect its financial ris	e a inundated l e effective NF insurance requise on the loar	urance Program (by the flood havi IP map to removi irement does not n. A Preferred R	NFIP) map, we have ng a 1-percent co ve the subject pro- apply. However,	ave determined hance of being operty from the , the lender has
				flood data presently a ns about this document					

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) toil free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 3601 Eisenhower Ave Ste 500, Alexandria, VA 22304-6426.

Luis V. Rodriguez, P.E., Director Engineering and Modeling Division Federal Insurance and Mitigation Administration

Letter of Map Amendment (LOMA)

 A letter from FEMA stating that an existing structure or parcel of land that has <u>not</u> 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.





Preliminary SOMA

- A Summary of Map Actions (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)

PRELIMINARY SUMMARY OF MAP ACTIONS

Community: ANTIGO, CITY OF

Community No: 555541

SOMA-1

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the effect of the enclosed revised FIRM panel(s) on previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs), Letter of Map Revision based on Fill (LOMR-Fs), and Letters of Map Amendment (LOMAs)).

1. LOMCs Incorporated

The modifications effected by the LOMCs listed below have been reflected on the Preliminary copies of the revised FIRM panels. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
			NO CASES RECORDED		

2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below are either not located on revised FIRM panels, or have not been reflected on the Preliminary copies of the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.



3/8/2023

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Next Steps

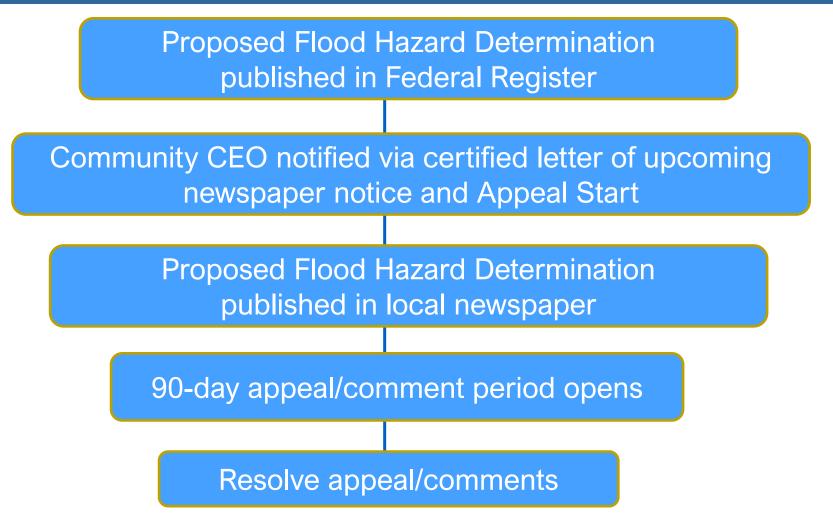








Due Process Phase







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









Final Delivery and Adoption







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







- 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





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 Model **Floodplain Ordinance**

WISCONSIN DEPARTMENT OF NATURAL RESOURCES

MODEL FLOODPLAIN ORDINANCE

FOR

WISCONSIN COMMUNITIES

Effective March 10, 2022

A cooperative effort of Wisconsin Department of Natural Resource and Federal Emergency Management Agency

actional for the ordinance writer and can be deleted once the item is conits are places where the ordinance needs to be filled in with community specific inform ghlights are ordinance additions for communities that choose to implement Act 175 hts are ordinance additions for communities that have adopted a Flood Storage District (when appli ink highlights are ordinance additions for communities that have adopted a Coastal Floodplain District (CFD) (

ase replace this page with," Floodplain Ordinance for (Name of your Community ctive: Insert date ordinance was adopted by the community

dnr.wisconsin.gov Search "Model Ordinance"

Adoption Step by Step Guide

Adopting an Ordinance: A Step-By-Step Guide

Adopting an Ordinance

Proposal to Governing Body 2. Notice of Public Hearing Two consecutive weeks at least a week before hearing. 3. Public Hearing 4. Decision by Governing Body

5. Ordinance Publication 6. Prepare for DNR Approval: Affidavit of Publication of Notice

- Affidavit of Publication of Enacted
- Ordinance
- Certified Copy of Final Ordinance Text

- proposal to DNR before starting the
 - ordinance adoption process

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.

2. Notice of Public Hearing Notice of public

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 newsnaner

3. Public Hearing



hearing (a Class 2 notice under ch<u>. 985</u>

Stats.) must appear i

a newspaper on two

ast publication at leas

seven days prior to the

ve weeks, th

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 I 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.

• This is the last step, but to speed the

approval process up, submit the draft

7. Approval by DNR

6 Ordinance/Amendment Annroval

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.

Eloodplain 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 DNRELOODPLAIN@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.

lanuary 2019



Increasing Resilience Together





Websites & Questions

- FEMA Map Changes Viewer
 - <u>https://msc.fema.gov/fmcv</u>
- DNR Floodplain Management and Mapping website
 - https://dnr.wisconsin.gov/topic/FloodPlains
- Individual Questions
 - Maps
 - Floodplain Management
 - Insurance
 - Map Adoption



