

FLOOD HAZARD MAPPING UPDATE FOR DOUGLAS COUNTY, WI

MAPPING TODAY'S FLOOD RISKS

Wisconsin DNR, in partnership with Douglas County and FEMA, are updating the Flood Insurance Rate Maps (FIRMs) for Douglas County to reflect current flood hazards. The new FIRM will support the National Flood Insurance Program (NFIP) and provide the basis for community floodplain management regulations and flood insurance requirements.

The new flood maps will help communities make better decisions about how to build safely, understand the risk factors in buying and selling property, and understand flood insurance requirements and best options.

The preliminary FIRMs for Douglas County were released in December 2024, and can be viewed at the [FEMA Flood Map Service Center](#).

This project is part of FEMA's RiskMAP program, which updates all floodplain maps using best available terrain data and/or modeling techniques.

To learn more about your flood risk and how flood insurance can protect your property, visit the [National Flood Insurance Program](#).

HOW RESIDENTS AND BUSINESSES MAY BE AFFECTED

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

- **If a building is re-mapped from a low/moderate-risk zone to a high-risk zone:** Some property owners with federally backed mortgages will have new flood insurance requirements. FEMA has sought to ease the financial impact by extending eligibility for a lower cost Newly Mapped Policy. To be eligible, a policy must be purchased within 12 months following a map revision. In addition, people seeking to build or to substantially add to existing buildings may face new permitting and construction requirements.
- **If a building is re-mapped from a high-risk zone to a low/moderate-risk zone:** While the risk is reduced, some level of risk still exists. Twenty percent of all NFIP flood claims come from low-risk areas. Talk to an insurance agent about purchasing a lower cost Preferred Risk Policy.
- **If a building's flood zone remains the same, there still might be a change in the Base Flood Elevation (BFE):** While the flood zone may have remained the same, there can be a decrease or increase in flood risk. A decrease in the BFE may lower the flood insurance premium. Policy holders should work with their insurance agent to have the policy reviewed. If there is an increase

MAPPING MILESTONES

January 25, 2023 – Flood Risk Review meeting for community officials' review of the draft FIRM

December 2, 2024 – Preliminary FIRMs released

Spring/Summer 2025 – Start of FEMA's 90-day appeal period

2026* – New FIRM becomes effective and flood insurance requirements take effect

Visit the [FEMA Flood Map Service Center](#) to view the Preliminary FIRM. Contact a Map Specialist with any questions at 1-877-336-2627 from 7:00 a.m. to 6:00 p.m.

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

in the BFE, the property is eligible to continue the same flood insurance rating if continuous coverage is maintained or the lowest floor was constructed at or above the BFE of the FIRM in effect at the time the property was built.

THE APPEALS PROCESS

In December 2024, community officials received a preliminary FIRM. During the 90-day appeal process, property owners and renters can review and provide formal comments or appeals on both the FIRM and the corresponding Flood Insurance Study (FIS) report, a presentation of flood hazard data and analysis for specific watercourses, lakes, and flood hazard areas in the community. Property owners and renters may submit comments and appeals.

Comments: If you see incorrect information that does not involve changing the flood hazard information, such as a missing or misspelled road name or an incorrect corporate boundary, you may submit a written comment.

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

STEPS FOR SUBMITTING COMMENTS AND APPEALS

Step 1: Review the preliminary FIRM and FIS on the [FEMA Flood Map Service Center](#). Enter a place name or an address to view specific properties on the updated flood map. Select “View All Products” to gain access to Preliminary FIRM panels and Preliminary FIS Reports.

Step 2: Review your approach with your local floodplain administrator. Tip: Plan ahead! Submitting an appeal requires some time and effort.

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

Step 4: Submit a comment and/or an appeal to your local floodplain administrator for review and verification. See contact information below.

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

Step 6: FEMA will acknowledge receipt of the submittal.

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

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

FLOODPLAIN ADMINISTRATOR CONTACT INFORMATION

For submitting comments and appeals, and to stay up to date with floodplain mapping efforts, contact your local zoning administrator.