

## Washington County Flood Risk Open House FAQs

### Which streams were restudied?

<ul style="list-style-type: none"> <li>- Allenton Creek</li> <li>- Allenton Creek Bypass</li> <li>- Allenton Creek Unnamed Tributary 1 and 1.1</li> <li>- Bolton Brook</li> <li>- Brooklane Overflow</li> <li>- Cedar Creek</li> <li>- Cedarburg Creek</li> <li>- East Branch Milwaukee River</li> <li>- East Branch Rock River</li> <li>- East Branch Rock River Unnamed Tributary 1, 1.1, 1.2, 1.3, 1.3.1, 1.4, 2, 2 Bypass, 2.1, 2.1 Bypass, 2.2 and 2.3</li> <li>- Edgewood Creek</li> <li>- Edgewood Creek Overflow Channel</li> <li>- Hwy 41 Overflow</li> <li>- Kettleview Creek</li> <li>- Kewaskum Creek</li> <li>- Kewaskum Overflow Channel</li> <li>- Knights Creek</li> <li>- Knights Creek Overflow</li> </ul>	<ul style="list-style-type: none"> <li>- Kohlsville River</li> <li>- Kohlsville River Unnamed Tributary 1, 2, and 2.1</li> <li>- Limestone Creek</li> <li>- Limestone Creek Unnamed Tributary 1, 2, 3, 3.1, 3.2, 4, 5, and 6</li> <li>- Menomonee River</li> <li>- Unnamed Tributary 1</li> <li>- Milwaukee River</li> <li>- Myra Creek</li> <li>- No Name Creek Unnamed Tributary 1</li> <li>- Nolan Creek</li> <li>- North Branch Menomonee River</li> <li>- North Branch Milwaukee River</li> <li>- North Branch Milwaukee River Unnamed Tributary 1 and 2</li> <li>- North Creek</li> <li>- North Crossway Channel</li> <li>- North Crossway Channel Unnamed Tributary 1 and 2</li> </ul>	<ul style="list-style-type: none"> <li>- Quaas Creek</li> <li>- Smith Lake Channel</li> <li>- Stony Creek</li> <li>- Stony Creek Unnamed Tributary 1</li> <li>- Stream 1</li> <li>- Tributary 1 and 2 to Milwaukee River</li> <li>- Tributary 2 to Milwaukee River Split</li> <li>- Tributary No. 1, 1A, 1B, 2</li> <li>- Unnamed Tributary 1, 3, 4, 5, and 5 Overflow</li> <li>- UT to West Branch Menomonee River</li> <li>- UT to West Branch Menomonee River Overflow</li> <li>- UT Washington Creek</li> <li>- UT Wingate Creek</li> <li>- UT-1 Kewaskum Creek</li> <li>- UT-1 Milwaukee River</li> <li>- UT-1 Mink Creek</li> <li>- UT-1 1.1 and -1.2 Quaas Creek</li> <li>- UT-2 Kewaskum Creek</li> </ul>	<ul style="list-style-type: none"> <li>- UT-2, -2.1, -3, and -4 Milwaukee River</li> <li>- Wallace Creek</li> <li>- Wallace Creek Unnamed Tributary 2 and 3</li> <li>- Wayne Creek</li> <li>- Wayne Creek Unnamed Tributary 1, 2, 2.1, 3, 4, 4.1, 4.2, 5, and 6</li> <li>- West Branch Menomonee River</li> <li>- West Branch Menomonee River Overflow</li> <li>- West Branch Milwaukee River</li> <li>- West Branch Milwaukee River Unnamed Tributary 1, 1.1, and 1.2</li> <li>- Wetland Extension 2 and 2.1</li> <li>- Willow Creek</li> <li>- Willow Creek Unnamed Tributary 1 and 1.1</li> </ul>
--	---	---	--

### Why are the flood maps being changed?

- Over time, flood risk changes due to surface erosion, land use, and natural forces.
- With more advanced technology available, FEMA is able to more accurately assess your community's current flood risk.

### What are preliminary maps?

- Are an early look at the updated flood maps which will affect floodplain development requirements and/or flood insurance rates in communities once effective.

### What is the timeline of events from now until the maps become effective?

1. In the Summer/Fall of 2024, a 90-day appeal and comment period will be held for Washington County. During this time, anyone may submit an appeal or comment to change the maps, along with supporting technical materials, to their community officials, who will forward them to Wisconsin DNR for resolution.
  - a. Such data must show that the map is scientifically or technically incorrect.
  - b. The DNR will carefully review any appeals/comments, and if needed, the team will change the preliminary flood map.

2. FEMA will issue a Letter of Final Determination (LFD) prior to the maps going effective. Which begins a 6-month adoption and compliance period, after which the new flood maps will become effective for insurance and development purposes.
3. Once the new flood map takes effect, residents who believe their property should not be within a high-risk flood zone can request a Letter of Map Amendment (LOMA) and provide elevation data and survey information to FEMA for review.

#### **What is a Letter of Map Change (LOMC)? What do I need to get one?**

- A LOMC is an amendment or revision of the regulatory maps that designate flood risk.
- LOMCs may be issued for a single/many structures or lots.
- Contact the FEMA Mapping and Insurance eXchange (FMIX) for more information
  - o [https://www.floodmaps.fema.gov/fhm/fmx\\_main.html](https://www.floodmaps.fema.gov/fhm/fmx_main.html)
- More information is also on the DNR's Floodplain webpage
  - o <https://dnr.wisconsin.gov/topic/FloodPlains/lomc.html>

#### **If a 100-year flood only happens once in 100 years, why should I worry about it?**

- The 100-year flood is defined as the 1-percent chance flood. Meaning a flood has a 1-percent chance of being equaled or exceeded in any given year.

#### **My house is in an A zone (or AE zone) on the current maps, but the new maps show my house in an X zone. Will I have to continue carrying flood insurance when the new maps are effective?**

- The federal government will no longer require your lender to enforce the mandatory purchase requirement for flood insurance. However, your lender may still require flood insurance to protect their investment. Even though the law may not require flood insurance, you should consider purchasing a lower-cost Preferred Risk Policy which will provide financial protection against major floods. More than 30 percent of all flood insurance claims are filed for properties outside of the "100-year" floodplain.

#### **My house is located in an X zone on the current maps, but the new maps show my house in an A zone (or AE zone). Will I have to purchase a flood insurance policy for my house when the new maps are effective?**

- If you have a federally backed (VA, FHA, etc.) or-insured loan for your house and you do not currently carry flood insurance, you will be contacted by your lender after the new maps become effective regarding this requirement. You will have 45 days to purchase flood insurance on your house after you are notified. If you have not obtained a policy by then, the lender can force place the flood insurance and charge you for the cost, which will be much higher than if you had purchased your own policy.

#### **How do I view/download this data at home (FIRM Panels, FIS Report, & Database)?**

- FEMA's Flood Map Service Center (includes all previous data) & FEMA's Preliminary Map Products.
  - o [hazards.fema.gov/femaportal/prelimdownload](https://hazards.fema.gov/femaportal/prelimdownload)
- FEMA's Flood Map Changes Viewer shows the differences in current effective and new preliminary data.
  - o <https://msc.fema.gov/fmcsv>

**What is flood storage? Can I build in flood storage?**

- Flood storage is a part of the mapped floodplain that identifies the natural flood storage capacity of that area in a watershed. Flood storage areas can reduce the amount and duration of flooding in the floodplain immediately downstream.

For more information on Washington County Floodplain map update, visit the DNR's Risk MAP website:



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

## Definitions:

The **floodplain** is land that has been or may be covered by floodwater during the regional flood. The floodplain includes the floodway and floodfringe areas. These areas are labeled on the Flood Insurance Rate Maps as A, AE, AO or AH zones.

The **floodway** is the channel of a river or stream and those portions of the floodplain adjoining the channel required to carry the regional flood discharge. The floodway is the most dangerous part of the floodplain -- it is associated with moving water.

The **floodfringe** is the portion of the floodplain outside of the floodway that is covered by flood water during the regional flood. The term floodfringe is generally associated with standing water rather than flowing water. Development is allowed in the floodfringe subject to local floodplain ordinance requirements.

The **regional flood** is the same as the 100-year flood, the 1-percent chance flood, or the base flood (FEMA).

The **regional flood elevation** is the elevation determined to be representative of large floods known to have occurred in Wisconsin or which may be expected to occur on a particular lake, river, or stream at a frequency of 1% during any given year. (Wisconsin only)

The **base flood elevation** is the elevation determined by FEMA to which flood water is expected to rise during the base flood. The relationship between the BFE and a structure's elevation determines the flood insurance premium.

The **flood protection elevation** is an elevation that is two feet above the regional flood elevation. (Wisconsin only)

A **Flood Insurance Rate Map** (FIRM, or flood map) is the official map of a community on which defines both the special flood hazard areas (SFHA) and the flood zones applicable to the community. These maps are used by the National Flood Insurance Program (NFIP) for floodplain management, mitigation, and insurance purposes.

**Special Flood Hazard Areas** (SFHAs) are high-risk areas shown on the flood map as shaded zones beginning with the letter A.

**Non-Special Flood Hazard Areas** are moderate- to low-risk areas shown on the flood map as zones beginning with the letter X (including shaded & unshaded).

**Letters of Map Change** (LOMCs) are documents issued by FEMA that revises or amends the flood hazard information shown on the flood map. Types of LOMCs include Letters of Map Revision (LOMRs), Letters of Map Revision Based on Fill (LOMR-Fs), and Letters of Map Amendment (LOMAs).