



FEMA

LOCAL OFFICIALS' MEETING

Rock River PMR, Milwaukee River Watershed, Washington
County Datum Conversion – Washington County

WASHINGTON COUNTY, WISCONSIN

May 2, 2024

RiskMAP
Increasing Resilience Together



Zoom Meeting Housekeeping

- Please enter the organization you belong to in the group chat or to Allison Kielar 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 in the chat to Allison
- You are muted and video turned off upon entry
- If you wish to ask a question, Raise your hand or type it in chat (to everyone or to Allison Kielar)

Meeting Agenda

- Introductions
- RiskMAP Overview and Project History
- NFIP & Floodplain Management Overview
- Hazard Mitigation Planning
- Preliminary Products Review
- LOMCs & SOMA
- Next Steps/Map Adoption

Welcome & Introduction

- Risk MAP Project Team, Wisconsin Department of Natural Resources (WDNR)
 - Allison Kielar – Washington Floodplain Mapping Project Lead
 - Chad Heimerl – Project Floodplain Engineer
 - Chris Olds – State Floodplain Engineer
 - Sarah Rafajko – State National Flood Insurance Program (NFIP) Coordinator
 - Andrea Stern – Regional Water Management Engineer

Welcome & Introduction

- Federal Emergency Management Agency (FEMA)
 - Munib Ahmad – Region V Engineer
 - Ken Hinterlong – Region V Engineer
 - Gabriel Jackson – Region V Senior National Flood Insurance Program (NFIP) Specialist
- Wisconsin Emergency Management (WEM)
 - Heather Thole – State Hazard Mitigation Officer

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 from the community 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

- Discovery meeting – May 16, 2013
- Data Development & Map production
May 2013 – through May 2024
- Flood Risk Review/Resilience Meeting and Workshop
August 28, 2019
- Preliminary maps finalized and distributed – March 20, 2024
- Local Officials Meeting – May 2, 2024



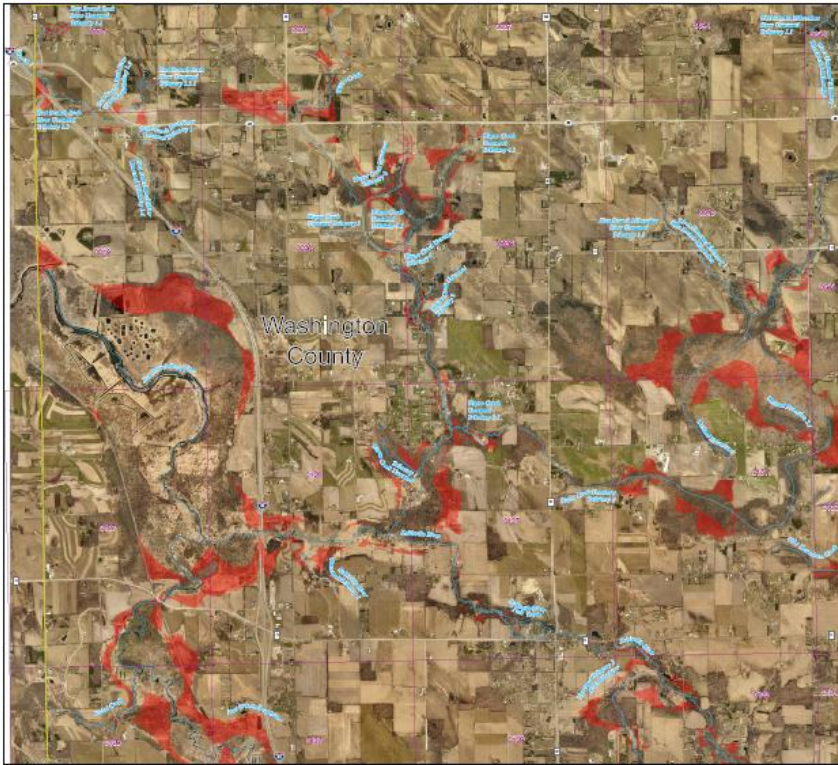
Floodplain Engineering & Mapping

- 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.
- Flood storage utilized to help reduce overall peak flows.
- Structure and stream survey data coupled with 2015 Washington 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/ or on the FEMA Viewer: Search “FEMA preliminary map viewer”

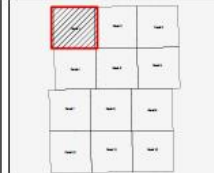
Flood Storage District (FSD) Maps

Washington County
and incorporated areas
Flood Storage Districts
T12N R18E
Panel 1

Sources of Study: WDNR
Effective Date: TBD
Approved by: WDNR



LEGEND
Flood Storage Districts
Rivers/streams
FIRM Panel
POLITICAL AREAS
Municipalities
Washington County



Coordinate System: NAD 1983 HARN UTM Zone 16
Aerial photography was acquired in the Spring of 2022 and was provided in digital format by Washington County.

Flood Storage Districts are available for viewing after the Letter of Final Determination (LFD) is at DNR's Surface Water Data Viewer: dnr.wisconsin.gov/topic/SurfaceWater/swdv (or go to dnr.wi.gov and search "SWDV")



0 1,250 2,500 5,000 Feet
1:18,000

- State regulatory product used to reduce flood flows in modeling
- Maps must be adopted by communities during ordinance adoption
- Communities sent FSD shapefile. Preliminary maps also available for download



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

Revised Study Reaches

- **East Branch Rock River PMR - 45 Detailed Study (Zone AE) Streams ≈71 miles**

Allenton Creek, Allenton Creek Bypass, Allenton Creek Unnamed Tributary 1 and 1.1, East Branch Rock River, 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, Kohlsville River, Kohlsville River Unnamed Tributary 1, 2, and 2.1, Limestone Creek, Limestone Creek Unnamed Tributary 1, 2, 3, 3.1, 3.2, 4, 5, and 6, No Name Creek Unnamed Tributary 1, Nolan Creek, Stream 1, Wayne Creek, Wayne Creek Unnamed Tributary 1, 2, 2.1, 3, 4, 4.1, 4.2, 5, and 6, Wetland Extension 2 and 2.1

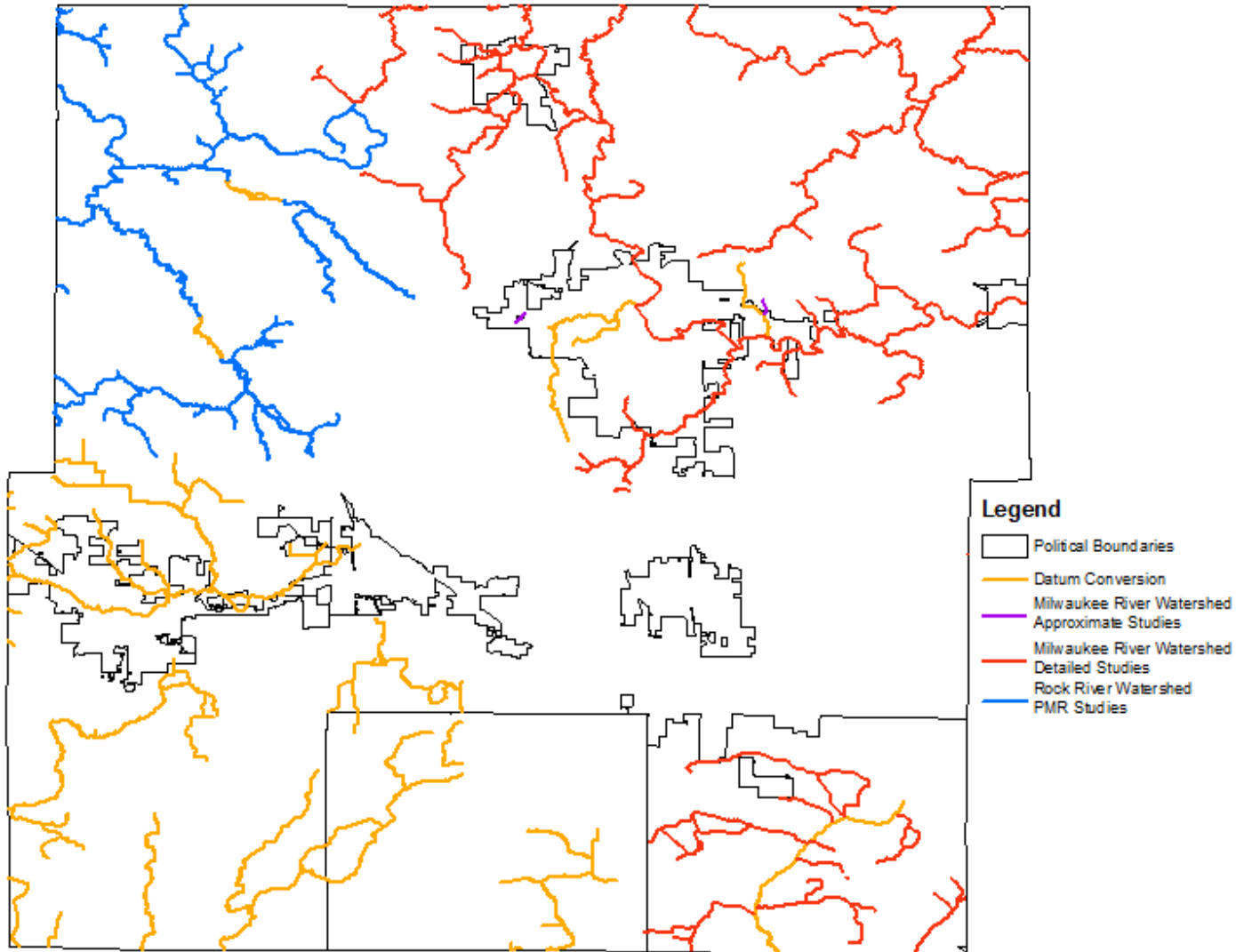
- **Milwaukee River Watershed RiskMAP Project - 65 Detailed Study (Zone AE) Streams ≈160 miles**

Bolton Brook, Brooklane Overflow, Cedar Creek, Cedarburg Creek, East Branch Milwaukee River, Edgewood Creek, Edgewood Creek Overflow Channel, Hwy 41 Overflow, Kettleview Creek, Kewaskum Creek, Kewaskum Creek Overflow Channel, Knights Creek, Knights Creek Overflow, Menomonee River Unnamed Tributary 1, Milwaukee River, Myra Creek, North Branch Menomonee River, North Branch Milwaukee River, North Branch Milwaukee River Unnamed Tributary 1 and 2, North Creek, North Crossway Channel, North Crossway Channel Unnamed Tributary 1 and 2, Quaas Creek, Smith Lake Channel, Stony Creek, Stony Creek Unnamed Tributary 1, Tributary 1 and 2 to Milwaukee River, Tributary 2 to Milwaukee River Split, Tributary No. 1, 1A, 1B, 2, 2 Unnamed Tributary 1, 3, 4, 5, and 5 Overflow, UT to West Branch Menomonee River, UT to West Branch Menomonee River Overflow, UT-1 Kewaskum Creek, UT-1 Milwaukee River, UT-1 Mink Creek, UT-1, -1.1, and -1.2 Quaas Creek, UT-2 Kewaskum Creek, UT-2, -2.1, -3, and -4 Milwaukee River, Wallace Creek, Wallace Creek Unnamed Tributary 2 and 3, West Branch Menomonee River, West Branch Menomonee River Overflow, West Branch Milwaukee River, West Branch Milwaukee River Unnamed Tributary 1, 1.1, and 1.2, Willow Creek, Willow Creek Unnamed Tributary 1 and 1.1

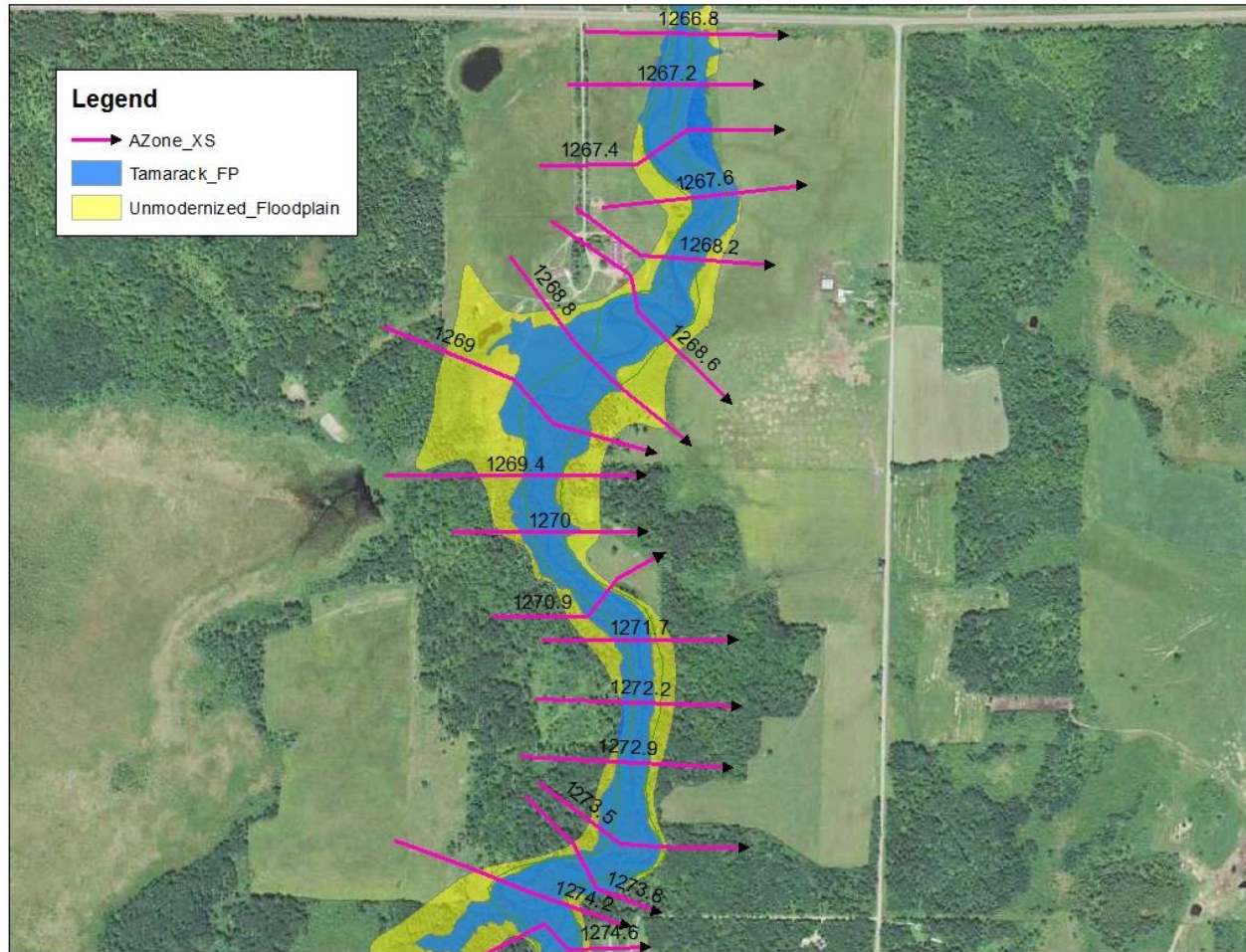
- **Milwaukee River Watershed RiskMAP Project - 4 Approximate Study (Zone A) Streams ≈1 mile**

East Branch Milwaukee River (small portion), UT-1 Mink Creek (small portion), UT Washington Creek, UT Wingate Creek

Studied Streams



Updated Digital Zone A Mapping With Estimated Base Flood Elevations



The National Flood Insurance Program (NFIP)

- Created by the National Flood Insurance Act of 1968
- Participation is **voluntary**
 - Adopt and enforce regulations
 - Eligible for flood insurance
- **Benefits** of participation:
 - Flood insurance
 - Grants and loans
 - Disaster assistance
 - Federally-backed mortgages



NFIP Goals

- Reduce the loss of life and property caused by flooding
- Reduce rising disaster relief costs caused by flooding
- Maintain the natural and beneficial functions of the floodplains
- Minimize business interruptions and other economic disruptions



September 21, 2016 Sparta, WI

Sparta, 1899: On the night of June 11-12, an intense storm sent all local streams and rivers over their banks, washing out roads, bridges, and cultivated fields; there was no loss of life. [Wisconsin Centennial Story of Disasters and Other Unfortunate Events (Madison, 1948)]

Accomplishing NFIP Goals

- Publish maps - identify risk
- Educate the public on their own risk
- Provide federally-backed flood insurance coverage
- Encourage development away from the flooding risks and minimize the damage potential to flooding through floodplain management



Trempealeau County

Basic NFIP Regulations

- Ensure that all proposed **development** is reasonable safe from flooding
- Ensure that the **lowest floor** of any **new** or **substantially damaged** or **improved structure** within the SFHA is elevated to or above the base flood elevation.
- Ensure that **development** within the Floodway does not increase flood heights.



Sauk
County
2008



Jefferson
County
2008

Flood Insurance vs. Disaster Assistance

Flood Insurance

A policyholder is in control.
Flood insurance claims are paid even if a disaster is not declared by the President.

There is no payback requirement.

Flood insurance policies are continuous, and are not non-renewed or canceled for repeat losses.

More than 20% of NFIP claims come from outside of mapped Special Flood Hazard Areas.

Disaster Assistance

Most forms of federal disaster assistance require a presidential declaration.

The most common form of federal disaster assistance is a loan, which must be paid back with interest.

The duration of a Small Business Administration disaster home loan could extend to 30 years



Flood Insurance 101

- Homeowners insurance does not cover flooding
- Almost everyone in a participating community of the NFIP can buy flood insurance
- Available to homeowners, business owners, renters, condo unit owners, and condo associations
- Sold through private insurance companies and agents, or directly through the NFIP
- Claims are paid regardless of disaster declaration
- No payback requirement



Insurable by the NFIP

- Walled and roofed structures principally above ground
- Manufactured homes or travel trailers, if anchored to a permanent foundation
- Contents of structure (available to owners and renters)
- Building in the course of construction

Not Insurable by the NFIP

- Buildings completely over water
- Unanchored manufactured homes
- Motorized vehicles
- Gas and liquid storage tanks outside buildings
- Buildings principally below ground
- Machinery and equipment in the open
- Swimming pools, hot tubs, etc.

NFIP Limits of Coverage

How much flood insurance coverage is available?

Flood coverage limits for a standard flood policy are:

Coverage Type	Coverage Limit
One to four-family structure	\$250,000
One to four-family home contents	\$100,000
Other residential structures	\$500,000
Other residential contents	\$100,000
Business structure	\$500,000
Business contents	\$500,000
Renter contents	\$100,000

NFIP-Risk Rating 2.0

FEMA is updating their flood insurance rates through a new pricing methodology called Risk Rating 2.0, starting Oct. 1, 2021.

What is changing:

- Reduce complexity
- Simplifying the quote process
- Increasing mitigation investment
- Assessing and reflecting more information on flood hazards
- Reflecting prior NFIP claims and factoring replacement cost value to calculate a premium
- More information: <https://www.fema.gov/flood-insurance/risk-rating>

National Flood Insurance Program (NFIP) Participating/Non-Participating Communities

What kind of assistance or support would you benefit from related to the NFIP?

CID	Community	Policies in Force	Insurance in Force	Total Paid Losses	Total Paid Amount
550472	Village of Germantown	13	\$3,932,000.00	1	\$0.00
550473	City of Hartford	9	\$6,420,000.00	5	\$271,704.97
550530	Village of Jackson	5	\$1,179,000.00	1	\$0.00
550474	Village of Kewaskum	39	\$5,499,000.00	3	\$30,191.16
550278	City of Milwaukee	481	\$79,624,000.00	1564	\$10,506,886.50
550056	Village of Newburg	N/A	N/A	N/A	N/A
550518	Village of Richfield	29	\$5,544,000.00	5	\$59,916.01
550587	Village of Slinger	1	\$31,000.00	N/A	N/A
550471	Washington County	39	\$9,908,000.00	47	\$503,851.68
550475	City of West Bend	12	\$3,257,000.00	4	\$14,756.65

Mandatory Purchase Requirement

Flood Disaster Prevention Act of 1973

- Flood insurance purchase is required to make, increase, extend or renew any loan secured by structure in SFHA
- Flood insurance required for term of loan

Flood Insurance Reform Act of 1994

- Established penalties for lender non-compliance
- Requires lenders to review revised FIRMs
- Requires notification and mandatory purchase if revised FIRM shows structure in SFHA
- If escrow account is established, requires escrow for flood insurance



Hazard Mitigation

Risk MAP Washington County
May 2024





What is Mitigation?

According to the Federal Emergency Management Agency (FEMA):

“Mitigation is any sustained action taken to eliminate or reduce the long-term risk to human life and property from natural and technological hazards.”





Value of Mitigation



Trenton Island, WI



Gays Mills, WI

**For every \$1 spent on flood mitigation,
\$6 is saved in future damages;
\$7 for riverine flooding.**

**National Institute of Building Sciences
Natural Hazard Mitigation Saves: 2019 Report**



Examples of Mitigation





Acquisition/Demolition



Communities acquire land, demolish structures, and deed restrict the land to open space in perpetuity.



Elevation



Elevation raises a structure out of the floodplain.



Floodwall



Floodwalls can prevent water from inundating structures that cannot be elevated, relocated, or demolished.

Image from Darlington, WI



Stormwater Retention/Detention



Detention/retention ponds can store storm water runoff, decreasing flash flooding in urban areas.

Image from Oshkosh, WI



Stormwater

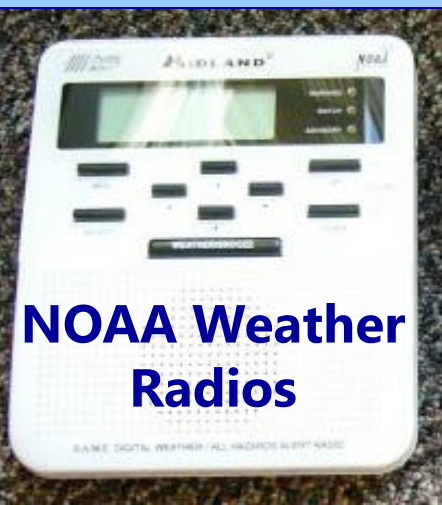


Stream restoration allows watersheds to better manage flooding.

Image from Theinsville, WI



Other Ideas



NOAA Weather Radios

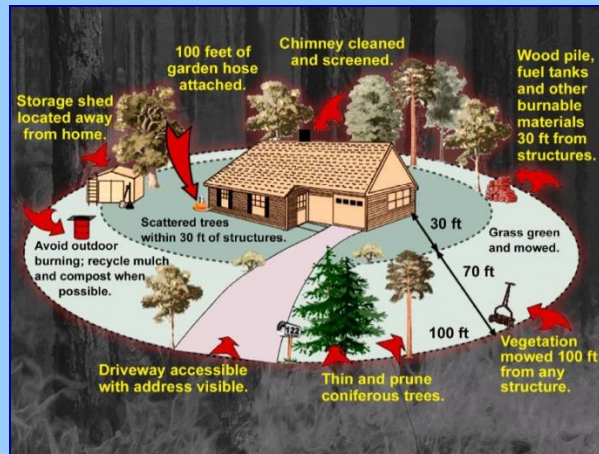


Mobile Home Tie-Downs



Wind Retrofit Guide for Residential Buildings

FEMA P-804 / December 2010



Proper Landscaping

- Utility protection
- Raise appliances and utilities
- Install back-flow valves
- Insurance (flood and sewer backup)
- Bank stabilization
- Land-use planning
- Wind retrofits
- Education and public awareness
- Project scoping
 - Hazard study/analysis
 - Design
 - Mitigation solution identification



Mitigation Assistance Grant Funding





FEMA Hazard Mitigation Assistance

- **Hazard Mitigation Grant Program (HMGP)**
- **Building Resilient Infrastructure and Communities (BRIC)**
- **Flood Mitigation Assistance (FMA)**
- **Congressionally Directed Spending (LPDM)**



Hazard Mitigation Grant Program

HMGP

- **All-hazards, post-disaster program**
- **Available statewide with priority in impacted area**
- **20% of funds allocated for Public and Individual Assistance**
 - **Wisconsin has an “Enhanced” State Hazard Mitigation Plan (normally 15%)**



Building Resilient Infrastructure and Communities

BRIC

- **Annual, national competition for all-hazards**
- **FFY23: \$1 billion**
- **State allocation:**
 - **\$2 million for highest priority projects**
 - **\$1.5 million for planning, project scoping, studies**
 - **\$400,000 for CDRZs (discussed later)**
 - **\$2 million for building code projects**
- **Tribal allocation: \$50 million**



Flood Mitigation Assistance

FMA

- Annual, national competition
- FFY23: \$800million
- Flood mitigation only
- Mitigation to NFIP insured structures
- Priority for repetitive loss and severe repetitive loss structures




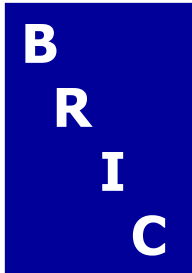

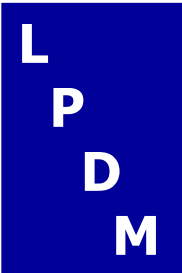
Congressionally Directed Spending

LPDM (Legislative Pre-Disaster Mitigation)

- Annual(?), congressional appropriation
- All hazards pre-disaster mitigation program
- FFY23: \$233,043,782 directed to 100 congressionally selected projects



Eligible Sub-Applicants

Entity	Program Name			
				
State Agencies	✓	✓	✓	✓
Tribal Governments	✓	✓	✓	✓
Local Governments	✓	✓	✓	✓
Private Non-Profit Organizations (PNPs)	✓			



Cost Share

Programs	Mitigation Project Grant (Percent of Federal/Non-Federal Share)	Management Costs	
		Recipient (10%)	Subrecipient (5%)
HMGP	75/25	100/0	100/0
BRIC	75/25	100/0	100/0
BRIC – Subrecipient or tribal recipient is an economically disadvantaged rural community or CDRZ	90/10	100/0	100/0
FMA	75/25	75/25	75/25
FMA – repetitive loss property	90/10	90/10	90/10
FMA – severe repetitive loss property	100/0	100/0	100/0
LPDM	75/25	100/0	100/0
LPDM – Sub-grantee is a small impoverished community	90/10	100/0	100/0

The state contributes half of the non-federal share for HMGP!



Local Match

Can be provided by any source except federal funds or match for other federal funds

- ICC (Increased Cost of Compliance) funds
- Property owners
- Volunteer and in-kind
- State programs (CDBG, DNR Municipal Flood Control)
 - CDBG is pass-through money and loses federal identity



Requirements

- Participating in the NFIP and in good standing
- Considered other alternatives
- Environmentally-sound
- Cost-effective
- Solves the problem
- Plan requirement
- Increase protection

Town of Clover, WI





CDRZs

Community Disaster Resilience Zones

- Congressionally-mandated
- Risk + vulnerability
- Tribal CDRZs forthcoming
- 5 years
- 90/10 cost share
- \$400,000 allocation
- BCA assistance





Helpful Websites

- **WEM Hazard Mitigation:**
<https://wem.wi.gov/mitigation-resources/>
- **FEMA Hazard Mitigation Assistance:**
<https://www.fema.gov/grants/mitigation>
- **FEMA Hazard Mitigation Planning:**
<https://www.fema.gov/emergency-managers/risk-management/hazard-mitigation-planning>



Questions?



Contacts:

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State Hazard Mitigation Officer
heather.thole@widma.gov

Chad Atkinson
Mitigation Section Supervisor
chad.atkinson@widma.gov

Email: DMAWEMHazardMitigation@wisconsin.gov

Preliminary Products

- FIRMs, FIS and Database

FLOOD INSURANCE STUDY FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 1 OF 9



**WASHINGTON
COUNTY,
WISCONSIN
AND INCORPORATED
AREAS**

COMMUNITY NAME	NUMBER	COMMUNITY NAME	NUMBER
GERMANTOWN, VILLAGE OF	550472	NEWBURG, VILLAGE OF	550056
HARTFORD, CITY OF	550473	RICHFIELD, VILLAGE OF	550518
JACKSON, VILLAGE OF	550530	SLINGER, VILLAGE OF	550587
KEWASKUM, VILLAGE OF	550474	WASHINGTON COUNTY, UNINCORPORATED AREAS	550471
MILWAUKEE, CITY OF*	550278	WEST BEND, CITY OF	550475

*No Special Flood Hazard Areas Identified within Washington County

REVISED: TBD

PRELIMINARY March 20, 2024

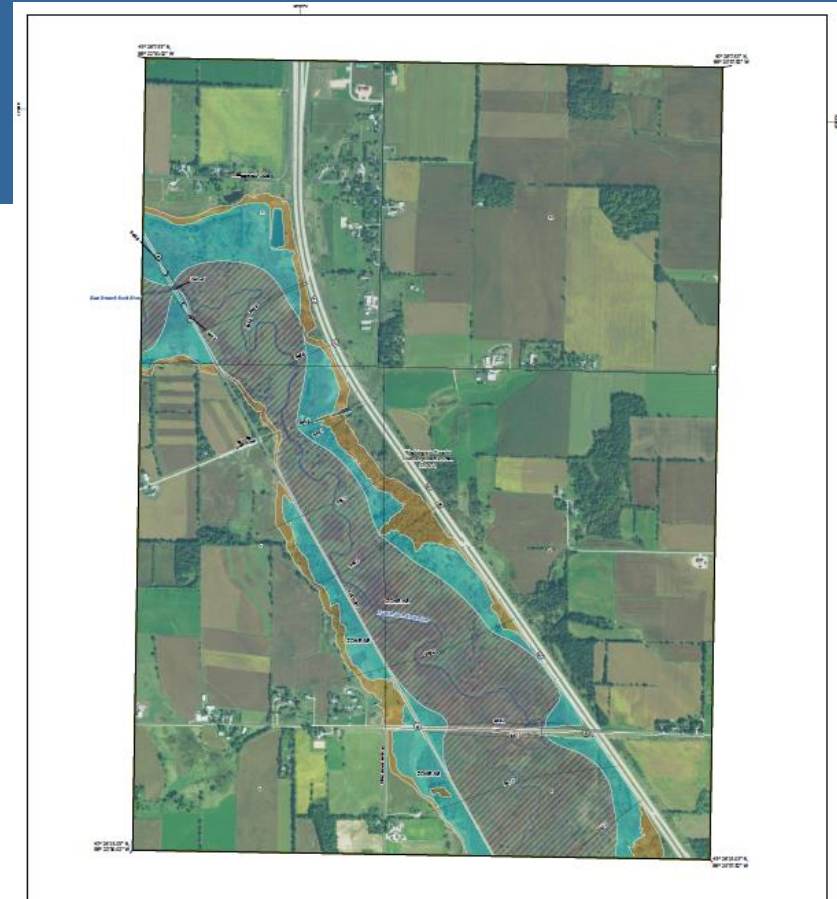
FLOOD INSURANCE STUDY NUMBER

55131CV001D

Version Number 2.8.4.0



FEMA



FLOOD HAZARD INFORMATION

SEE THE MANUAL FOR DETAILS OF SYMBOLS AND COLORS AND FOR OTHER PRODUCT LICENSE
FOR INFORMATION CONTACT THE NATIONAL FLOOD INSURANCE PROGRAM
ADMINISTRATOR AND ALSO AVAILABLE TO GO TO: [HTTPS://NSC.FEMA.GOV](https://nsc.fema.gov)

SYMBOL	DESCRIPTION
[Symbol]	Regulatory Boundary
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone A)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone B)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone C)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone D)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone E)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone F)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone G)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone H)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone I)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone J)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone K)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone L)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone M)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone N)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone O)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone P)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone Q)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone R)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone S)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone T)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone U)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone V)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone W)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone X)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone Y)
[Symbol]	Special Flood Hazard Area (SFHA) - 1% Annual Chance Flood (Zone Z)

NOTES TO USERS

1. This map is a preliminary product and is not for use in making decisions regarding insurance coverage or other financial matters. It is intended for informational purposes only. The information on this map is preliminary and is subject to change without notice. The information on this map is preliminary and is subject to change without notice. The information on this map is preliminary and is subject to change without notice.

SCALE



PANEL LOCATOR



FEMA
National Flood Insurance Program

NATIONAL FLOOD INSURANCE PROGRAM
COMMUNITY DEVELOPMENT DIVISION
WASHINGTON COUNTY
WISCONSIN
AND INCORPORATED
AREAS

Project Number: 55131CV001D
Project Name: FIRM
Revision: 1

DATE PUBLISHED: 03/20/2024
PROJECT DATE: 03/20/2024



FEMA

RiskMAP
Increasing Resilience Together

Preliminary SOMA

- A Summary of Map Actions (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)

SOMA-1

PRELIMINARY SUMMARY OF MAPACTIONS

Community: WASHINGTON COUNTY

Community No: 550471

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the effect of the enclosed revised FIRM panel(s) on previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs), Letter of Map Revision based on Fill (LOMR-Fs), and Letters of Map Amendment (LOMAs)).

1. LOMCs Incorporated



The modifications effected by the LOMCs listed below have been reflected on the Preliminary copies of the revised FIRM panels. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMR	16-05-1498P	06/02/2016	Ashippun River, Druid Lake Floodway	55131C0216E 55131C0217E 55131C0218E 55131C0219E	55131C0216F 55131C0217F 55131C0218F 55131C0219F
LOMR	17-05-4823P	02/07/2018	Rubicon River - Pike Lake Floodway	55131C0229E	55131C0229F

2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below are either not located on revised FIRM panels, or have not been reflected on the Preliminary copies of the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

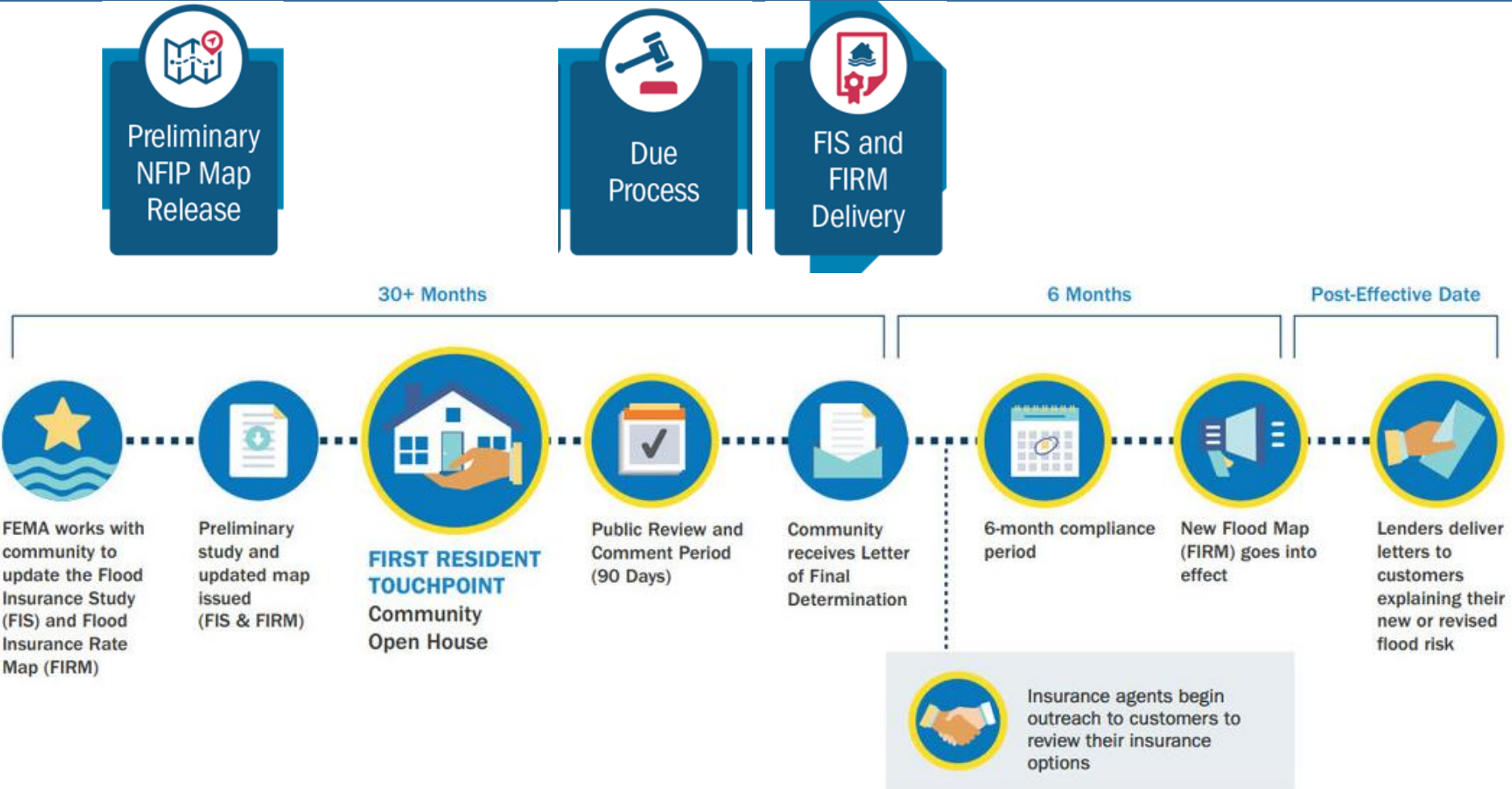
Letter of Map Change (LOMC)

Page 1 of 2		Date: July 13, 2022	Case No.: 22-05-2371A	LOMA					
 Federal Emergency Management Agency Washington, D.C. 20472									
LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)									
COMMUNITY AND MAP PANEL INFORMATION			LEGAL PROPERTY DESCRIPTION						
COMMUNITY	WASHINGTON COUNTY, WISCONSIN (Unincorporated Areas)		Lot 7 and a portion of Government Lot 1, Green Lake Subdivision No. 2, as described in the Warranty Deed recorded as Document No. 1439744, in the Office of the Register of Deeds, Washington County, Wisconsin						
	COMMUNITY NO.: 550471								
	NUMBER: 55131C0178E								
AFFECTED MAP PANEL	DATE: 2/25/2022								
FLOODING SOURCE: GREEN LAKE			APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 43.461402, -88.103942 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83						
DETERMINATION									
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)	
7	2	Green Lake No. 2	1347 Lakeview Road	Property	X (shaded)	--	--	869.2 feet	
Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled 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.)									
STATE LOCAL CONSIDERATIONS									
<p>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 property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled 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.</p> <p>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 Mapping and Insurance eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 3601 Eisenhower Avenue, Suite 500, Alexandria, VA 22304-6426.</p>									
 Patrick "Rick" F. Sacbitt, P.E., Branch Chief Engineering Services Branch Federal Insurance and Mitigation Administration									

- 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

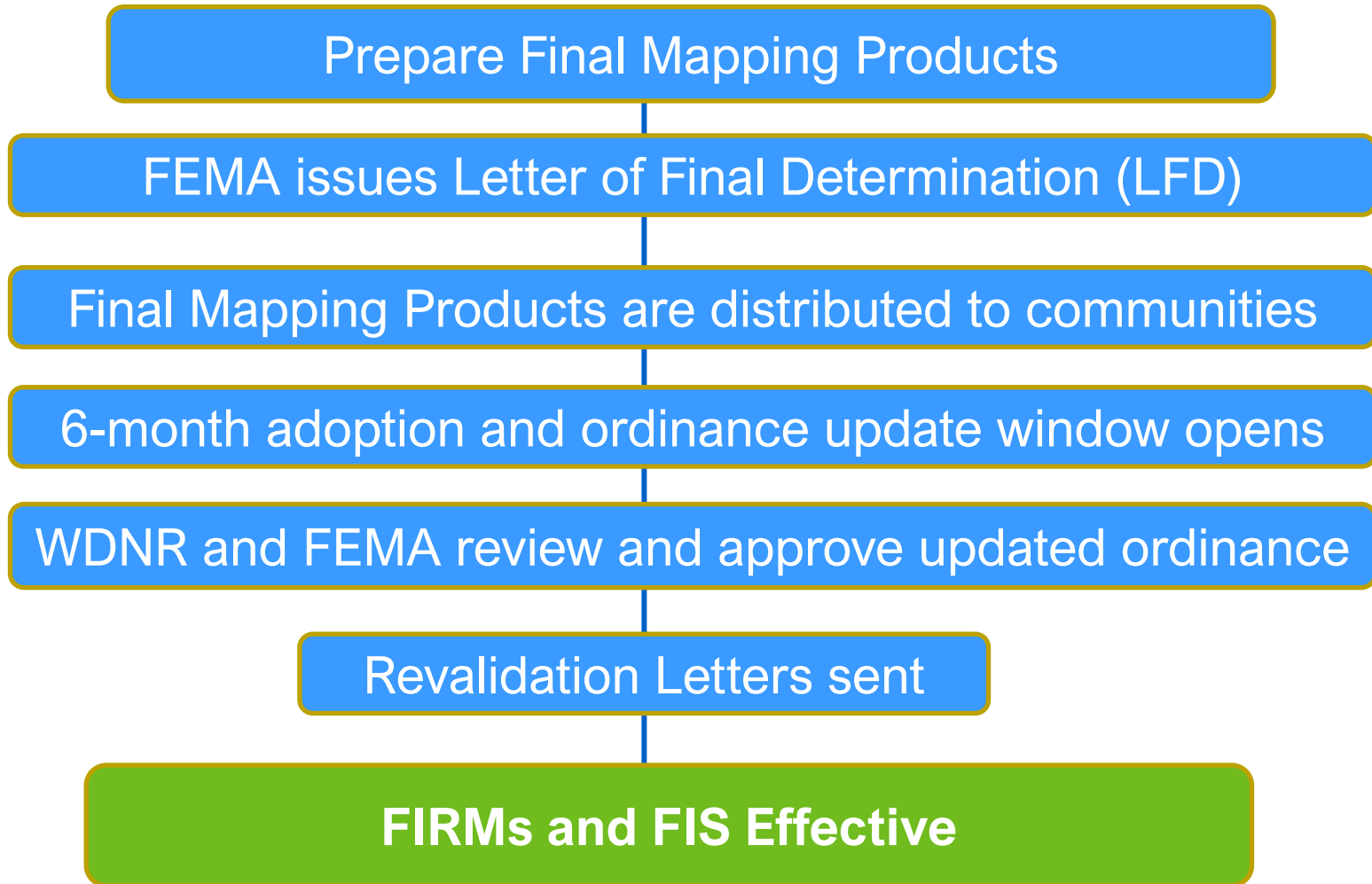
Comments

- All other challenges to the maps are considered comments.
 - Corporate limit revisions;
 - Road name errors and revisions;
 - Base map errors;
 - 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



Final Delivery and Adoption



Final Steps

- FEMA issues a Letter of Final Determination
- Final FIRMs and spatial data are distributed to the communities
- Community adopts the FIRMs and FIS
- WI DNR & FEMA approve revised ordinance
- FIRMs are 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 Model Floodplain Ordinance

WISCONSIN DEPARTMENT OF NATURAL RESOURCES

MODEL FLOODPLAIN ORDINANCE

FOR

WISCONSIN COMMUNITIES

Effective March 10, 2022

A cooperative effort
of
Wisconsin Department of Natural Resource
and
Federal Emergency Management Agency

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)

Please replace this page with, "Floodplain Ordinance for (Name of your Community) Effective: Insert date ordinance was adopted by the community."

dnr.wisconsin.gov
Search "Model Ordinance"

Adoption Step by Step Guide

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
				NI		
4				NI	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 I 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. 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 or 608-220-5633.

January 2019



FEMA

RiskMAP

Increasing Resilience Together

Websites & Questions

- FEMA Map Changes Viewer
 - <https://msc.fema.gov/fmcv>
- DNR Floodplain Management and Mapping website
 - <https://dnr.wisconsin.gov/topic/FloodPlains>
- Individual Questions
 - Maps
 - Floodplain Management
 - Insurance
 - Map Adoption