Thursday, August 27, 2026

SAWYER 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)

- Allison Kielar – Floodplain Mapping Project Lead
- Ben Sanborn – CTP Coordinator
- Chad Heimerl – Floodplain Engineer
- Sarah Galster – State National Flood Insurance Program (NFIP) Coordinator
- Jen Jefferson – Dam Safety/Floodplain Section Manager
- Jacob Druffner– 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)

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

Meeting Goals

Community input throughout the FEMA map revision process is essential to flood risk management.

Draft is the first look at the analyses and results so that you can provide feedback early on.

- Provide an overview of the hydrologic and hydraulic analysis
- Present the Draft floodplain mapping 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 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	
Couderay, Village of	9/30/1988 FIRM
Exeland, Village of	9/1/1986 FHBM
Hayward, City of	11/1/1979 FIRM
Lac Courte Oreilles Indian Reservation*	9/14/1990 FIRM
Radisson, Village of	9/1/1986 FHBM
Sawyer County Unincorporated Areas	9/14/1990 FIRM
Winter, Village of	N/A, no mapped SFHA

*Included in Sawyer County study

THIS SAWYER COUNTYWIDE PROJECT:

Kickoff Meeting

- May 20, 2021, Virtual

Flood Risk Review

- Today, In Person and Virtual

Preliminary maps available

- Early 2027

Local Officials Meeting & Public Open House

- Spring 2027

ENGINEERING METHODS

Floodplain Engineering & Mapping

The methods used in flood risk studies are:

- Scientifically and technically appropriate
- Meet professional standards
- Explained in the ‘620’ letter sent to communities in December 2021

Hydrologic and hydraulic studies determine:

- Amount of water that will be carried during flood events
- The potential depth of floodwaters
- Width of floodplains

Flood Zones

Zone AE

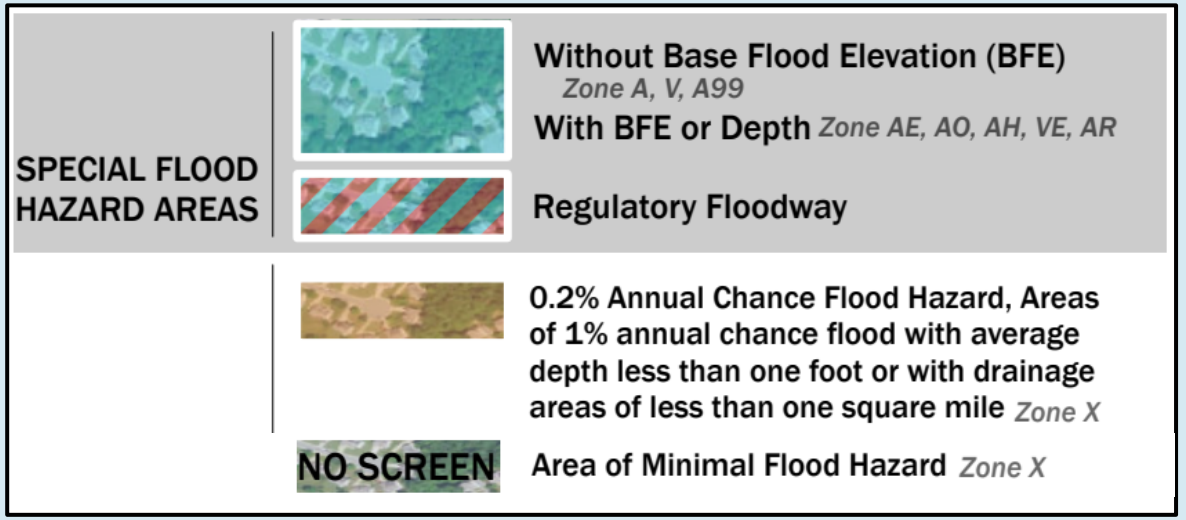
- Applied in areas subject to inundation by the 1-percent-annual-chance flood
- Base Flood Elevations (BFEs) are displayed on the maps at cross-sections, at BFE lines, or under Zone AE Labels

Zone A

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

Zone X

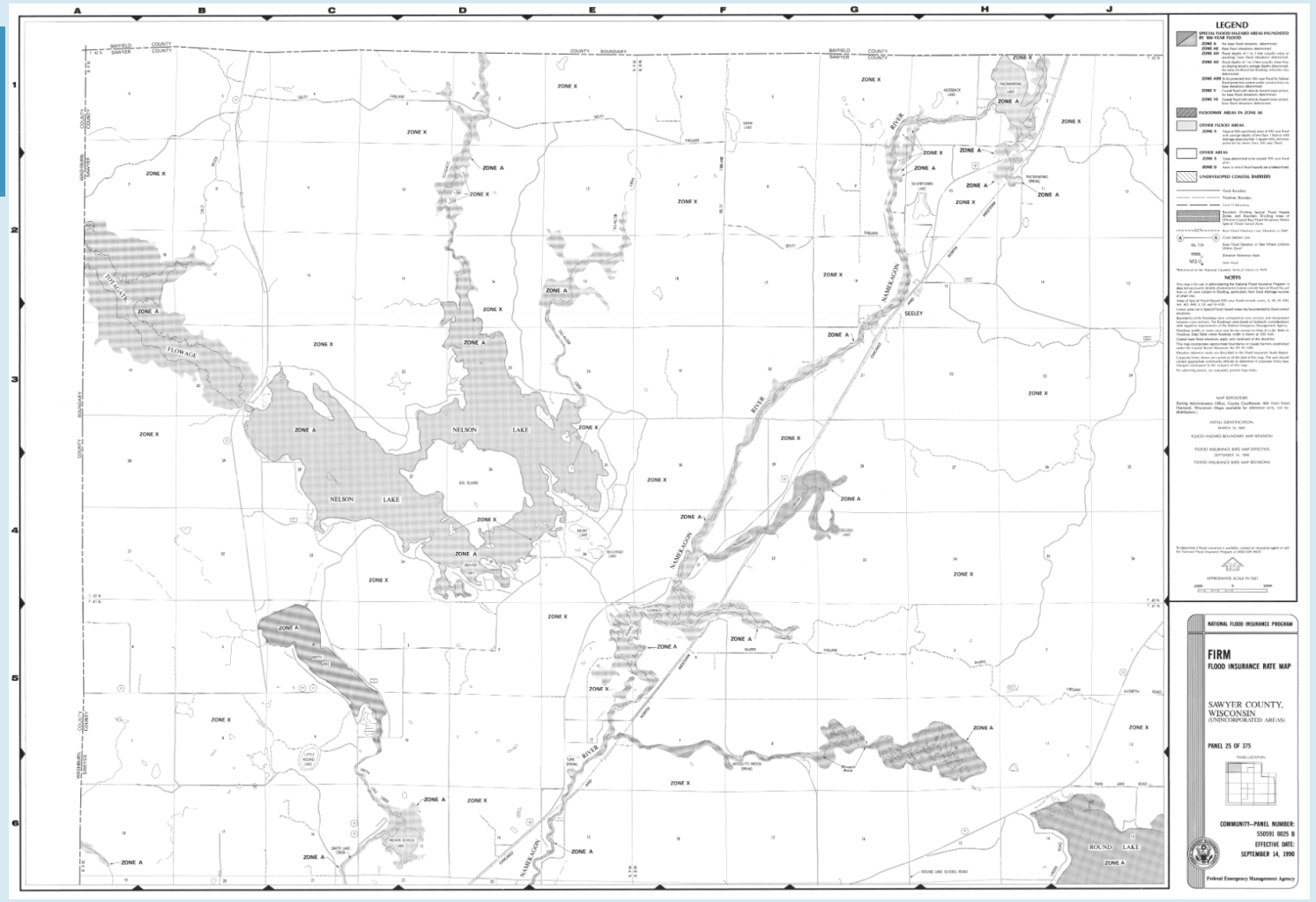
- Applied in areas subject to inundation by the 0.2-percent-annual-chance flood
- Areas of minimal flood hazard



Existing Zone A Maps

- No mapped cross section data with Base Flood Elevations
- Not based on updated topography
- Doesn't use updated hydrology

Sawyer County (Unincorporated Areas)
1990 FIRM →



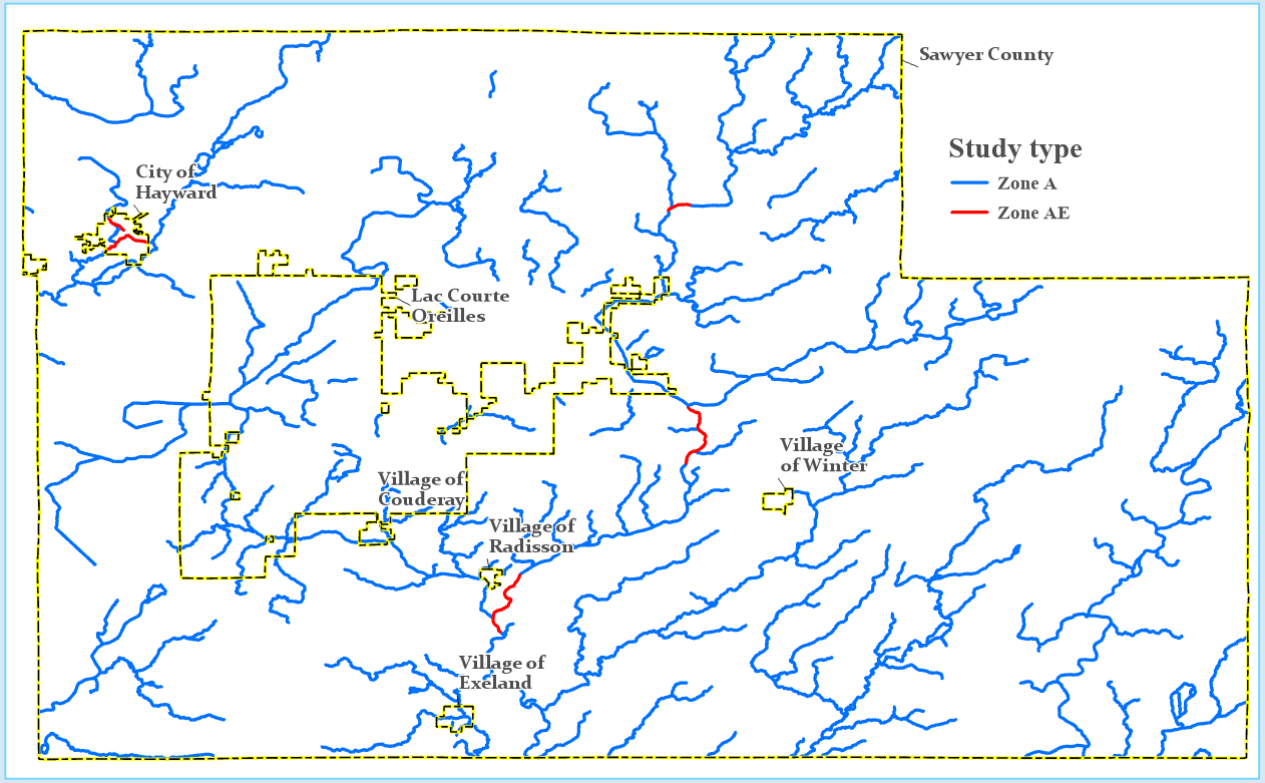
Revised Study Reaches

Restudied Approximate (Zone A) Streams:
~782 miles

Redelineated detailed (Zone AE) streams:
~11 miles

- Chippewa River, Namekagon River, West Fork Chippewa River

We will be incorporating Zone AE Smith Lake Creek LOMR (HWY 63 replacement, effective 10/8/2026) into the Preliminary maps.

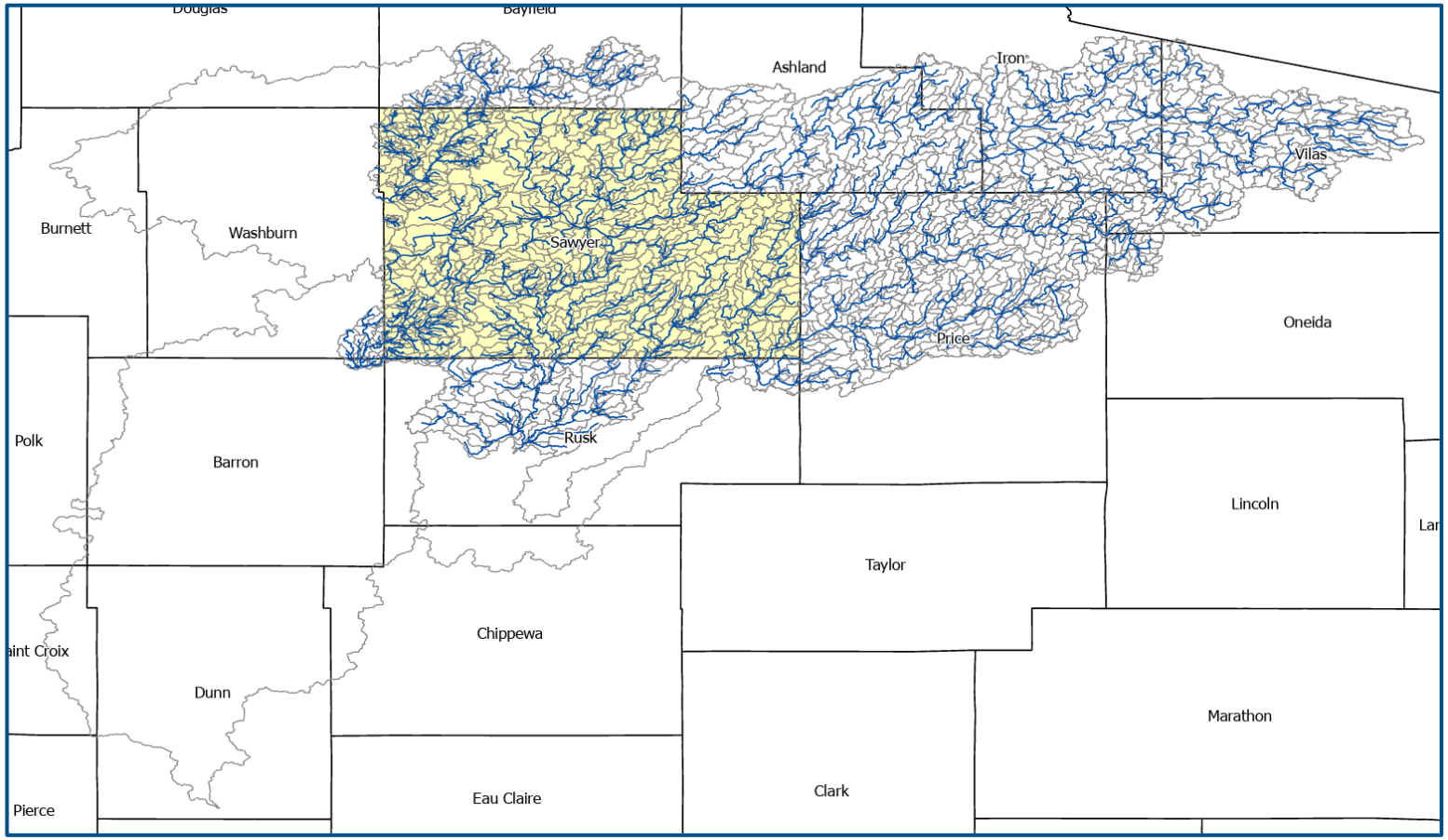


See the Engineering Summary Map and Table sent with the 620 letter for more information on study reaches and methods.

Hydrology

HEC-HMS 4.10 and 4.11

- 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: MSE4-24 hr



Approximate Study Hydraulics

- HEC-RAS v. 6.5
- 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 RAS Mapper and 2017 LiDAR
- NAVD88 vertical datum
- Ineffective flow used to model floodways in non-conveyance areas
- Manning's N values estimated from 2020 aerial photography
- Boundary Conditions:
  - Receiving stream corresponding event elevation when peaks coincide
  - Normal depth when receiving stream is unstudied or when peaks do not coincide
- Model run as steady-state, subcritical flow regime
- Floodplain mapping completed in RAS Mapper with boundary cleanup/smoothing done in ArcGIS Pro

Flood Insurance and Map Changes

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

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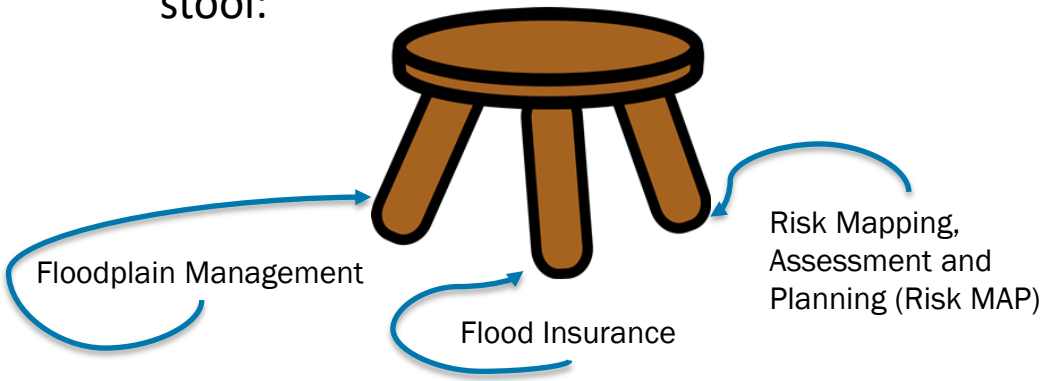
National Flood Insurance Program

- 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

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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

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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

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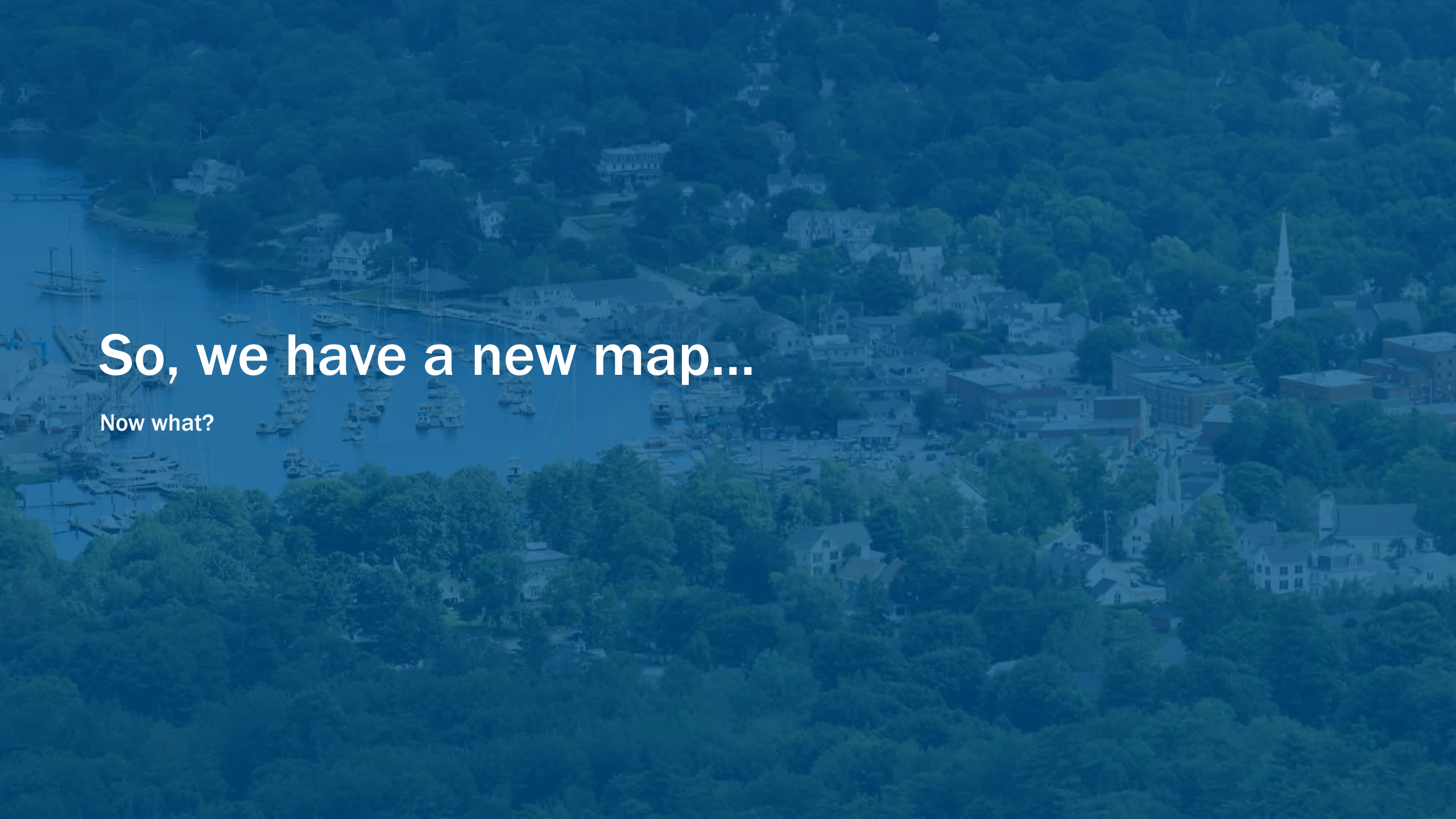


So, we have a new map...

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

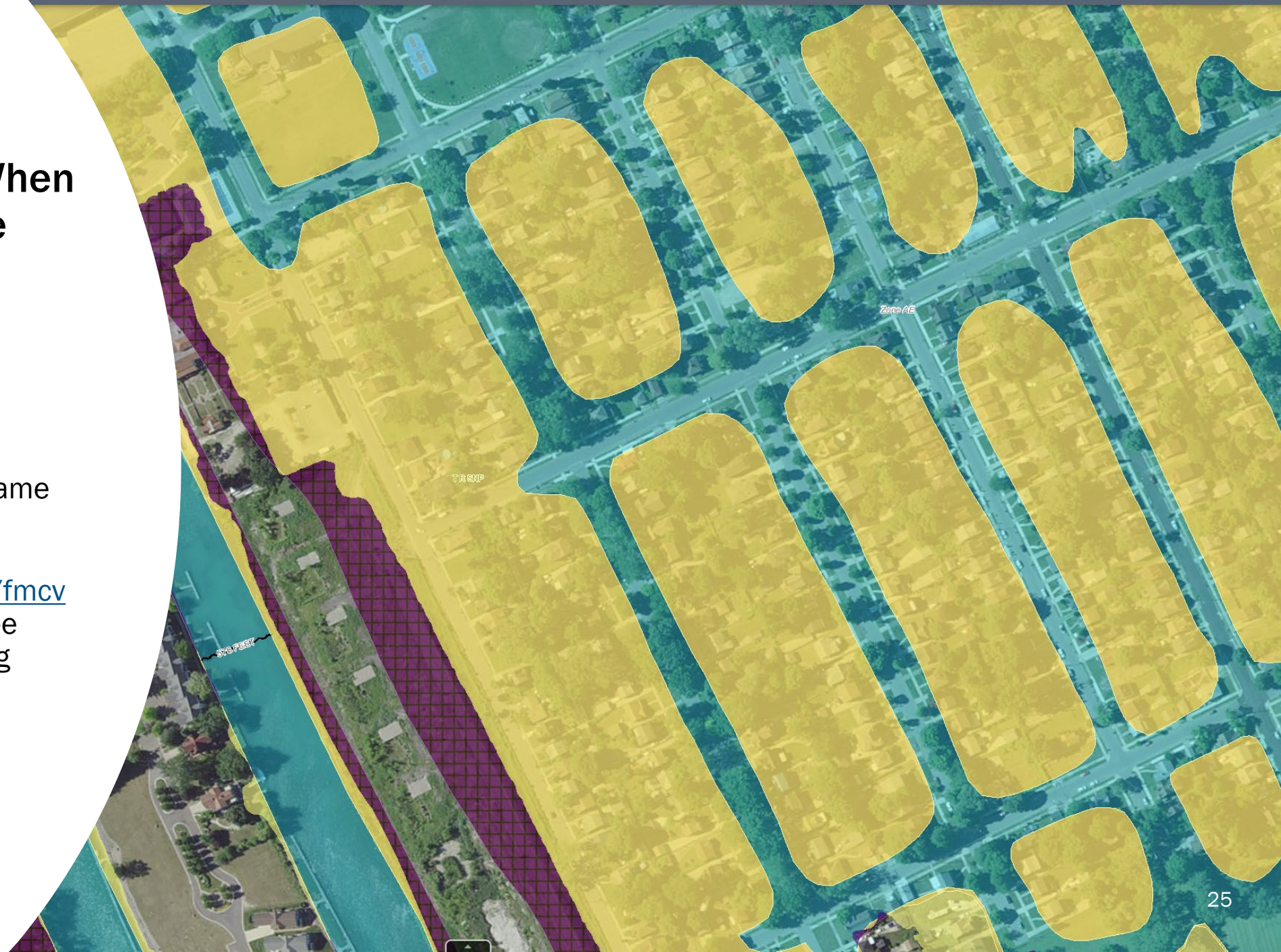
Non-Special Flood Hazard Areas

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

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



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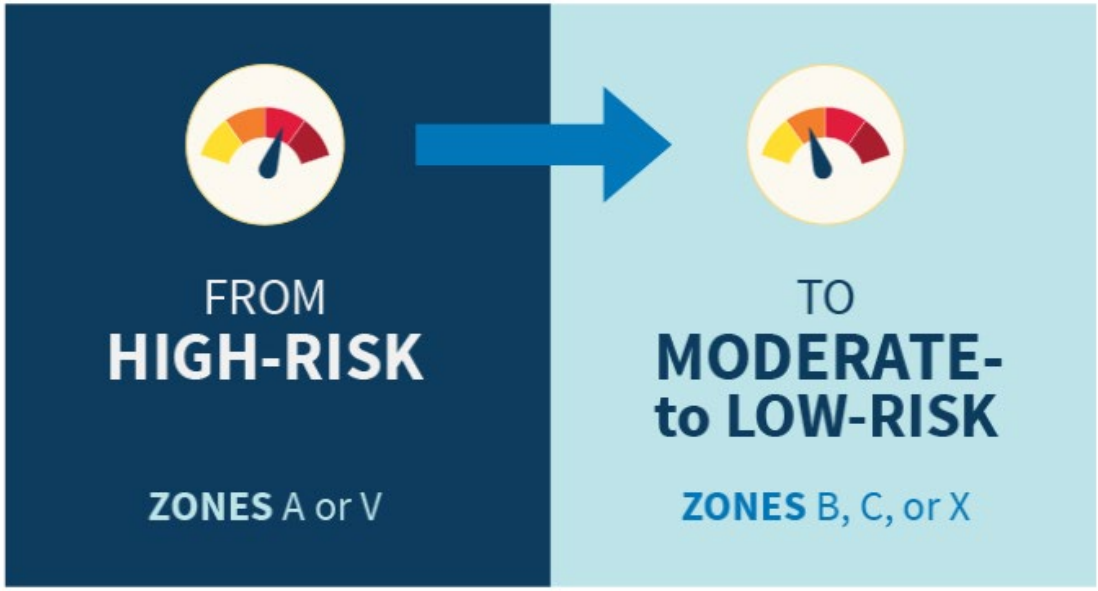
Moving from Higher-Risk to Lower-Risk: What Does This Mean for Me?

- 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

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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

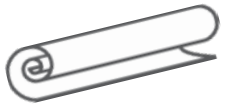
State NFIP Coordinator

Sarah Galster

Sarah.Galster@wisconsin.gov

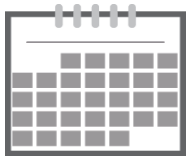
Your Role in this Process

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

Participating/Non-Participating Communities

National Flood Insurance Program (NFIP)

CID	Community	Policies in Force	Insurance in Force	Total Paid Losses	Total Paid
550408	Village of Couderay*	-	-	-	-
550409	Village of Exeland	1	$129,000	-	-
550410	City of Hayward	6	$1,715,000	4	$6,384
550625	Lac Courte Oreilles Indian Reservation†	-	-	-	-
550411	Village of Radisson	-	-	-	-
550591	Sawyer County Unincorporated Areas	18	$3,907,000	3	$62,787
550588	Village of Winter‡	-	-	-	-

* Community suspended
† Not sanctioned
‡ Not a participating community

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

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312-408-4421
james.sink@fema.dhs.gov

Diana Espino, Floodplain Management
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diana.l.espino@fema.dhs.gov

Wisconsin Department of Natural Resources

Sarah Galster, State NFIP Coordinator
608-893-8710
Sarah.Galster@wisconsin.gov

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DRAFT MATERIALS

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.

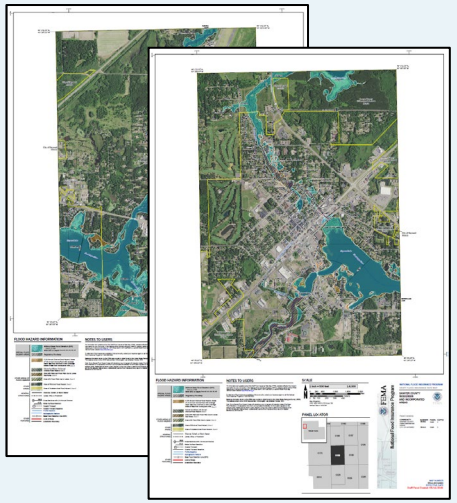
Draft Workmaps

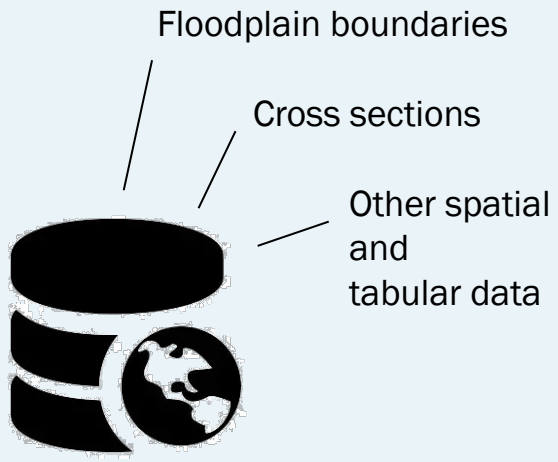
Draft ArcGIS Online Viewer

https://arcg.is/0TW1Cq

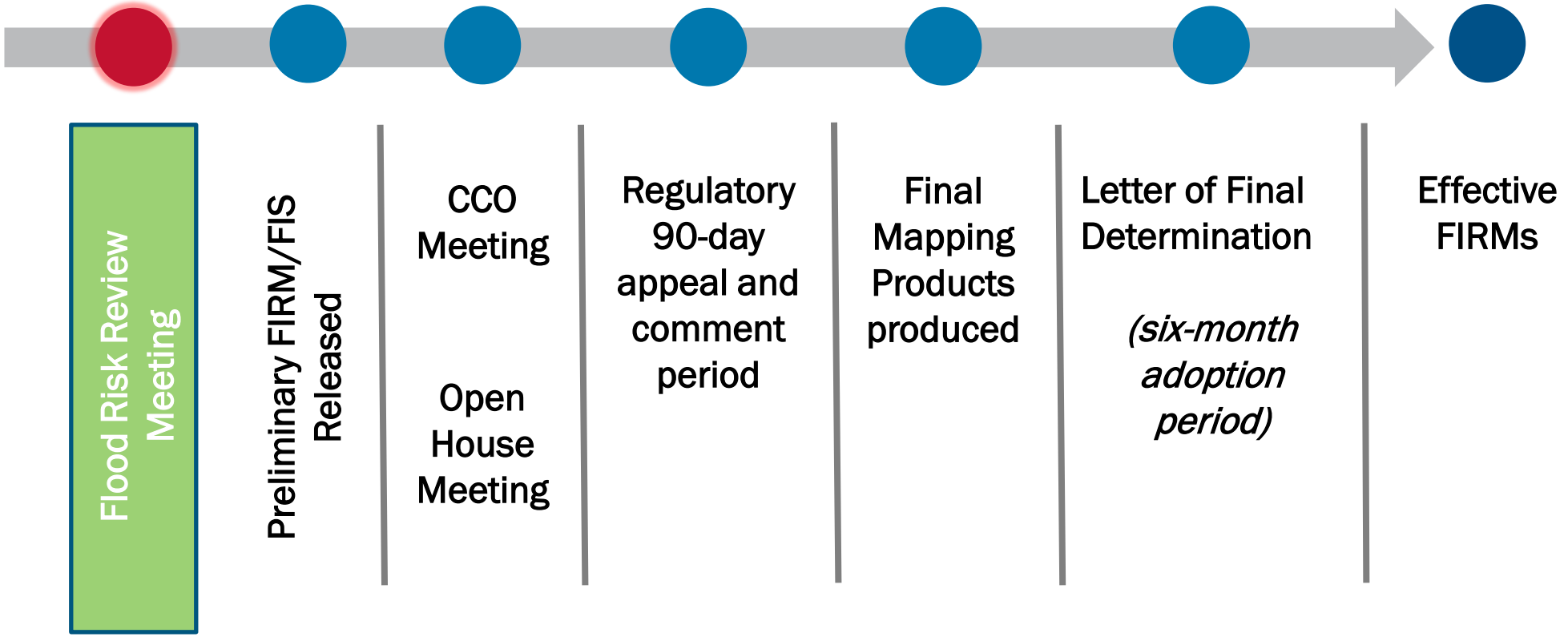
Draft PDF FIRMs/Draft Database

Available upon request, please email Allison.Kielar@wisconsin.gov





Timeline for Sawyer County Study



What's Next

- Informal 30-day review period starts today, ends September 26, 2026
  - Submit any questions, data, or comments to Allison Kielar by email at Allison.Kielar@wisconsin.gov, (608)235-8115

- We will begin working on preliminary map products (6-12 months)
- Once Preliminary products are available, we will be holding another local officials meeting and public open house

Questions and Discussion

- **Maps and Scheduling:** Allison Kielar
- **NFIP, Ordinance:** Sarah Galster
- **Engineering:** Chad Heimerl
- **Mitigation, Wisconsin Emergency Management:** Chad Atkinson, Heather Thole, Katie Sommers

WI DNR Risk MAP Webpage

https://dnr.wisconsin.gov/topic/FloodPlains/RiskMap.html

Questions?

FEMA

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