

Thursday, July 31, 2025

# Vernon County Consultation Coordinating Officer (CCO) Meeting

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Kickapoo River Watershed Risk MAP Study



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
- Floodplain Engineering
- NFIP & Floodplain Management Overview
- Hazard Mitigation Planning
- Preliminary Products Review
  - LOMCs & SOMAs
- Next Steps/Map Adoption

# Welcome & Introduction



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

- Ben Sanborn – CTP Coordinator
- Chris Olds – State Floodplain Engineer
- Sarah Rafajko – State National Flood Insurance Program (NFIP) Coordinator
- Avery Fluet – Regional Water Management Engineer

# Welcome & Introduction

## Federal Emergency Management Agency (FEMA)

- Munib Ahmad – Region 5 Engineer
- Michelle Staff – Region 5 Floodplain Management Specialist
- Meghan Burrows – Region 5 Community Planner
- Chad Lanctot – Region 5 Tribal Liaison and Risk MAP Outreach Specialist

## Wisconsin Emergency Management (WEM)

- Chad Atkinson – Hazard Mitigation Section Supervisor

# 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

# Project History

## Kickapoo River Watershed Discovery Meeting

- March 26, 2018, Viroqua

## Data Development Kickoff Meeting

- January 13, 2022, Zoom

## Flood Risk Review and Resilience Meetings

- January 11, 2024, Viroqua

## Preliminary maps available

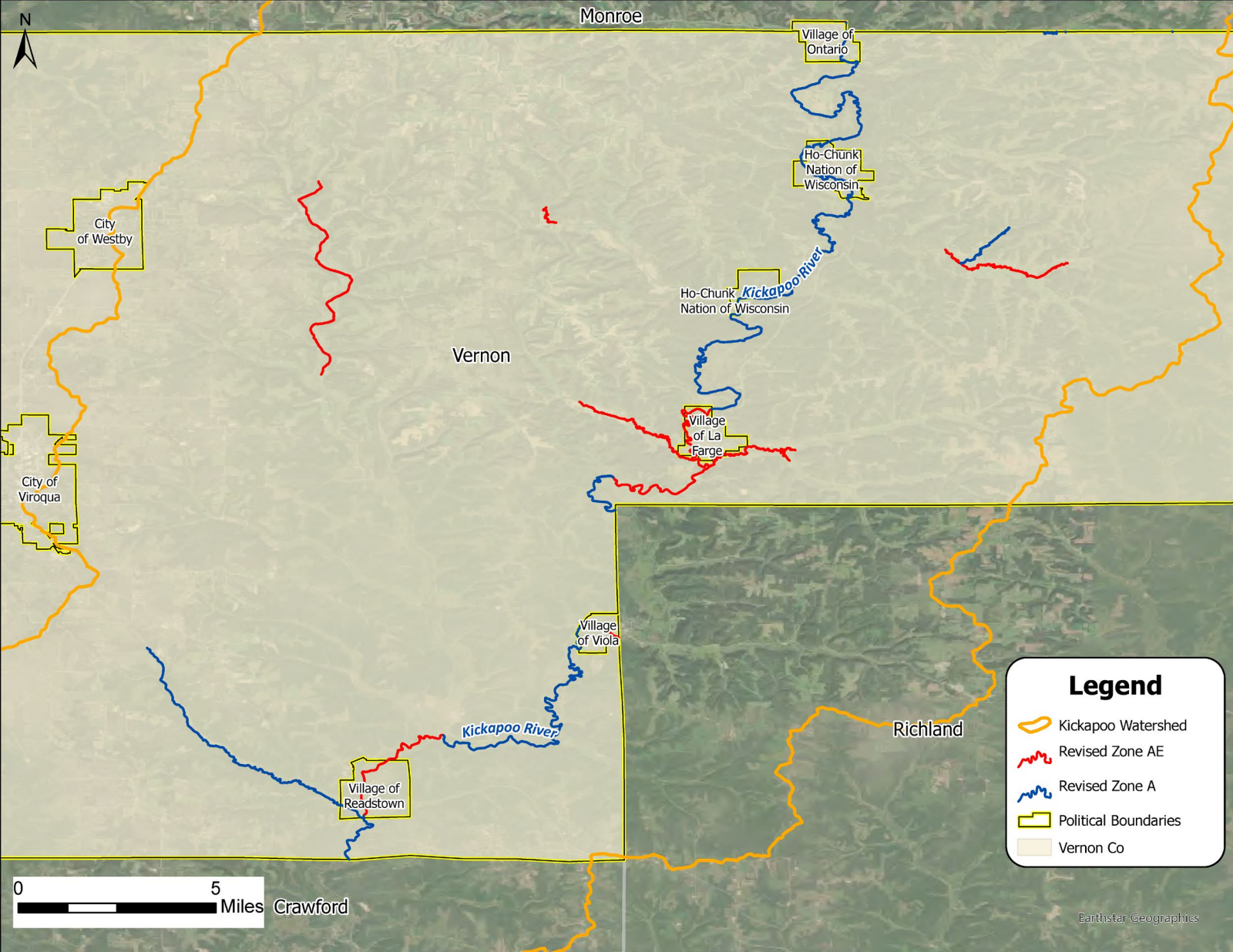
- April 30, 2025

## Local Officials Meeting

- Today, July 31, 2025

## Open House

- TBD



# Study Area

Revised Detailed: 28.8 miles

Revised Approximate: 44.6 miles

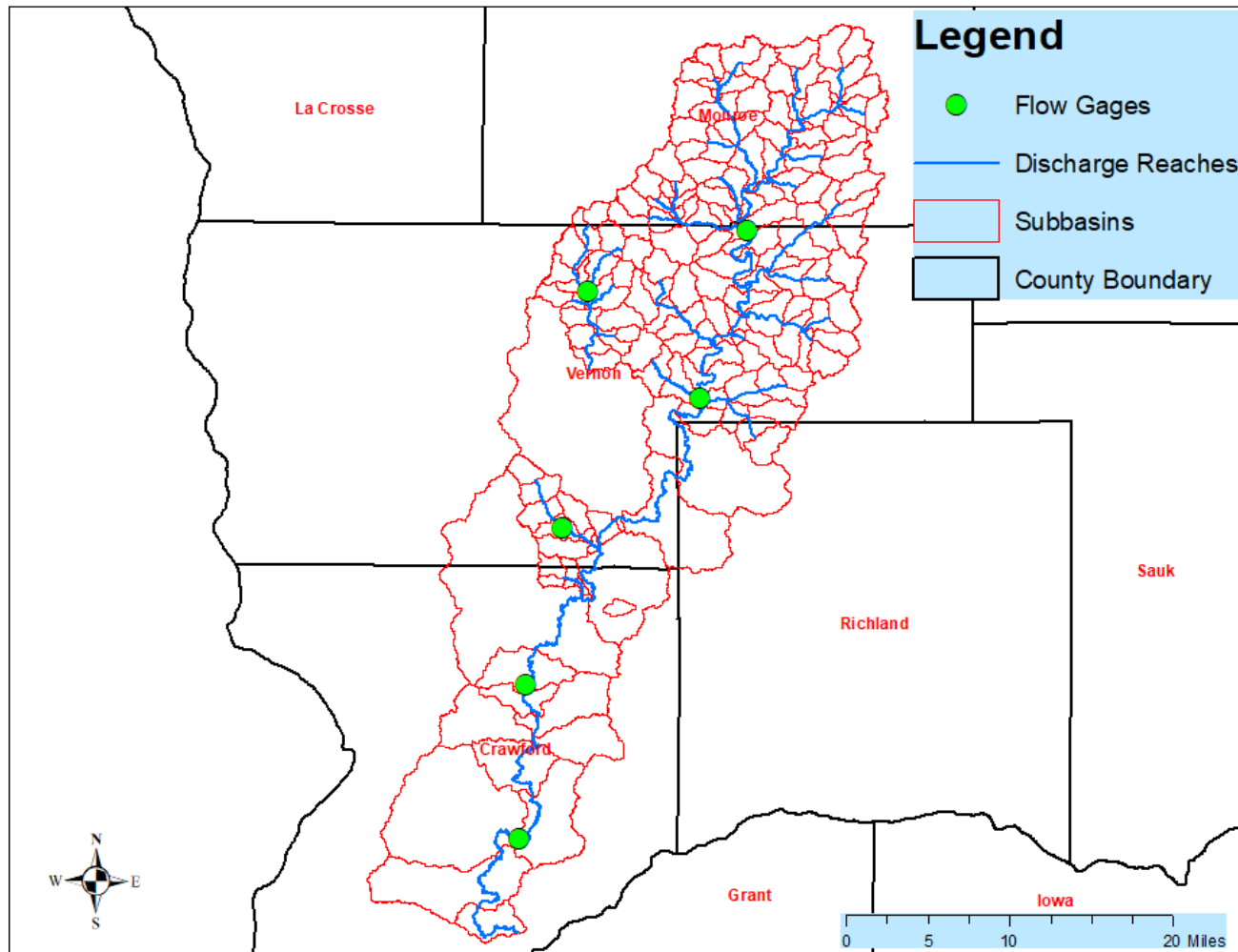
Current Effective Mapping from 2012

Stream Name	Zone A Miles	Zone AE Miles
Bear Creek		2.2
Billings Creek	0.4	
Crouch Valley Creek	0.2	
Kickapoo River	34.8	11.2
Knapp Creek		0.8
North Bear Creek		0.5
Otter Creek		3.7
Reads Creek	7.3	
Silver Creek	1.8	
South Bear Creek		0.4
Warner Creek		3.5
Weister Creek		0.7
West Fork Kickapoo River		5.8
Winchell Valley Creek	0.1	

# 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.
- Structure and stream survey data coupled with 2020 QL2 Vernon County LiDAR based terrain data (5-foot DEM) used to generate hydraulic models and map floodplain.
- Preliminary Maps are located online at [hazards.fema.gov/femaportal/prelimdownload/](https://hazards.fema.gov/femaportal/prelimdownload/) or on the FEMA Viewer: Search “FEMA preliminary map viewer”

# Hydrology



- HEC-SSP 2.2
- HEC-HMS 4.8



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# Detailed Study Hydraulics

- HEC-RAS v. 6.2
- Structures & Channel Bathymetry:
  - Surveyed in 2022
- Channel overbank geometry extracted using LiDAR
- NAVD88 vertical datum
- Interpolated cross sections where necessary for model stabilization
- Ineffective flow used to model floodways in non-conveyance areas
- Manning's N values estimated from aerial photography
- Boundary conditions:
  - Receiving stream corresponding event elevation when peaks coincide
  - Normal depth when stream downstream of last cross section is unstudied or when receiving stream peak does not coincide

# Approximate Study Hydraulics

- HEC-RAS v. 6.3
- Structures:
  - Entered as bridges/culverts where DOT plans available
  - Entered as inline structures with a notch width estimated from aerial photos
- All cross section geometry extracted using latest available LiDAR
- NAVD88 vertical datum
- Interpolated cross sections where necessary for model stabilization
- Ineffective flow used to model floodways in non-conveyance areas
- Manning's N values estimated from aerial photography
- Boundary conditions:
  - Receiving stream corresponding event elevation when peaks coincide
  - Normal depth when stream downstream of last cross section is unstudied

# Flood Insurance and Map Changes

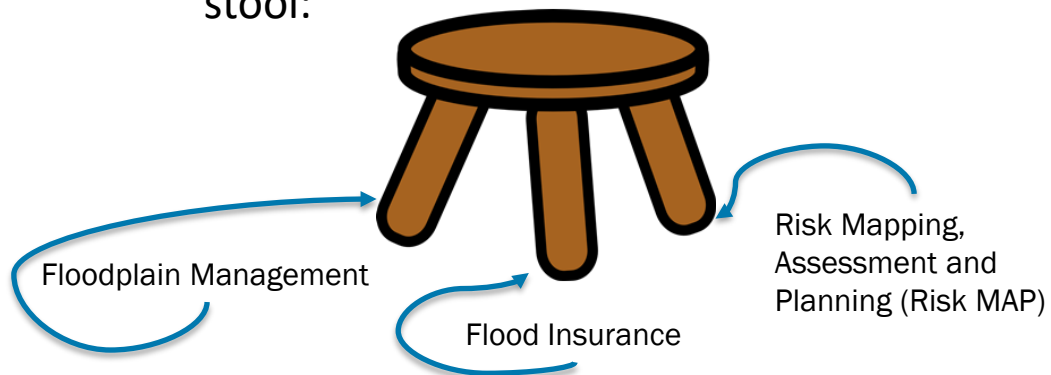
Sarah Rafajko | State NFIP Coordinator, Wisconsin Department of Natural Resources



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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:



**GET FLOOD INSURANCE**



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



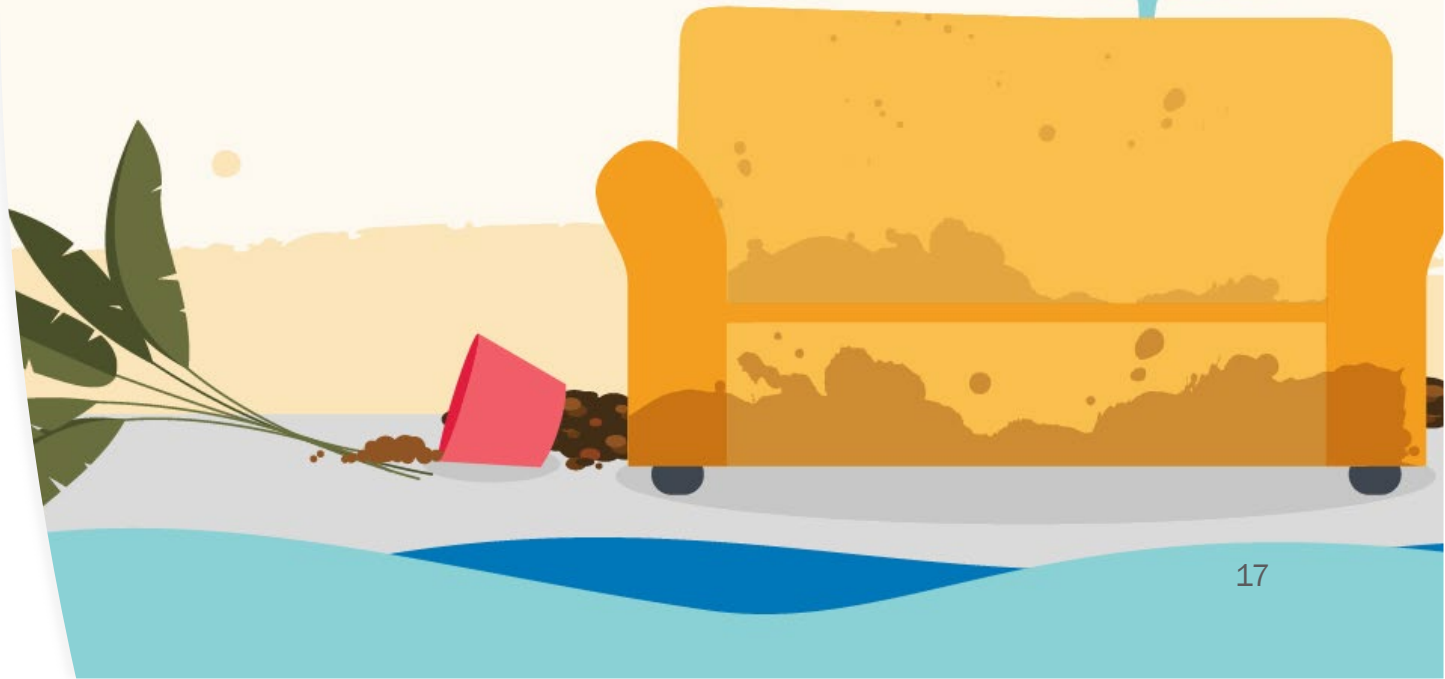
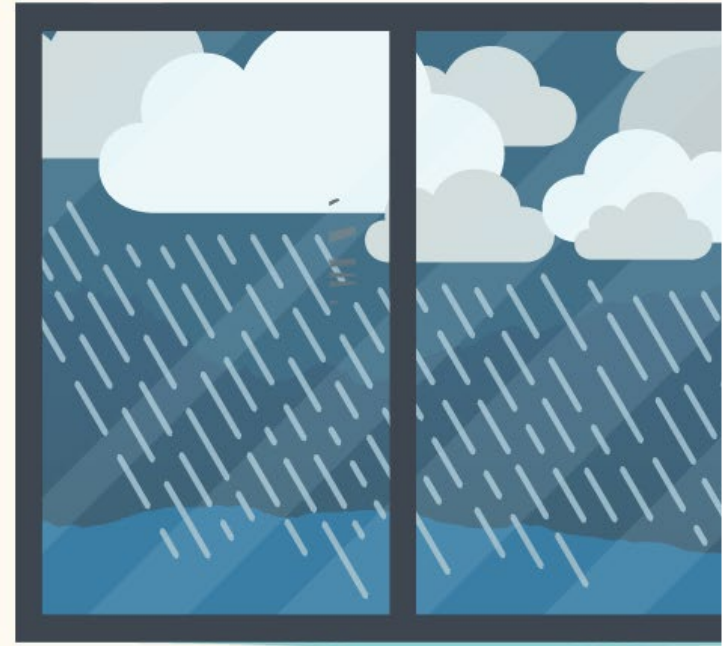
**FEMA**

Federal Emergency Management Agency

# 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

**Flood  
insurance  
has you  
covered.**



**FEMA**

# Summary of Coverage

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## 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

An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and a dense forest of green trees surrounding the built-up area. The image is overlaid with a semi-transparent blue filter.

# So, we have a new map...

Now what?

# Flood Zone Designations

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## 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



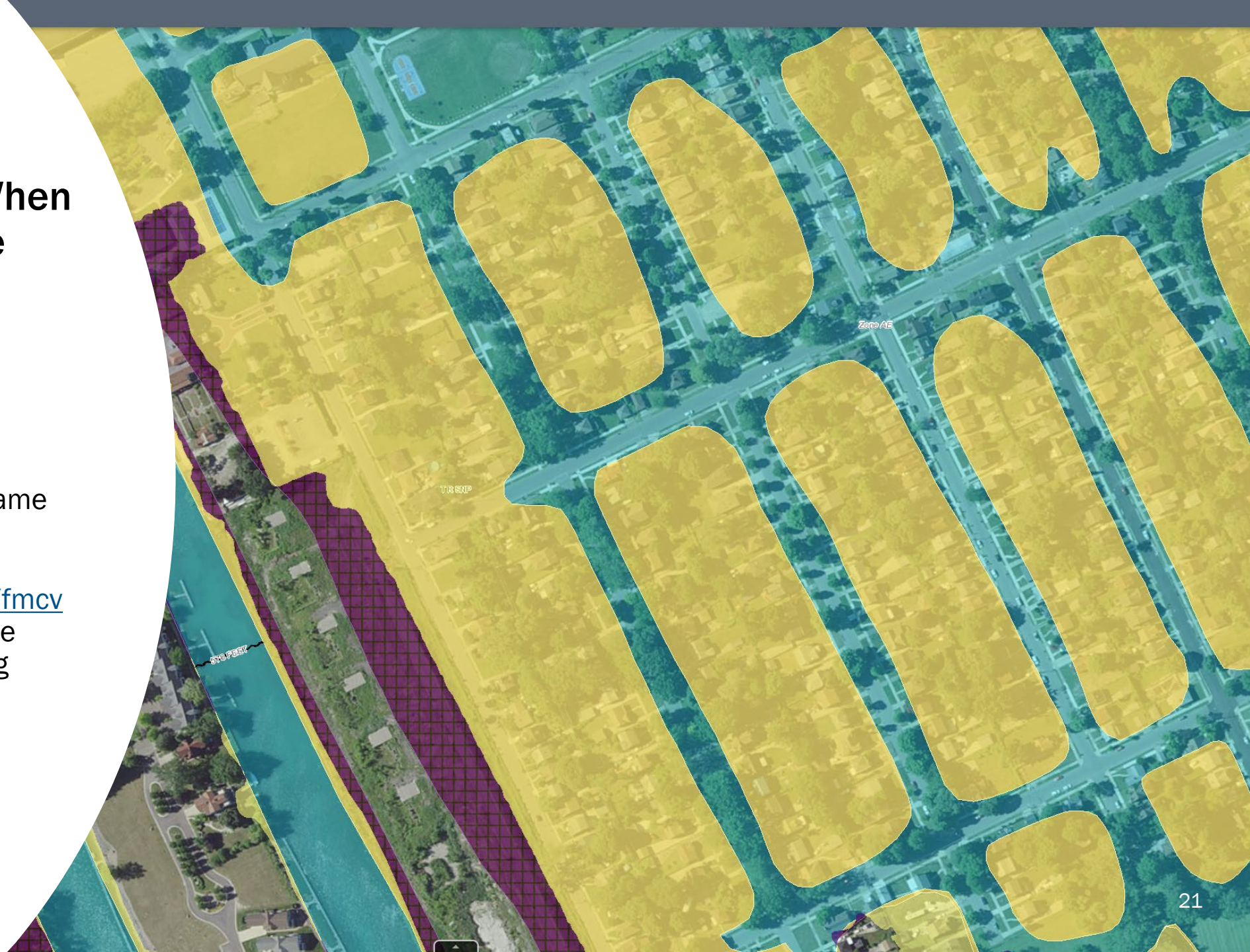
**FEMA**

## 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

# Resources

- Floodsmart
  - [www.floodsmart.gov](http://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](mailto:FEMA-FMIX@fema.dhs.gov)
- FEMA Region 5
  - [james.sink@fema.dhs.gov](mailto:james.sink@fema.dhs.gov)



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**GET FLOOD INSURANCE**



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# State Role

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- 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 Rafajko

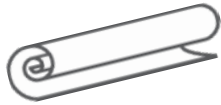
[sarah.rafajko@wisconsin.gov](mailto:sarah.rafajko@wisconsin.gov)



# Your Role in this Process

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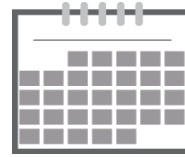
**As local officials, floodplain administrators, and staff, you can:**



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



**FEMA**

## Participating/Non-Participating Communities

# National Flood Insurance Program (NFIP)

CID	Community	Policies in Force	Insurance in Force	Total Paid Losses	Total Paid
550630	Ho-Chunk Nation	0	\$0	0	\$0
550456	LaFarge	5	\$670,000	28	\$1,271,617
550457	Ontario	2	\$441,000	6	\$157,746
550458	Readstown	3	\$777,000	13	\$729,239
550450	Vernon County	18	\$4,371,000	83	\$1,137,172
550460	Viola	5	\$411,000	35	\$868,675
550590	Viroqua	0	\$0	0	\$0

# Resources for Insurance

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## 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](mailto: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

James Sink, Regional Flood Insurance Liaison  
312-408-4421

[james.sink@fema.dhs.gov](mailto:james.sink@fema.dhs.gov)

Michelle Staff, NFIP Specialist  
202-704-1098

[michelle.staff@fema.dhs.gov](mailto:michelle.staff@fema.dhs.gov)

## Wisconsin Department of Natural Resources

Sarah Rafajko, State NFIP Coordinator  
608 893-8710

[sarah.rafajko@wisconsin.gov](mailto:sarah.rafajko@wisconsin.gov)



**FEMA**



# Vernon County

CCO Meeting

July 31, 2025

Chad Atkinson – Hazard Mitigation Section Supervisor



# Hazard Mitigation

**“Hazard mitigation** means any sustained action taken to reduce or eliminate the long-term risk to human life and property from hazards.” 44 CFR §201.2



Photo from Kenosha County, WI

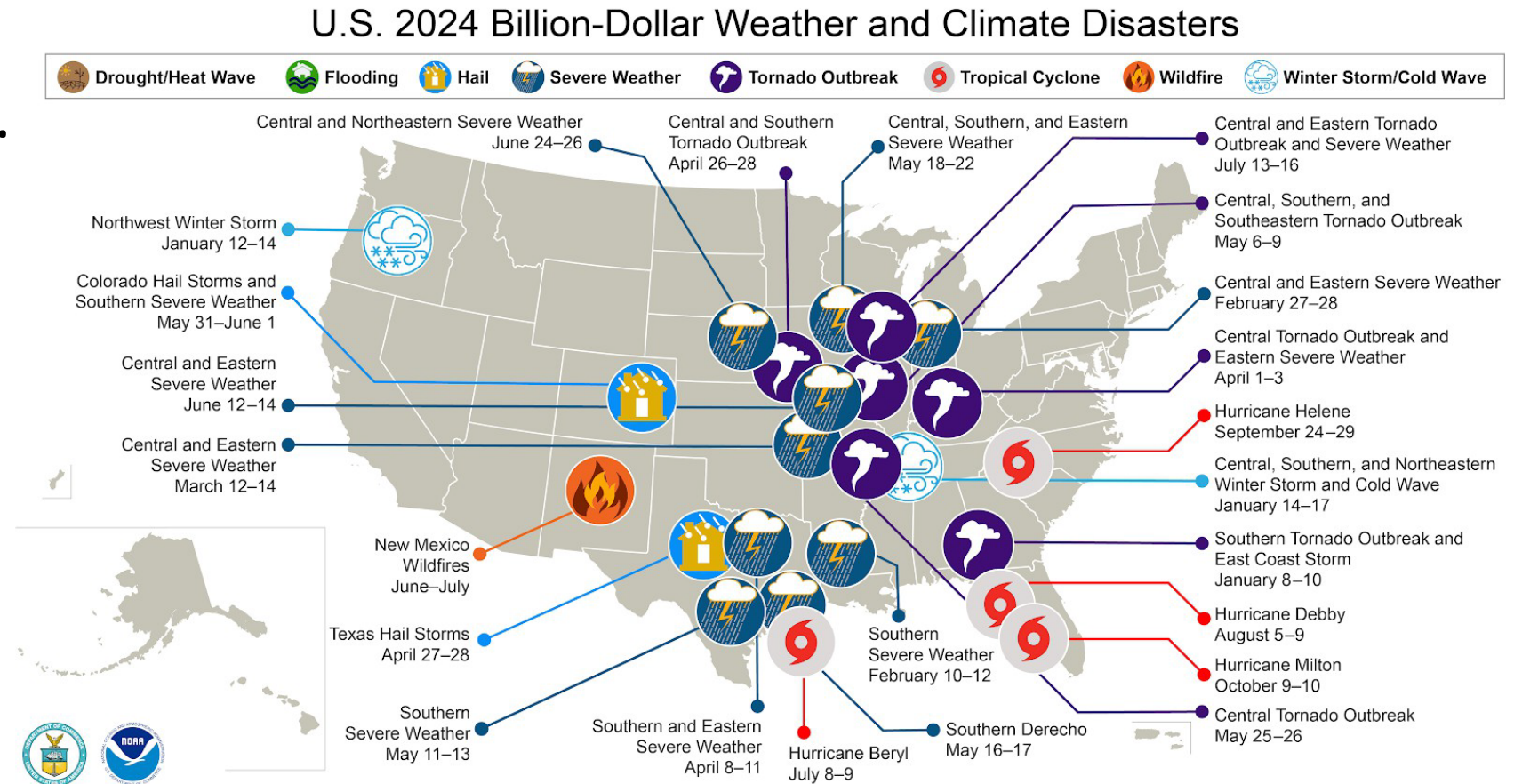


Photo from Soldiers Grove, WI



# Why do we mitigate?

- Disasters are expensive.
- State and federal aid is insufficient and unsustainable.
- Mitigation actions can lessen impacts and speed response and recovery efforts.



This map denotes the approximate location for each of the 24 separate billion-dollar weather and climate disasters that impacted the United States through October 2024.



# Mitigation saves



National Institute of  
BUILDING SCIENCES™

**Overall Benefit-Cost Ratio**

ADOPT  
CODE

**11:1**

ABOVE  
CODE

**4:1**

BUILDING  
RETROFIT

**4:1**

LIFELINE  
RETROFIT

**4:1**

FEDERAL  
GRANTS

**6:1**

**Cost (\$ billion)**

**\$1<sub>/year</sub>**

**\$4<sub>/year</sub>**

**\$520**

**\$0.6**

**\$27**

**Benefit (\$ billion)**

**\$13<sub>/year</sub>**

**\$16<sub>/year</sub>**

**\$2200**

**\$2.5**

**\$160**



**Riverine Flood**

**6:1**

**5:1**

**6:1**

**8:1**

**7:1**



**Hurricane Surge**

not  
applicable

**7:1**

not  
applicable

not  
applicable

not  
applicable



**Wind**

**10:1**

**5:1**

**6:1**

**7:1**

**5:1**



**Earthquake**

**12:1**

**4:1**

**13:1**

**3:1**

**3:1**



**Wildland-Urban Interface Fire**

not  
applicable

**4:1**

**2:1**

not  
applicable

**3:1**



# Acquisition/Demolition (Buyout)



Acquisition of flood prone properties for demolition structures and deed restriction of the property as open space in perpetuity.

Gays Mills, WI



# Elevation



Elevation of a structure above the base flood elevation.



Soldiers Grove, WI



# Floodproofing



Structural techniques that reduce or prevent flood damage to a structure or its contents.

Darlington, WI



# Culverts/Bridges



Upsizing, realigning culverts or transitioning a culvert to a bridge.

Clover, WI



# Stormwater



Plans and projects for improved storm water management.

Oshkosh, WI



# Watershed



Plans and projects for restoration or improvement of a watershed.

Thiensville, WI



# Other

- ☐ Studies, analyses, planning
- ☐ Utility protection
- ☐ Education and public awareness

- ☐ Insurance
- ☐ Building codes
- ☐ River gauges
- ☐ Weather radios
- ☐ Generators



## Dam Warning System

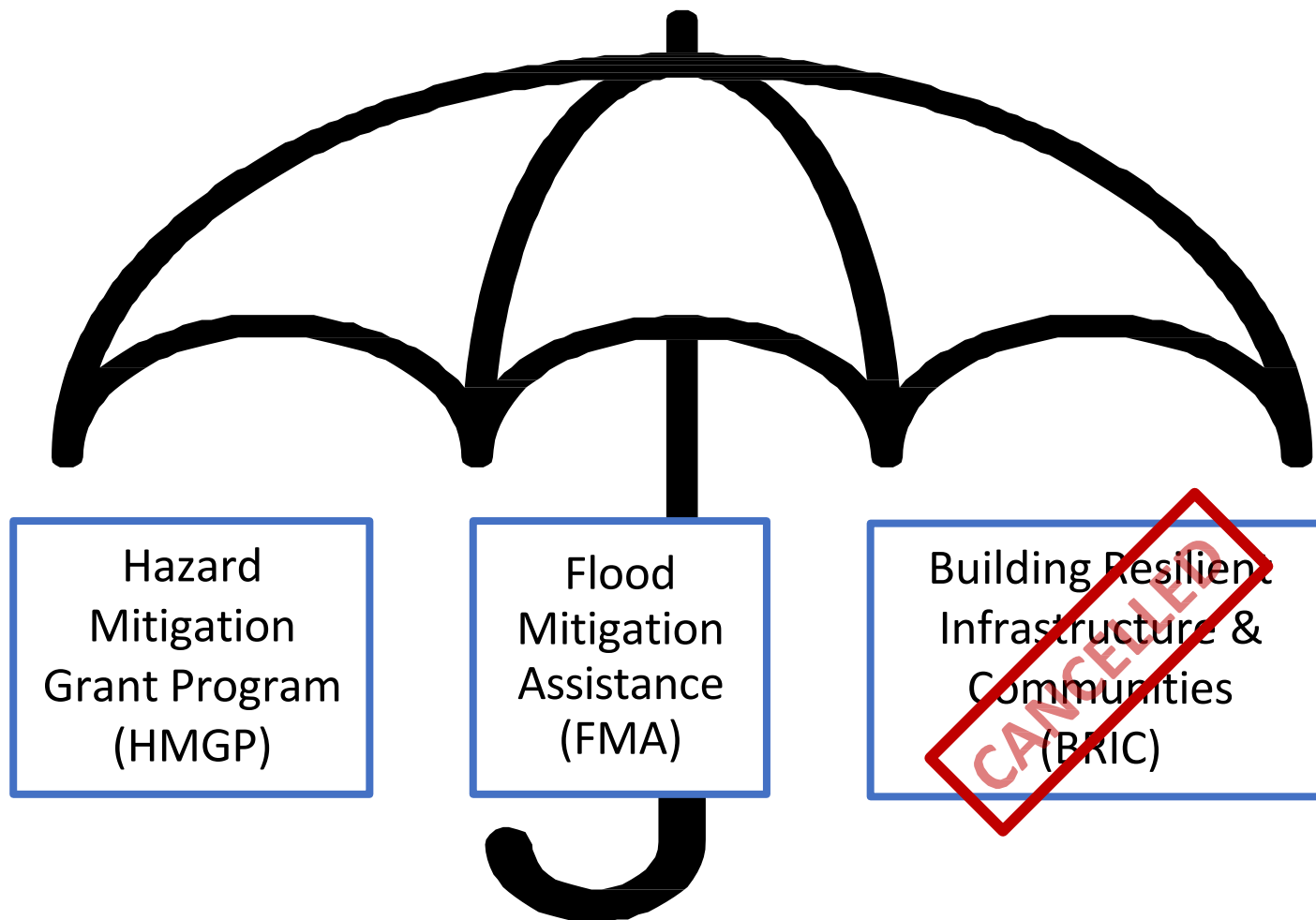


Vernon County





FEMA  
Hazard Mitigation Assistance





# Hazard Mitigation Grant Program (HMGP)

All-hazards disaster grant program available statewide after a federal disaster declaration.

## **Cost Share:**

**75% Federal/12.5% State/12.5% Local**

## Eligible Subapplicants:

- Local units of government
- Tribal governments
- Certain private nonprofits

## Subapplicant Requirements:

- Current, approved, and adopted Hazard Mitigation Plan

## **Projects must:**

Be technically feasible and cost effective.

Reduce or eliminate risk and damage from future natural hazards.

Meet all environmental and historic preservation requirements.



# Flood Mitigation Assistance (FMA)

Non-disaster grant program offered annually;  
nationally competitive; flood mitigation only.

## Eligible Subapplicants:

- Local units of government
- Tribal governments
- Certain political subdivisions

## Subapplicant Requirements:

- Current, approved, and adopted Hazard Mitigation Plan
- Participate in the National Flood Insurance Program

## **Cost Share:**

**75% Federal/25% Local**

**90% Federal/10% Local – CDC SVI score > 0.5**

**90% Federal/10% Local – repetitive loss properties**

**100% Federal – severe repetitive loss properties**

## **Projects must:**

Be technically  
feasible and cost  
effective.

Reduce or eliminate flood risk or repetitive flood damage  
to structures and buildings insured by the National Flood  
Insurance Program (NFIP) or enhance community  
resilience within NFIP-participating communities.

Meet all environmental  
and historic preservation  
requirements.



# Building Resilient Infrastructure and Communities (BRIC)

Non-disaster grant program offered annually; nationally-competitive; all-hazards.

## Eligible Subapplicants:

- Local units of government
- Tribal governments

## Subapplicant Requirements:

- Current, approved, and adopted Hazard Mitigation Plan

**CANCELLED**

## **Cost Share:**

**75% Federal/25% Local**

**90% Federal/10% Local – Community Disaster Resilience Zones & Economically Disadvantaged Rural Communities**



## **Projects must:**

Be technically feasible and cost effective.

Reduce or eliminate risk and damage from future natural hazards.

Meet all environmental and historic preservation requirements.



# Pre-Disaster Flood Resilience Grant

2023 Act 265 amended Wisconsin Statute 323 to include the Pre-Disaster Flood Resilience Grant (PDFRG) program.

- Administered by Wisconsin Emergency Management (WEM)
- Provides grants for the purpose of:
  - Identifying flood vulnerabilities
  - Identifying options to improve flood resilience
  - Restoring hydrology in order to reduce flood risk and damages in flood-prone communities
- \$2 million in 2023-2025 biennium
- <https://wem.wi.gov/mitigation-grant-opportunities/>





# PDFRG Eligible Applicants

- Local governmental unit:
  - Federally recognized American Indian tribe or band
  - City, village, town
  - County
  - Regional planning commission
- On behalf of a local governmental unit:
  - Nonprofit
  - Private consulting organization
- Multiple local governmental units can be included in one application.
- 25% required match





# PDFRG Projects: Assessment Grants

- Minimum 60% of total funds
- Gather information on vulnerabilities and identification of flood resilience priorities on a watershed, catchment, or stream reach scale.
  - Understand flood flows and erosion hazards and vulnerabilities; identify opportunities to increase flood resilience including restoration of wetland, stream, and floodplain hydrology.
  - Develop culvert inventories using the Great Lakes Stream Crossing Inventory, or similar method that considers structural risk factors, aquatic organism passage, and upstream hydrologic conditions.
  - Conduct hydrologic and hydraulic studies that help develop hydrologic models.
- Maximum award \$300,000 state share



# PDFRG Projects: Implementation Grants

- Maximum of 40% of total funds
- Implement hydrologic restoration projects identified through an assessment grant or comparable assessment process.
- Project types (multiple project types are allowable):
  - Regulatory coordination
  - Engineering & design
  - Construction
  - Post-construction monitoring





# PDFRG Projects: Implementation Grants

- Project activities (multiple activities are allowable/encouraged):
  - Reconnect streams and floodplains
  - Reestablish healthy channel form and condition
  - Mitigate erosion hazards
  - Remove or reduce wetland drainage
  - Restore or improve natural flow and movement of water or sediment
  - Reestablish vegetation to support site stability and help manage flow and infiltration
- Maximum award \$250,000 state share

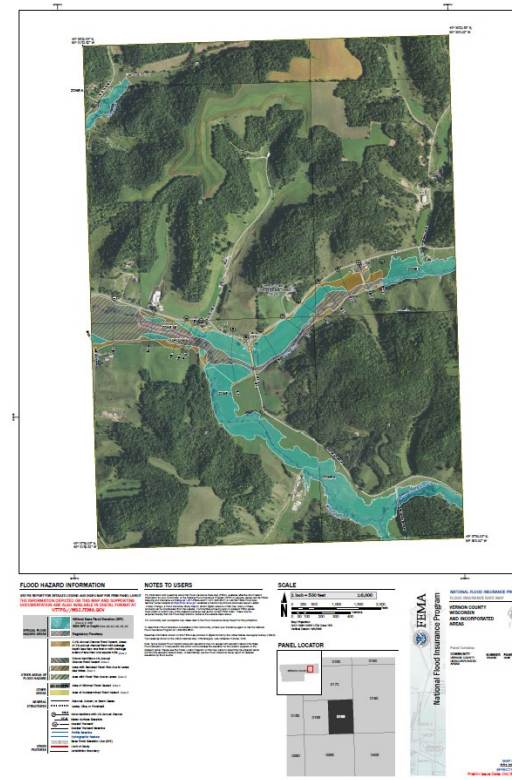
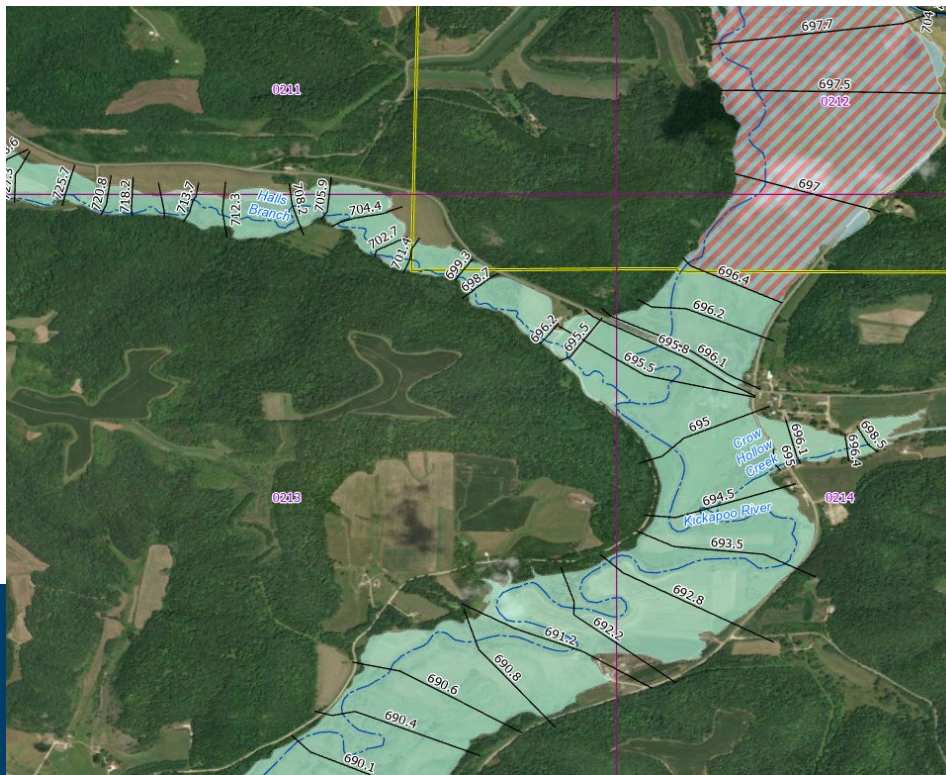




# Contacts

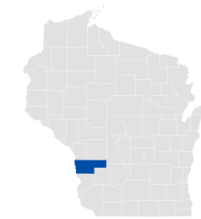
- WEM Hazard Mitigation shared email
  - [DMAWEMHazardMitigation@widma.gov](mailto:DMAWEMHazardMitigation@widma.gov)
- Chad Atkinson, Hazard Mitigation Section Supervisor
  - [chad.atkinson@widma.gov](mailto:chad.atkinson@widma.gov); (608) 893-0816
- Heather Thole, State Hazard Mitigation Officer
  - [heather.thole@widma.gov](mailto:heather.thole@widma.gov); (608) 282-5301
- Katie Sommers, Policy & Grants Bureau Director
  - [katie.sommers@widma.gov](mailto:katie.sommers@widma.gov); (608) 516-0312

# Preliminary Products



## FLOOD INSURANCE STUDY FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 1 OF 2



### VERNON COUNTY, WISCONSIN AND INCORPORATED AREAS

COMMUNITY NAME	COMMUNITY NUMBER
CHASEBURG, VILLAGE OF	550451
COON VALLEY, VILLAGE OF	550452
DE SOTO, VILLAGE OF	550069
GENOA, VILLAGE OF	555556
HILLSBORO, CITY OF	550455
LA FARGE, VILLAGE OF	550456
ONTARIO, VILLAGE OF	550457
READSTOWN, VILLAGE OF	550458
STODDARD, VILLAGE OF	555582
VERNON COUNTY, UNINCORPORATED AREAS	550450
VIOLA, VILLAGE OF	550460
VIROQUA, CITY OF*	550590
WESTBY, CITY OF*	550549

TRIBAL NATION	COMMUNITY NUMBER
HO-CHUNK NATION OF WISCONSIN	550630

\*No Special Flood Hazard Areas Identified

REVISED: TBD

PRELIMINARY April 30, 2025

FLOOD INSURANCE STUDY NUMBER

55123CV001B

Version Number 2.8.5.0



FEMA

FIRMs, FIS, and Database

# 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

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) <i>Zone A, V, A99</i>
		With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i>
		Regulatory Floodway
		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i>
		Area of Minimal Flood Hazard <i>Zone X</i>

## SOMA-1

## PRELIMINARY SUMMARY OF MAP ACTIONS

Community: VERNON COUNTY

Community No: 550450

## 2A.LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMA	00-05-2972A	06/14/2000	PORTION OF SECTION 2, T13N, R2W; E13376 JUG CREEK ROAD	5504500160B	55123C0165E
LOMA	04-05-1125X	12/12/2003	PORTION SECTION 29, T14N, R3W; SOUTH 1640 WANG RIDGE ROAD	5504500075B	55123C0117E
LOMA	08-05-1497A	02/14/2008	E9731 COUNTY ROAD P -- PORTION OF SECTION 29, T14N, R3W	5504500075B	55123C0117E
LOMA	08-05-4078A	08/05/2008	PORTION OF SECTION 1, T11N, R3W -- S7401 COUNTY ROAD U	5504500260B	55123C0560E
LOMA	08-05-4728A	10/16/2008	PORTION OF SECTION 12, T11N, R3W -- S7937 CHURCH ROAD	5504500260B	55123C0560E
LOMA	10-05-4726A	07/08/2010	E10170 SUGAR GROVE ROAD	5504500255B	55123C0553E
LOMA	14-05-8062A	09/18/2014	S5564 COUNTY ROAD S	55123C0365D	55123C0365E
LOMA	18-05-5845A	09/27/2018	PORTION OF SECTION 14, T14N, R1W -- E15841 SHORT DRIVE	55123C0180D	55123C0180E
LOMA	21-05-3437A	07/23/2021	SECTION 4, T12N, R3W -- S5106 ELK RUN ROAD (CABIN 1)	55123C0365D	55123C0365E
LOMA	21-05-3438A	07/23/2021	SECTION 4, T12N, R3W -- S5106 ELK RUN ROAD (CABIN 2)	55123C0365D	55123C0365E
LOMA	21-05-3439A	07/23/2021	PARCEL 1 -- S5106 ELK RUN ROAD (RESIDENCE)	55123C0365D	55123C0365E
LOMA	21-05-3440A	07/23/2021	SECTION 16, T12N, R3W -- E10402 STATE TRUNK HIGHWAY 56	55123C0365D	55123C0365E
LOMA	23-05-0659A	01/10/2023	SECTION 24, T13N, R3W -- E11465 STATE HIGHWAY 82	55123C0358D	55123C0358E



3/10/2025

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# Preliminary SOMA

## Summary of Map Actions (SOMA)

- A 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)

Page 1 of 2		Date: July 18, 2013		Case No.: 13-05-6261A		LOMA		
 <b>Federal Emergency Management Agency</b> Washington, D.C. 20472								
<b>LETTER OF MAP AMENDMENT</b>								
<b>DETERMINATION DOCUMENT (REMOVAL)</b>								
<b>COMMUNITY AND MAP PANEL INFORMATION</b>				<b>LEGAL PROPERTY DESCRIPTION</b>				
<b>COMMUNITY</b>	VERNON COUNTY, WISCONSIN (Unincorporated Areas)			A parcel of land, as described in the Warranty Deed, recorded as Document No. 474615, in the Office of the Register of Deeds, Vernon County, Wisconsin  Parcel ID: 040-00385-0000, 040-00378-0000, 040-00374-0000				
	COMMUNITY NO.: 550450							
	NUMBER: 55123C0460D							
<b>AFFECTED MAP PANEL</b>	DATE: 11/2/2012							
FLOODING SOURCE: UNNAMED FLOODING SOURCE				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 43.440, -91.181 SOURCE OF LAT & LONG: ARCGIS 10 DATUM: NAD 83				
<b>DETERMINATION</b>								
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
--	--	--	E1490 State Highway 82	Structure (Residence)	X (unshaded)	--	783.6 feet	--
<b>Special Flood Hazard Area (SFHA)</b> - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equalled or exceeded in any given year (base flood).								
ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)								
PORTIONS REMAIN IN THE SFHA ZONE A STUDY UNDERWAY								
SUPERSEDES PREVIOUS DETERMINATION STATE LOCAL CONSIDERATIONS								
This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equalled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.								
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 Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMA Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.								
 Luis Rodriguez, P.E., Chief Engineering Management Branch Federal Insurance and Mitigation Administration								

# Letter of Map Change (LOMC)

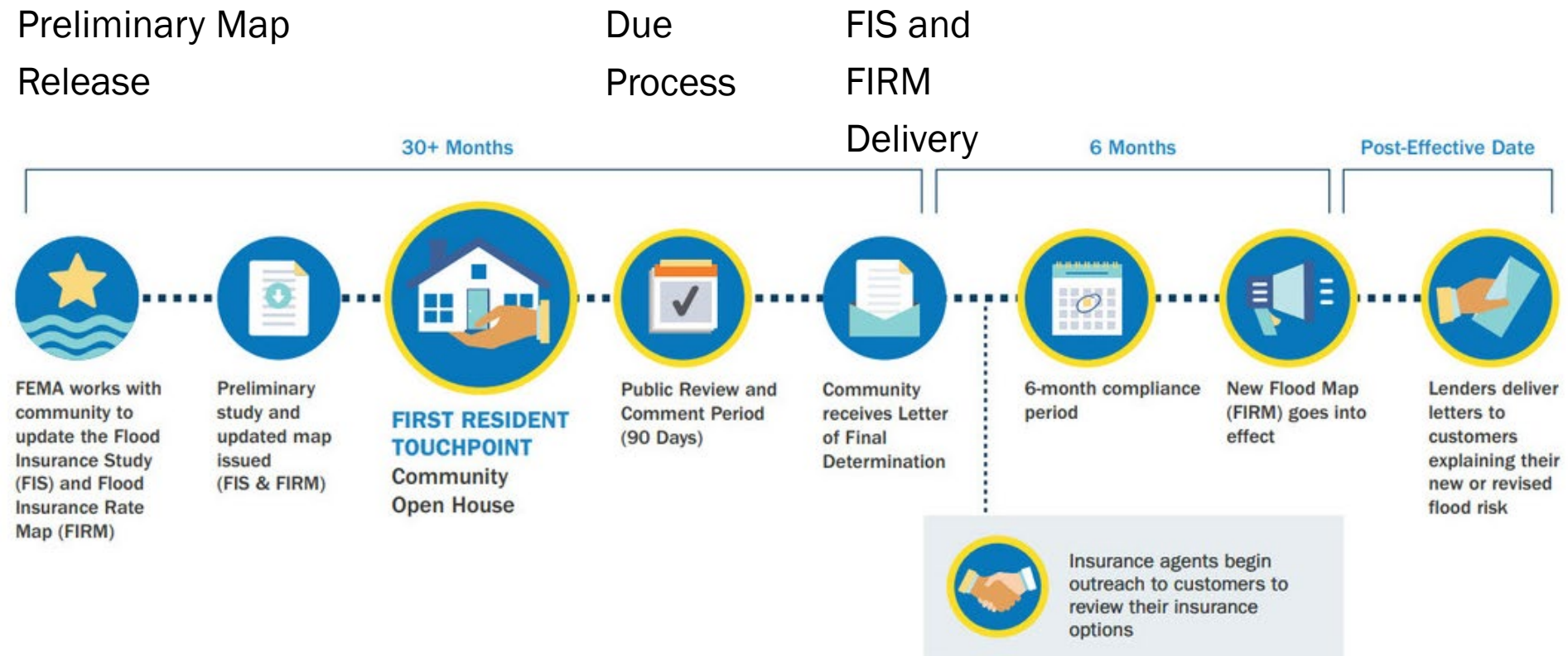
## Letter of Map Amendment (LOMA)

- 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.

# Next Steps



# Due Process Phase

- Proposed Flood Hazard Determination published in Federal Register
- Community CEO notified via certified letter of upcoming newspaper notice and Appeal Start
- Proposed Flood Hazard Determination published in local newspaper
- 90-day appeal/comment period opens
- Resolve appeal/comments

# 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

- 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 hydrologic and/or hydraulic analysis
- 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;
- 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

Appeals/Comments



Community



WDNR



# Final Delivery and Adoption

- Prepare Final Mapping Products
- FEMA issues Letter of Final Determination (LFD)
- Final Mapping Products are distributed to communities
- 6-month adoption and ordinance update window opens
- WDNR and FEMA review and approve updated ordinance
- Revalidation Letters sent
- FIRMs and FIS 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

# Ordinance Adoption

## WISCONSIN DEPARTMENT OF NATURAL RESOURCES MODEL FLOODPLAIN ORDINANCE FOR CRS and non-CRS WISCONSIN COMMUNITIES

Effective March 10, 2022

Please replace title with, "Floodplain Ordinance for [Name of your Community]"

Effective: Insert date ordinance was adopted by the community

A cooperative effort of  
WI Department of Natural Resource (DNR)  
and  
Federal Emergency Management Agency (FEMA)

### Key for editing:

- Blue highlights are instructional for the ordinance writer and can be deleted once the item is completed
- Yellow highlights are places where the ordinance needs to be filled in with community specific information
- Grey highlights are ordinance additions for communities that choose to implement Act 175
- Red highlights are ordinance additions for communities that have existing Cranberry Farms (FA-C) (when applicable)
- Green highlights are ordinance additions for communities that have adopted a Flood Storage District (when applicable)
- Pink highlights are ordinance additions for communities that have adopted a Coastal Floodplain District (CFD) (Great Lakes when applicable)
- Comment bubbles indicate Community Rating System (CRS)-required higher standards. CRS is a voluntary federal program. If you received this ordinance document as a pdf, the comment bubbles containing the CRS language will not show. For more information on CRS go to <https://www.fema.gov/floodplain-management/community-rating-system>. To obtain an editable version of the ordinance that shows the comment bubbles, or to obtain more information about CRS, please reach out to [DNRfloodplain@wisconsin.gov](mailto:DNRfloodplain@wisconsin.gov)

### Adopting an Ordinance: A Step-By-Step Guide

#### Adopting an Ordinance

1. 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
  - Certified Copy of Final Ordinance Text
  - Affidavit of Publication of Enacted Ordinance
7. Approval by DNR
  - This is the last step, but to speed the approval process up, submit the draft 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.

Notice of public hearing (a Class 2 notice under ch. 985, Stats.) must appear in a newspaper on two consecutive weeks, the last publication at least seven days prior to the hearing date.

Calendar						
S	M	T	W	Th	F	Sa
				N1		
				N2	1	2
3	4	5	6	H		

#### 2. Notice of Public Hearing

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 newspaper.

#### 3. Public Hearing

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 1 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.

#### 6. Ordinance/Amendment Approval

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.

Floodplain 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 [DNRfloodplain@wi.gov](mailto:DNRfloodplain@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](mailto:DNRfloodplain@wi.gov) or 608-220-5633.

January 2019

Visit [dnr.wisconsin.gov](http://dnr.wisconsin.gov) and search "Model Ordinance"

# Helpful Resources & Questions

## Websites

- Preliminary Maps
  - [hazards.fema.gov/femaportal/prelimdownload/](https://hazards.fema.gov/femaportal/prelimdownload/)
  - FEMA Viewer: Search “FEMA preliminary map viewer”
- FEMA Map Changes Viewer
  - <https://msc.fema.gov/fmcv>
- DNR Floodplain Management and Mapping website
  - <https://dnr.wisconsin.gov/topic/FloodPlains>

## Questions

- Maps
- Floodplain Management
- Insurance
- Due Process
- Map Adoption