Wednesday, June 24, 2026

Polk County Flood Risk Review 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
- Riverine Flood Risk Study and Mapping
- Mapping Schedule
- NFIP & Floodplain Management Overview
- Questions

Welcome & Introduction

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

- G. Fritz Statz – Floodplain Mapping GIS
- Zach Schaefer – Floodplain Mapping GIS
- Ben Sanborn – CTP Coordinator
- Chad Heimerl – Floodplain Engineer
- Sarah Galster – State National Flood Insurance Program (NFIP) Coordinator
- Jen Jefferson – Dam Safety/Floodplain Section Manager
- Ben Koch – Regional Water Management Engineer

Welcome & Introduction

Federal Emergency Management Agency (FEMA)

- Munib Ahmad – Region 5 Engineer
- John Wethington – Region 5 Risk Analysis Branch Chief
- Chad Lanctot – Region 5 Tribal Liaison and Risk MAP Outreach Specialist

Wisconsin Emergency Management (WEM)

- Heather Thole – State Hazard Mitigation Officer

Meeting Goals

Community input throughout the FEMA map revision process is essential to flood risk management. You are getting the first possible look at the analyses and DRAFT results so that you can provide your feedback early on.

- Provide an overview of the hydrologic and hydraulic analysis
- Present the DRAFT results
- Answer questions about the analysis
- Collect your concerns/feedback/technical data

Other Meeting Objectives

We are here to assist you in:

- Using flood map products to develop new strategies to reduce your risk
- Understanding the resources available to help you implement those strategies
- The importance of and opportunities for communicating flood risk to your constituents

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 risk products and flood hazard maps that are:

- Developed by FEMA in collaboration with communities
- Based on the best available data 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

Risk MAP Project Status

Current Effective Mapping

- 2011 initial Countywide FIRMs

Kickoff Meeting

- December 7, 2022, Virtual

Flood Risk Review

- Wednesday, June 24, 2026, In Person and Virtual

Preliminary maps available

- Early 2027

Local Officials Meeting

- Spring/Summer 2027

Open House

- Spring/Summer 2027

Engineering Methods

The methods used in flood risk studies are:

- Scientifically and technically appropriate
- Meet professional standards
- Explained in the ‘620’ letter sent to communities in November 2022

Hydrologic and hydraulic studies determine:

- Amount of water that will be carried during flood events
- The potential depth of floodwaters
- Width of floodplains
- Also takes into consideration certain obstructions to water flow

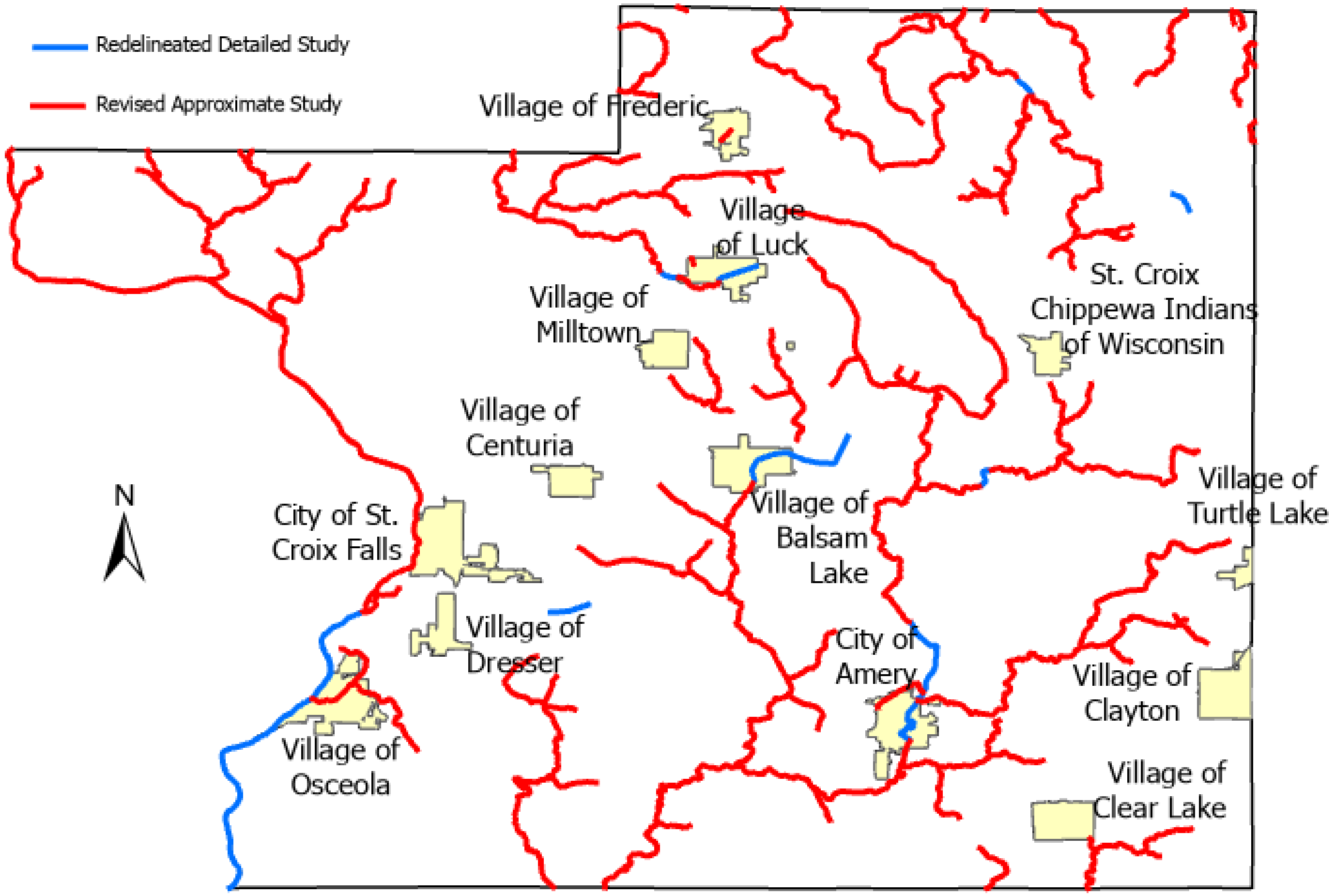
Studied Streams

Update Approximate (Zone A) Streams: ~413.0 miles

Re-delineated detailed (Zone AE) streams/lakes: ~33.8 miles

- Apple River, Balsam Lake, Big Butternut Lake, Clam Falls Flowage, Largon Lake, Little Butternut Lake, Saint Croix River, Sand Lake, and White Ash Lake

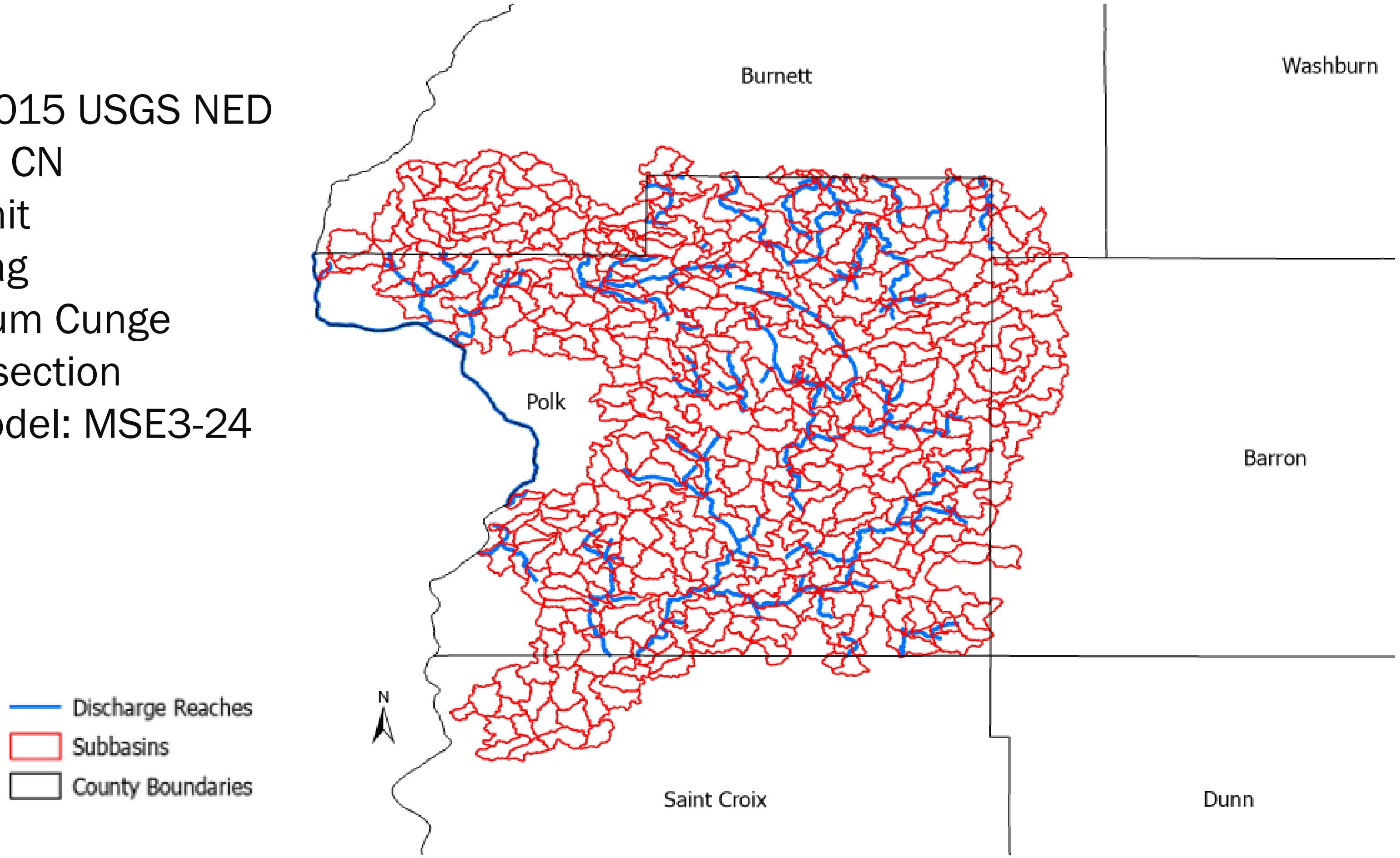
See the Engineering Summary Map and Table for more information



Hydrology

<u>HEC-HMS 4.10</u>

- 10 m DEM from 2015 USGS NED
- Loss Method: SCS CN
- Transform: SCS Unit Hydrograph/CN Lag
- Routing: Muskingum Cunge trapezoidal cross section
- Meteorological Model: MSE3-24 hr



Approximate Study Hydraulics

- HEC-RAS v. 6.3.1
- All geometry extracted using RAS Mapper and 2015 LiDAR
- Structures:
  - Entered as bridges/culverts where DOT plans available
  - Entered as inline structures with a notch width estimated from aerial photos
- NAVD88 vertical datum
- Ineffective flow used to model floodways in non-conveyance areas
- Manning's N values estimated from 2015 aerial photography
- Boundary Conditions:
  - Receiving stream corresponding event elevation when peaks coincide
  - Receiving stream 10-year event when receiving stream peaks after studied stream
  - Normal depth when stream downstream of last cross section is unstudied
- Model run as steady-state, sub-critical flow regime
- Floodplain mapping completed in RAS Mapper with boundary cleanup/smoothing done in ArcPro

Flood Insurance Rate Maps (FIRMs)

Ultimately, your flood maps belong to you and the other people who live and work in your community. They are created through a partnership between your community and FEMA.	• Updates to flood maps are a collaboration between your community and FEMA. It's a lengthy process; FEMA provides the technology and relies on your community's leaders to share local knowledge and plans to make the maps as accurate as possible. • Before the maps are adopted, you have 90 days to submit technical data to support a request to revise the FIRM though the appeals process. • Once your maps are adopted, you can still submit data to amend or revise the flood map as part of the Letter of Map Change (LOMC) process.

FIRMs are not predictions of where it will flood or only show where it's flooded before.

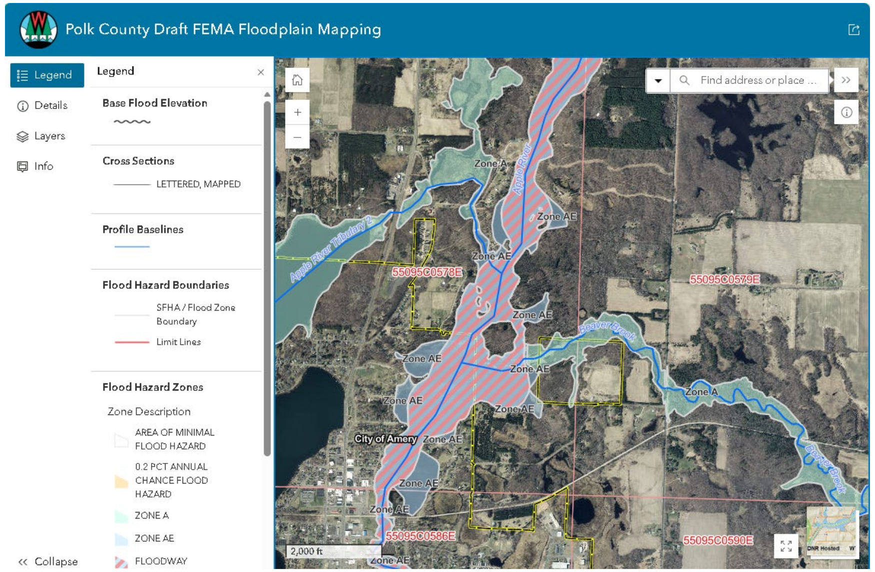
- They provide a snapshot in time of risk.

FEMA uses the best data available to help communities understand their risk. This data is a combination of the information your community provides and FEMA's own scientific research and analysis.	• The methods employed in flood risk studies are scientifically and technically appropriate and the engineering practices meet professional standards. The results are accurately represented on FIRMs and associated products. • FEMA's flood hazard analysis and mapping standards and associated guidance are vetted, peer reviewed, and updated regularly to ensure they align with current best practices.

Draft Workmaps

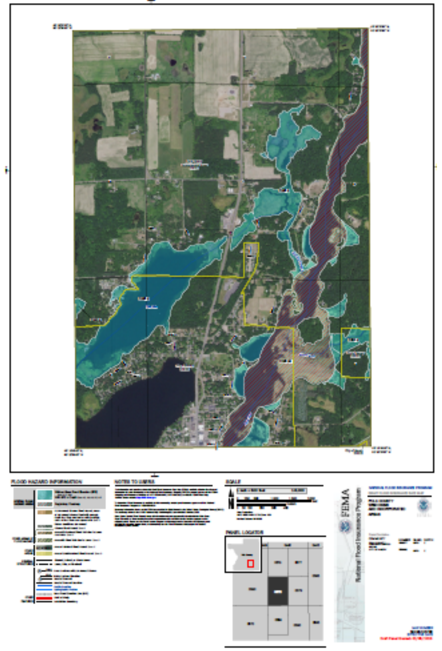
Draft Viewer

URL: https://arcg.is/0DWHGm3

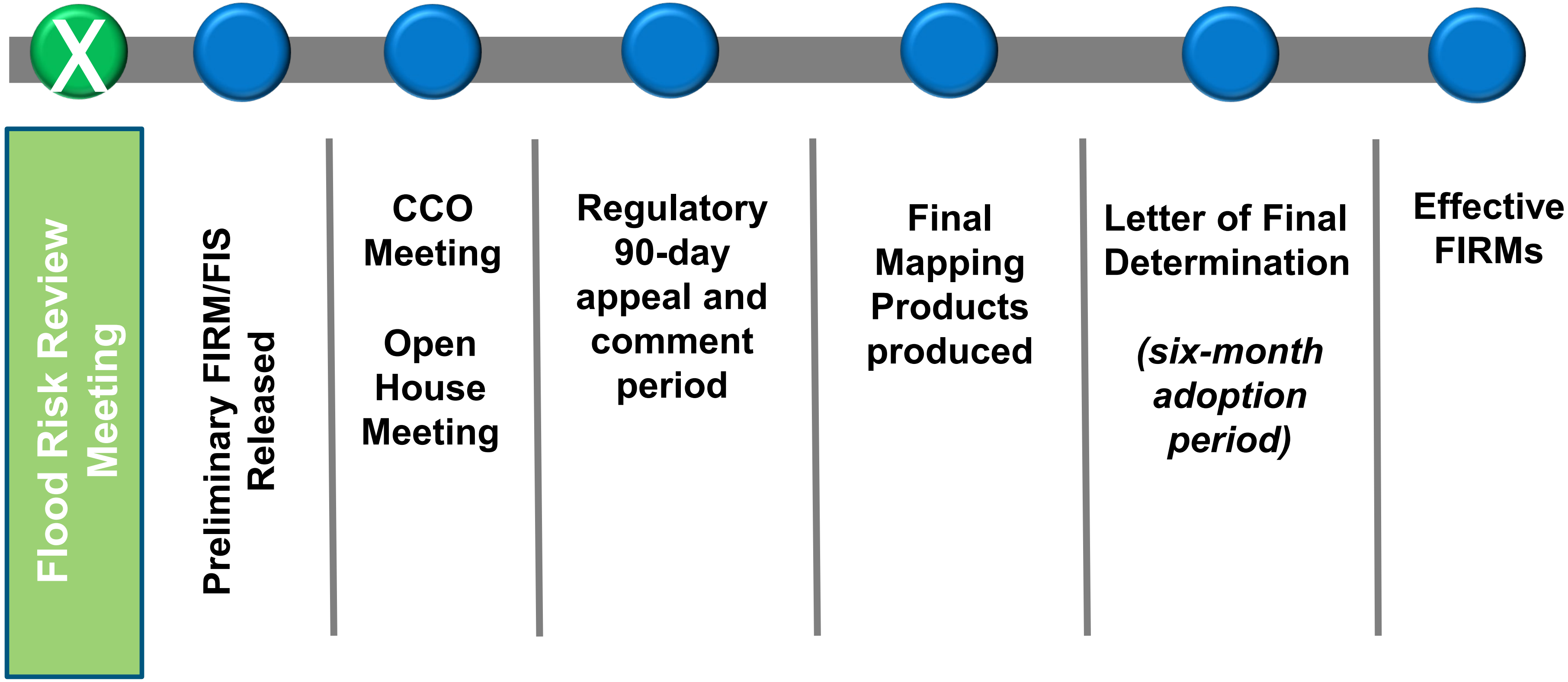


PDF FIRMs/Draft Database

Available upon request, email gordon.statz@wisconsin.gov



Timeline for Polk County Study



What’s Next

- Informal 30-day review period starts today: June 24, 2026
- We begin working on preliminary map products (6-12 months)
- A follow-up email with resources and links will be sent if necessary

Flood Insurance and Map Changes

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

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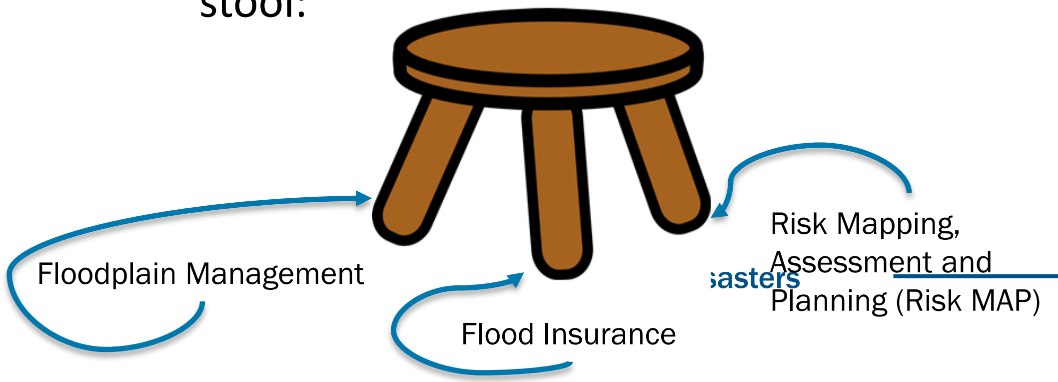
National Flood Insurance Program

- 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:



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

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

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?

Mandatory Purchase Likely Applies

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

Flood Insurance is Likely Optional

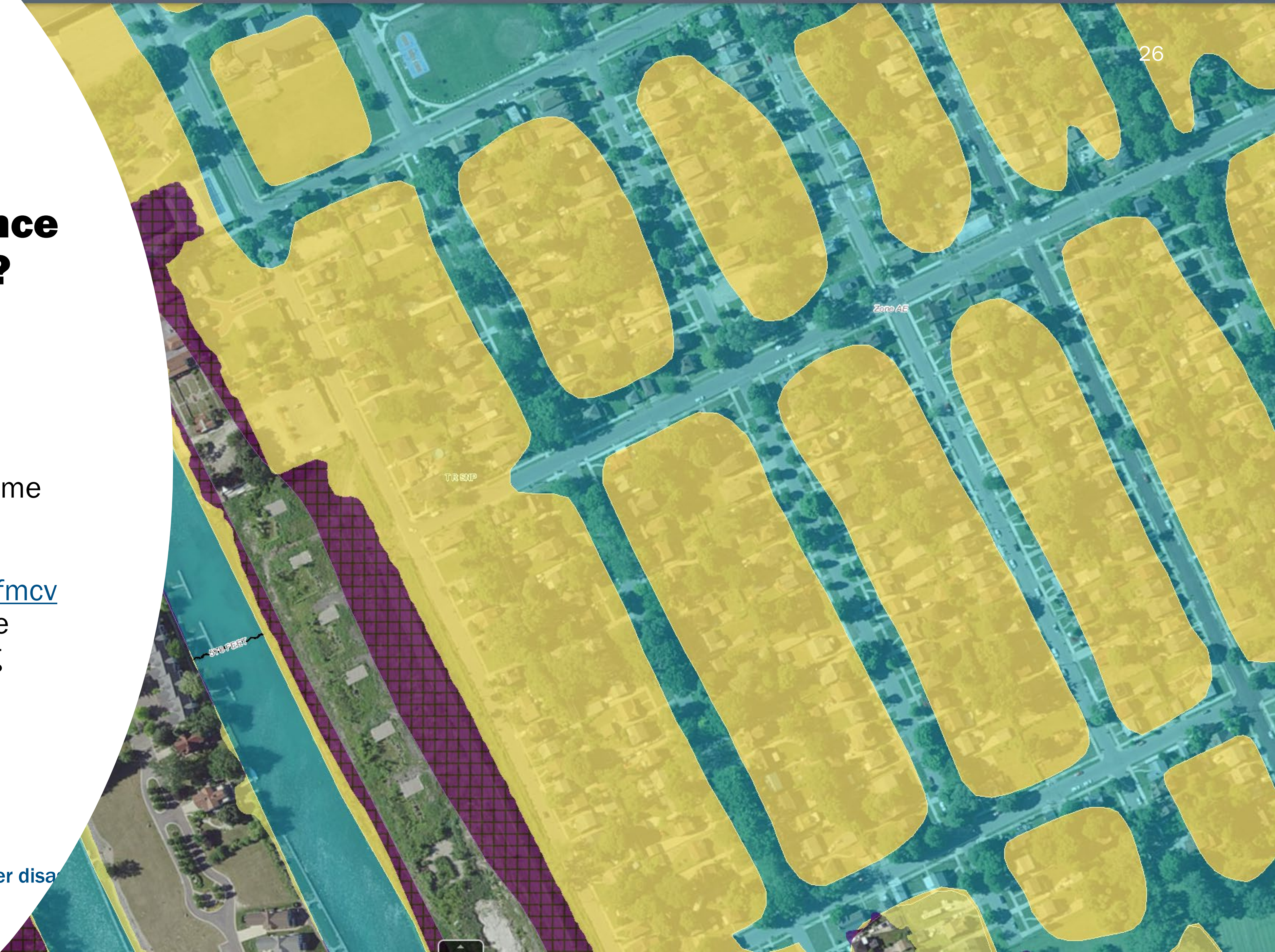
Non-Special Flood Hazard Areas

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

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/fmcv and type in your address to see how your flood risk is changing



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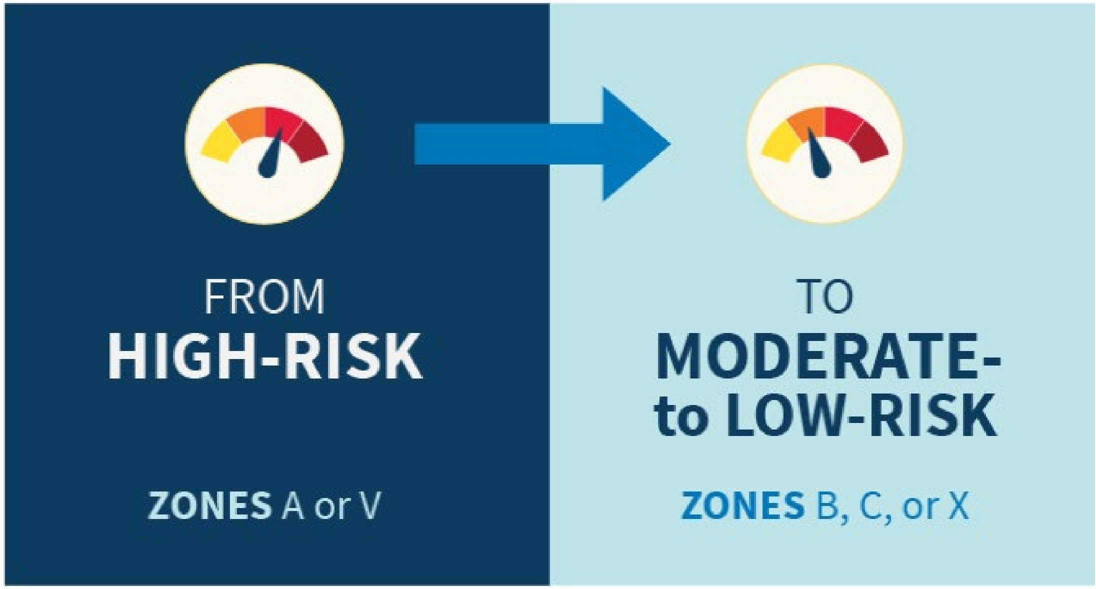
Moving from Higher-Risk to Lower-Risk: What Does This Mean for Me?

- 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.

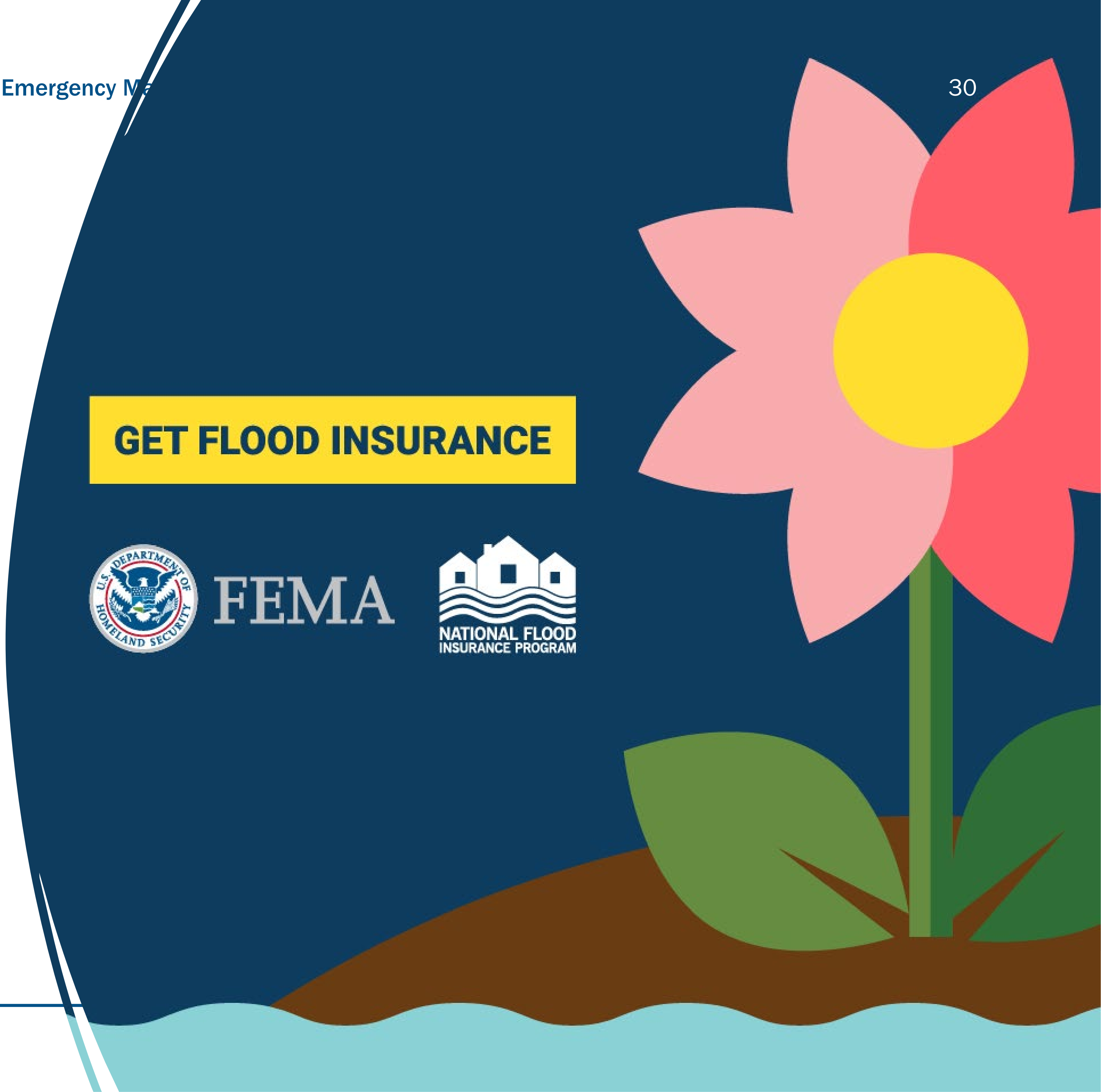
Discounts range from 5% - 45%, depending on the number of “points” the community earns

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



- 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 Galster

sarah.galster@wisconsin.gov

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

- Provide technical reviews of draft 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

Participating Communities

National Flood Insurance Program (NFIP)

CID	Community	Policies in Force	Insurance in Force	Total Paid Losses	Total Paid
550332	City of Amery	2	$478,000	0	$0
550333	Village of Balsam Lake	5	$405,000	0	$0
550335	Village of Luck	0	$0	1	$0
550336	Village of Osceola	0	$0	2	$21,736
550577	Polk County	18	$4,698,000	14	$54,229
550337	City of St. Croix Falls	1	$250,000	3	$266,299

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

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Questions and Discussion

- **Maps and Scheduling:** G. Fritz Statz , Zach Schaefer
- **NFIP, Ordinance:** Sarah Galster
- **Engineering:** Chad Heimerl
- **Mitigation, Wisconsin Emergency Management:** Chad Atkinson, Heather Thole, Katie Sommers

Questions?

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