

Floodplain and Shoreland Management *Notes*

Change – Change – Change

In a departure from our normal format I am authoring the lead article for our Fall Newsletter. I have not had to do this in the past because my very capable Floodplain Management program staff have always made sure that the program needs were met, including compiling the newsletter. However, the last four months have been full of change. As we informed you in our Summer Newsletter, long-time program manager Gary Heinrichs started his final transition into retirement in early July. At this point, things were going well as we still had two capable staff managing the program and supporting our Water Management Engineers. Unfortunately, both of those staff left employment with the DNR over the last two months, leaving us with no staff dedicated to coordinating floodplain management activities in Central Office.

We have done several things over the last month to fill this gap. First and foremost, Gary Heinrichs has agreed to come back and help us out on a limited basis. His primary responsibility will be to review and approve ordinance changes for those communities that have new floodplain maps going into effect. He is also helping out with some training and liaison activities and answering some of the difficult policy and technical questions. We have also hired a half-time employee to help with program activities, and have just received permission to fill the Floodplain Management Policy Coordinator position (Gary's old job).

With our current limited staffing, we have the following suggestions for getting assistance with floodplain questions:

- We are strongly encouraging the use of our Customer Assistance Application as the primary means of requesting information. This web-based application is designed to get the requestor to the appropriate source to answer their floodplain related questions. The application can be accessed from our Floodplain Webpages, or the following link. <http://dnr.wi.gov/dam/safety/request.aspx> . We have included more information on how to use the application in this newsletter.
- If you feel the need to contact the Water Management Engineer assigned to your county for questions related to floodplain issues specific to a property in your community, go to <http://dnr.wi.gov/topic/floodplains/staff/flood.html> for the most current contact information.
- If you want to send us your ordinance materials for review, please send it to our general floodplain email inbox, DNRfloodplain@wisconsin.gov. This inbox is checked daily, and allows multiple staff to access the information.



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I would like to thank all of you who have encountered problems related to our numerous staffing changes over the last couple months for your understanding. It may take us several more months to get back to desired staffing levels in the Floodplain Management Program, so thank you in advance for your patience.

Meg Galloway

Chief of the Dam and Floodplain Section

New Customer Assistance App

The WDNR has developed a new web based application to request customer assistance from the Dam Safety and Floodplain Management staff. The app can be found on the front web page of Dam Safety (<http://dnr.wi.gov/topic/dams/>) and Floodplain Management (<http://dnr.wi.gov/topic/floodplains/>). The app will allow users to submit .pdf documents with the request as well as a map of the property being discussed.

Using the app is simple. The first question asked is the most common question received by staff "Is my property located in the floodplain?" If users respond "Yes" then they are directed to contact the local Zoning Administrator. The local contact information is pulled from the WDNR Floodplain Management Community Database. Users are also given the option to view the Digital Flood Insurance Rate Maps on FEMA's Map Service Center website.

If the users are looking for information other than a flood zone determination then they are asked to specify if the request is for assistance with a dam or floodplain related issue. The Floodplain option asks users to choose from a list of options the category which best matches their question. Users are then asked to enter contact information, details regarding the question and to attach any supporting documentation (.pdf format only/4 MB maximum). Users may also create a map pinpointing the area in question.

It is important to note that several of the options under Request Details for Floodplain requests will send the user to the appropriate local zoning administrator rather than to WDNR staff. If the local zoning administrator needs assistance responding to the request, the zoning administrator should then submit a request for assistance. Requests from local officials will go directly to the appropriate WDNR staff person.

Floodplain program staff have found that the application is a great way to get customer assistance requests as they get the project location and background information to consider prior to engaging the requestor.



Flood Fact:
Floods are the #1 natural disaster in the United States. In the past 5 years, all 50 states have experienced floods or flash floods.

Act 55 and the Implications for Shoreland Zoning

On July 12, 2015 Governor Walker signed 2015-17 Budget (Act 55) which modifies the shoreland zoning provisions. Act 55 changes the authority counties have in the development of a shoreland ordinance that is more restrictive than the shoreland zoning standards contained in NR 115 and changed other shoreland zoning standards. In fulfillment of its duty, under s. 281.31 Wis. Stats, the department has developed this memo to provide general recommendations for counties and to answer questions that have been submitted regarding the interpretation and implementation of Act 55 as it relates to Wisconsin's shoreland protection program. It is important to note that there is not a delayed effective date. Act 55 was enacted July 12, 2015, published July 13, 2015, and took effect July 14, 2015.

The changes to s. 59.692 went into effect the day after publication. Consequently, counties that currently have shoreland zoning ordinance standards that regulate in a more restrictive manner than the standards established in s. 59.692 and NR 115, can no longer enforce those standards in that manner. To clarify, all counties will have to implement the nonconforming structure standards established in s. 59.692(1k). Counties that have not adopted all of the updated standards in NR 115 are not required to adopt a compliant ordinance with these standards until October 1, 2016.

Summary of Act 55

Interpretation of what is no longer allowed by law:

- As part of its approval process for a conditional use permit, a county may not impose on a conditional use permit a requirement that is preempted by federal state or law.
- A shoreland zoning ordinance (county, village, or city) may not regulate a matter more restrictively than the matter is regulated by a shoreland zoning standard.
 - Act 55 allows counties to regulate "matters" that are not regulated by a shoreland zoning standard in NR 115. Accordingly, a county shoreland zoning ordinance may include not just regulations that address the standards required by ch. NR 115, but other regulations that also address the purposes of s. 281.31 -- to further the maintenance of safe and healthful conditions; prevent and control water pollution; protect spawning grounds, fish, and aquatic life; control building sites, placement of structure and land uses and reserve shore cover and natural beauty.
 - The following regulatory examples provide protection for the resource and further the purposes of shoreland zoning under s. 281.31, Wis. Stats.: wetland setbacks and other wetland standards, bluff (escarpment) setbacks, standards for ridge and swale or dune complexes, and density and stormwater standards.
- A shoreland zoning ordinance (county, village, or city) may not require a person to establish a vegetative buffer on previously developed land or expand an existing vegetative buffer.
- A shoreland zoning ordinance (county, village, or city) may not impair the interest of the landowner by containing language that does any of the following:
 - Regulates outdoor lighting for residential use.
 - Regulates the maintenance, repair, replacement, restoration, rebuilding or remodeling of a nonconforming structure if the activity does not expand the footprint. No approval, fee, or mitigation required.

- Requires the inspection or upgrade of the structure before the sale/transfer of the structure may be made.
- Regulates the vertical expansion of a nonconforming structure unless the expansion is greater than 35' above grade level. No approval, fee, or mitigation required.
- Establish standards for impervious surfaces unless the standards provide that a surface is considered pervious if the runoff from the surface is treated by a device or system, or is discharged to an internally drained pervious area that retains the runoff on or off the parcel to allow infiltration into the soil. Essentially, NR 115.05(1)(e)3m becomes shall instead of may. Also note the inclusion of the word "off."
- Regulates the construction of a structure on a substandard lot in a manner that is more restrictive than the shoreland zoning standards. This reiterates the language in Act 170.
 - The department may not issue an opinion on whether or not a variance should be granted or denied without the request of a county BOA.
 - The department may not appeal a BOA decision.
 - County shoreland zoning ordinances, construction site erosion control and stormwater management ordinances, and city/village wetland zoning or ordinances do not apply to lands adjacent to artificially constructed drainage ditches, ponds, or stormwater retention basins that are not hydrologically connected to a natural navigable water body.

Interpretation of what is allowed by law:

- Continued administration of NR 115 Standards unaffected by Act 55.
- A county shoreland zoning ordinance may require a vegetative buffer to be maintained provided that a 35' viewing corridor for every 100' is allowed and the viewing corridor is allowed to run continguously for the entire maximum width.
- The department can establish shoreland zoning standards for vertical and lateral expansion. A county can enact a shoreland ordinance that allows the vertical or lateral expansion of a nonconforming structure if the ordinance does not conflict with the shoreland standards of the department.
- Broadens the exemption from county shoreland zoning, construction site erosion control and stormwater management, and city/village wetland zoning to lands that are adjacent to farm drainage ditches by removing the requirement that the land be maintained in nonstructural agriculture use.

Please feel free to contact Kay Lutze, Shoreland Policy Coordinator, for more information: Kay.Lutze@wisconsin.gov

Flood Fact:
Hurricanes, winter storms, and snow-melt are common, but often overlooked, causes of flooding.



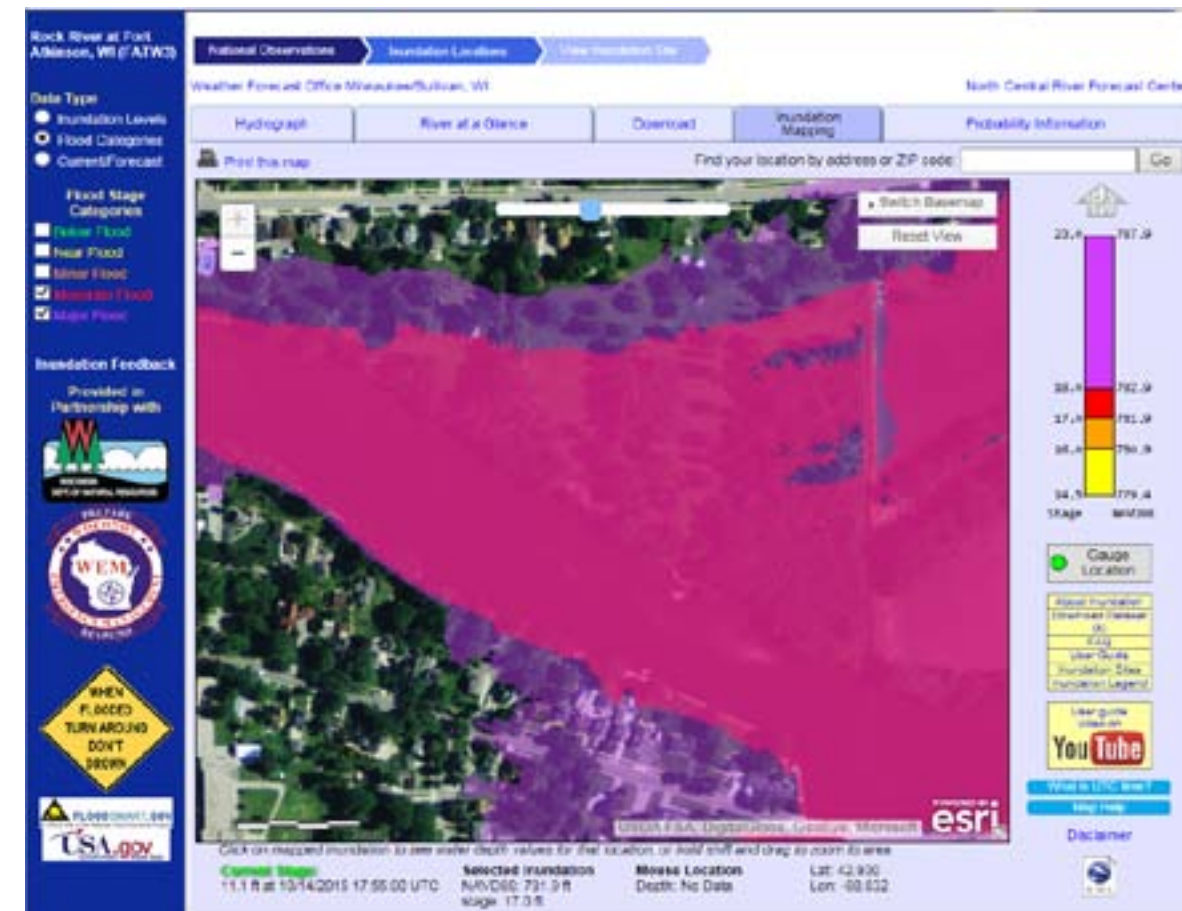
Rock River Flood Inundation Maps

A multi-agency stakeholder group that included local officials in Dodge, Jefferson and Rock Counties was created in 2013 to attempt to get flood inundation maps for the Rock River available online. Since that time, DNR, FEMA, NWS, USACE, USGS, and WEM have made that plan become a reality. As of this August, flood inundation maps have been published on the NWS site for the reaches on the Rock River. Those locations, which correspond to river gage locations, include Afton (between Janesville and Beloit), Lake Koshkonong, Fort Atkinson, Jefferson and Watertown.

To get to all locations where inundation mapping is available through NWS, go to the following website: <http://water.weather.gov/ahps/inundation.php> You can click on one of the five locations listed above and find useful information on different flooding events and how they relate to flood depths at specific locations. There is also a user guide and other FAQ's on the website listed above to help individuals learn to use the data available.

DNR and WEM are in the process of getting this same data up on the USGS site and hope to have that completed in the near future.

If you have any questions concerning this product, please feel free to contact Chris Olds, WI DNR, at christopher.olds@wi.gov



Risk MAP Fall 2015 Update -- Wisconsin

FEMA's national Risk Mapping, Assessment and Planning (Risk MAP) program is intended to result in local activities that reduce risk. In 2014, in partnership with the State of Wisconsin, FEMA Region V initiated efforts designed to engage selected communities in discussions about local risk reduction activities that result in safer communities. Since then, FEMA Region V and State representatives have been facilitating meetings with community officials, mitigation consultants and regional stakeholders to define desired local mitigation activity implementation steps, challenges and needed technical support. This effort is not intended to replace existing mitigation planning efforts, but to enhance them by identifying Federal and State tools, resources and technical assistance that may enable progress on local risk reducing mitigation activities. The meeting goals include development of a local implementation strategy for a community-selected mitigation activity, and in some cases, limited technical support toward progress on that activity.

Over the past few months, FEMA and the Wisconsin Department of Natural Resources and Division of Emergency Management have been working with STARR, FEMA's consultant, to provide technical assistance to selected Wisconsin communities with a strong interest in reducing local risk from natural hazards. Communities have received several types of assistance, such as support with expanding local GIS databases to reflect risk and a workshop on options for constructing community safe rooms for storm protection. In the Wolf River Watershed, mitigation technical assistance needs have been documented for future funding considerations and to inform local planning efforts.

Over the winter, the program will be wrapping up efforts to support communities with local mitigation needs. Going forward, FEMA and the state will be considering additional technical assistance support and other efforts to help communities take action to reduce flood risk.

If you have any questions about the program, please contact any of the following project partners:

Meg Galloway, WI DNR, at meg.galloway@wisconsin.gov

Roxanne Gray, WI DEM, at roxanne.gray@wisconsin.gov

Tom Smith, FEMA RV, at thomas.smith6@fema.dhs.gov

Nate Catania, STARR, at catanianc@cdmsmith.com

Current Letters of Final Determination

Letters of Final Determination (LFD) have been issued for several counties. Once an LFD has been issued, all communities in the county participating in the NFIP have six (6) months to amend the local floodplain ordinance to include the new FIRMs and Flood Insurance Study. Communities which do not adopt by the effective date of the maps will be immediately suspended from the NFIP. Communities which do not currently participate in the NFIP have one (1) year to join the NFIP and adopt the new maps.

All ordinance amendments must be reviewed and approved by the DNR and FEMA before the effective date. For further information on ordinance amendments and adoption go to <http://dnr.wi.gov/topic/floodplains/communities.html> and download the appropriate DNR Model Floodplain Ordinance and Checklist and the Ordinance Approval Procedures. You may also contact your DNR Regional Engineer.

LFDs have been issued for the following counties and all the incorporated communities within the county:

	County Effective Date:
Iowa County	December 16, 2015
Outagamie	January 20, 2016
Grant County	February 3, 2016

DNR Announces Changes to the Municipal Flood Control Grant Program

The biennial budget that became law on July 1, 2015 once again included funding for Municipal Flood Control Grants. Applicants for Municipal Flood Control grant funding should be mindful of several changes to the program, according to the Department of Natural Resources.

As a result of the state budget, the DNR can only reimburse grant recipients at a 50 percent rate. The prior reimbursement rate was 70 percent. The budget for this grant program has been reduced by \$1 million. It is anticipated that the maximum grant will be approximately \$380,000 per eligible municipality.

The department is in the process of updating instructions, forms and directions on the grant Web page, <http://dnr.wi.gov/aid/munfloodcontrol.html>. Applicants should be advised that these statutory changes are in effect for the next grant cycle which has an application deadline of March 15, 2016. Now is a good time for applicants to pull together all of their grant eligible plans, so they can submit the correct paperwork and needed materials, appraisals and approvals, and be ready for that next application deadline.

The program also has undergone personnel changes, according to Soellner. "Gary Heinrichs, our answer man for watershed questions has retired, so all technical questions should be emailed to DNRfloodplain@wisconsin.gov, and please send me a copy at Jeffrey.Soellner@wisconsin.gov."

Contact(s): Jeff Soellner, DNR grants manager, 608- 267-7152

New Flood Insurance Changes Coming

This past summer federal regulators announced some of the final updates to flood insurance regulations implementing the [Biggert-Waters Flood Insurance Reform Act of 2012](#) ("Biggert-Waters") and [Homeowner Flood Insurance Affordability Act of 2014](#) ("HFIAA"). As we reported in our last edition, many of the major changes related to elimination of subsidies, new requirements for grandfathered structures and higher costs for businesses and non-primary structures were covered by the April 2015 updates.

Historically within the NFIP, structures built prior to the publication of the community's first Flood Insurance Rate Map (FIRM) were subsidized. In states with an older housing stock like Wisconsin, the pre-FIRM rates provided a significant policy cost savings to many homeowners. As of 2013, there were 7,655 subsidized flood insurance policies in Wisconsin¹ affecting nearly half of the properties carrying flood insurance policies in the state.

A central component of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) was to eliminate these subsidies on several categories of structures. Understandably, in the wake of the passage of BW-12, there was widespread concern that the discounted rates that had made flood insurance affordable for many property owners would soon be removed.

In an effort to address the proposed rate increases to previously-subsidized properties, in March 2014, Congress passed and the President signed into law, the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). As passed, HFIAA repeals and modifies certain provisions of BW-12 including the speed of rate increases and impacts on the grandfathering of premium rates.

1. Gores, Paul. "Flood Insurance Costs on the Rise", October 5, 2013. Milwaukee Journal Sentinel. <http://www.jsonline.com/business/>. Accessed July 21, 2015.

Importantly, HFIAA also provided for the consideration of mitigation and other preventative measures when assessing risk to a property and in future mapping actions. Beyond mitigation policy changes in HFIAA that benefit individual property owners are revisions that address mapping changes to the Special Flood Hazard Area (SFHA). In the past, due to the fees associated with filing a Conditional or final Letter of Map Revision (CLOMR or LOMR) request with FEMA in order to make changes to a community's FIRM a permanent part of a community's FIRM, local jurisdictions may have forgone notifying FEMA of positive developments due to the cost of processing a CLOMR or LOMR. HFIAA, however, now exempts mapping fees for some flood map changes due to man-made improvements using natural solutions.

For example, in many cases, changes to the SFHA may be caused by the construction, restoration, or improvements to natural floodplain functions that may also have a profound and positive impact on an area's flood risk. For that reason, as explained on FEMA's website, "communities will not be charged for a map reissue due to habitat restoration projects, dam removal, culvert re-design or installation or the installation of fish passages" if those projects were constructed using state or Federal funds.² For most of the remaining changes, the agencies relied on statutory language to shape the new obligations. In a few instances, the agencies added clarity through new definitions or additional explanations, but largely the agencies followed the statutes' road map.

Notable changes established in the rule include:

- For all loans secured by residential improved real estate or a mobile home that experience a "triggering event" (making, increasing, renewing or extending the loan) after January 1, 2016, a lender **must escrow all premiums and fees for flood insurance**, subject to certain exceptions. This is a major change from the prior flood insurance regulations, which required escrowing those amounts only if the lender also required the escrow of other amounts (usually for taxes or insurance).
 - "Small lenders" are exempt from this requirement, so lenders that have total assets of less than \$1 billion on December 31 of either of the two prior years, as measured each year, subject to certain exceptions. For example, if a lender, as of July 6, 2012, had a policy of consistently and uniformly requiring the escrow of taxes, insurance premiums, fees or other charges, the lender is not eligible for the small lender exception.
 - Regulated lending institutions must mail or deliver information to borrowers about the option to escrow by June 30, 2016.
- Relatedly, for loans secured by residential improved real estate or a mobile home that are outstanding on January 1, 2016, a lender must give the borrower the option to escrow flood insurance premiums, subject to the same exceptions outlined above.
 - The option to escrow also does not apply to the extent the requirement to escrow above is in effect. Therefore, this option only applies to those outstanding loans where there has been no "triggering event."
- A lender may charge the borrower for the costs of forced-placed coverage **beginning on the date on which the borrower's previous coverage lapsed** or did not provide sufficient coverage. A lender must terminate any forced-placed insurance within 30 days of receipt of confirmation of sufficient existing coverage, and must refund to the borrower any premium and related fees charged during overlapping coverage. This may require lenders to bear the costs of some force-placed insurance related to periods when the borrower has sufficient insurance but forced-placed coverage is also in effect.

² "Flood Insurance Reform -- Mapping Flood Hazards", updated May 1, 2015. <http://www.fema.gov/flood-insurance-reform-mapping-flood-hazards>. FEMA. Accessed July 29, 2015.

- A borrower can demonstrate sufficient coverage by providing a declarations page that includes the existing flood insurance policy number and the identity of and contact information for the insurance company or its agent.
- Unlike in the context of escrows accounts established for hazard insurance under Regulation X, a regulated lender has no obligation under federal flood law to advance funds to pay for mandatory flood insurance premiums in lieu of force-placing insurance.
- Exempt from the mandatory flood insurance purchase requirements is any structure on a residential property that is detached from the primary residential structure and that does not serve as a residence. This exemption applies to multifamily properties as well, so detached maintenance sheds on multifamily residential properties, for example, are not required to be covered by flood insurance.
- The agencies have included in each "Appendix A" a revised Notice of Special Flood Hazards form designed to comply with new notice requirements, effective October 1, 2015.

The final rule's escrow and option-to-escrow provisions become effective January 1, 2016, while the force-placed insurance provisions and certain notice requirements become effective October 1, 2015. Although Biggert-Waters requires rulemaking that will direct lending institutions to accept private flood insurance, the agencies opted to address this topic in a separate, forthcoming rulemaking.

For further information or clarification, please visit the FEMA Flood Insurance Reform website, <http://www.fema.gov/flood-insurance-reform>, or contact FEMA Region V flood insurance liaison, David Schein, david.schein@dhs.gov, (312) 408-5539.



Flood Fact:

Even though flood insurance isn't federally required, anyone can be financially vulnerable floods. In fact, people outside of mapped high-risk flood areas file over 20-percent of all National Flood Insurance Program flood insurance claims and receive one-third of Federal Disaster Assistance for flooding.

Implementing the Community Rating System (CRS) in the Midwest

The Community Rating System (CRS) can have a tremendous positive impact on the cost of flood insurance premiums for all property owners in a community.

CRS is the National Flood Insurance Program's (NFIP's) "voluntary approach to recognize and encourage community floodplain management activities that exceed the minimum NFIP requirements". As further explained, "it is similar in nature to insurance industry's grading of community efforts to maintain and strengthen fire and building codes".¹ As in fire insurance ratings, communities are rewarded by the CRS for exceeding the minimum mandatory requirements of participation in the NFIP.

In the CRS program, the benefit comes in the form of discounted flood insurance premiums for all properties in the community, regardless of flood hazard risk: the better the Class Rating, the greater the discount. Each higher class, in 500-point increments, provides a 5% flood insurance premium discount, up to 45%, for properties in Special Flood Hazard Areas (SFHA).

While every community is different and may face flood hazards unique to the area, nearly every community could benefit from participation in the CRS. Large or small, Great Lakes coastal or riverine, flat or hilly—the CRS is nimble enough to meet the particular circumstances of nearly every jurisdiction. The CRS is designed to be flexible and most of the activities and actions that are part of a CRS program are "a la carte"; that is, those tools that are most applicable to the community may be plucked out for use in the community's CRS efforts.

It's also important to keep in mind that a community is likely already conducting many of the requirements of the CRS in its day-to-day rules, requirements, and operations such as the collection of Elevation Certificates for new or substantially-improved construction in flood zones, open space preservation, flood risk outreach, strong building codes, and many other activities.

In the states of FEMA's Region V (IN, IL, MI, MN, OH, and WI), several communities have been very successful in implementing CRS and using those features of the program that work best for them.

And communities are not alone in this effort; the various rules and regulations required on the state level can be helpful, too. In the six Region V states, state-mandated requirements for higher standards in such areas as Building Codes, Development Limitations, Freeboard, Floodway Standards, and Open Space Preservation all assist in the accumulation of points needed for a higher class rating. For more information on the possible points from state requirements as cataloged in the Uniform Minimum Credit summaries for each state, please see <http://crsresources.org/200-2/>.

Beyond the state requirements, there are several practical activities of CRS that have proven to be useful for Region V communities. Many of these activities can be implemented as an administrative or enforcement action within the community and may be a cost effective way to earn CRS points. A quick tour of just a few of the activities found in one CRS section, Higher Regulatory Standards (430) are discussed below:

1. "National Flood Insurance Program Community Rating System", updated June 29, 2015. Federal Emergency Management Agency. <https://www.fema.gov/national-flood-insurance-program-community-rating-system>. Accessed July 23, 2015.

2. "Freeboard", updated April 26, 2015. Federal Emergency Management Agency. <https://www.fema.gov/freeboard>. Accessed July 22, 2015.

One of the most fundamental, painless, and effective methods of preventing future flooding to an insurable structure is through the use of **Freeboard**. Freeboard, (Activity 432.b) which is already implemented in the requirements of several Region V states, is an additional "factor of safety...to compensate for the many unknown factors that could contribute to flood heights greater than the height calculated"² in the Flood Insurance Study.

Simply building a foot or more above the Base Flood Elevation (BFE) serves to protect the structure today and in the future from the potential of higher floods due to changes in the watershed and other factors. Through a freeboard requirement, communities can receive up to 500 points toward a higher CRS Class.

The **Protection of Critical Facilities** (Activity 432.f) credit rewards a jurisdiction up to 80 points for writing into its regulations protections and prohibitions against the placement of new structures vital to flood response and other emergency functions within the Special Flood Hazard Area (SFHA). Greatest credit is given if the regulations encompass the extent of the 0.2 annual chance flood as well. This credit can be especially useful for those communities that have limited available open space within their SFHA.

Enclosure Limits (432.g) are designed to safeguard a community's already-effective building code. The purpose of legislating Enclosure Limits is to ensure that those portions of a code compliant structure located below the BFE remain as "unfinished" and are used only as parking, storage, and entrance/egress areas; thereby limiting the potential flood damage to the building.

Maximum credit (up to 240 points) is given to those communities that promote, through regulation, the continued openness and non-convertibility into finished areas of structural space in a building below the BFE. This may be achieved through several means including non conversion agreements, crawl space restrictions, and/or other requirements.

The CRS Coordinator's Manual states that 20% of NFIP claims are for properties outside the SFHA.³ Common sense dictates that it is easier to prevent the problem in the first place than to try and deal with it after it has become an issue. For that reason, Local Drainage Protection (432.i) may be implemented to assist property owners to solve a potential flooding problem before it even exists. Local Drainage Protection simply requires that steps be taken for every new building constructed be "above the street level or otherwise protected from shallow flooding".

This activity must apply to the entire community, not just those areas within the SFHA. Based on the usage of four sub-elements to this activity, up to 120 points are available for Local Drainage Protection.

Finally, in an example of the flexibility of the CRS, the program offers up to 100 points for community-specific regulations within the **Other Higher Standards** (432.m) activity. This activity allows a community to be the best judge of what other steps it might take to ensure the protection of life and property from future flooding. Examples of actions that could qualify for credit under Other Higher Standards include, but are not limited to: a requirement that streets in a new subdivision be elevated above the BFE; dry land access for apartments or commercial structures; the prohibition of new septic systems in the SFHA; and prohibiting floodproofing for new structures in lieu of elevation.

These are just a few examples of Other Higher Standards. This credit is intended to encourage communities to be innovative in their approach to floodplain management.

3. CRS Coordinator's Manual, FIA-15/2013, Page 430-29. National Flood Insurance Program

Wisconsin Training Opportunities -- Fall/Winter 2015/2016

Wisconsin Association for Floodplain, Stormwater, and Coastal Management (WAFSCM) 13th Annual Conference. November 4-6, 2015. Pewaukee, WI. Held at the Country Springs Hotel and Conference Center in Pewaukee, the WAFSCM has an exciting lineup of workshops, speakers, and field tour. Professional development Hours (PDHs) and Continuing Education Credits (AEC) can be earned at the workshops, main conference, and tour.

The first day of the conference will include two workshops to choose from, a Floodplain 101 Refresher course, useful for those taking the CFM exam and would like a brush up on the basics and a Green Infrastructure workshop to engage and encourage creative thought and brainstorming. Thursday will be the main conference with plenary and concurrent sessions throughout the day. Dubbed the "World Water Hub," Milwaukee is home to many water technology companies, entrepreneurs, and water education institutions. Friday's tour will bring you to the UWM School of Freshwater Sciences facility on the water's edge, a tour of the Global Water Center in Walker's Point, and a field tour of stormwater and green infrastructure in the Menomonee Valley. The CFM Exam will also be held on Friday.

More information on the WAFSCM 2015 conference agenda and registration can be found at http://www.wafscm.org/wp-content/uploads/WAFSCM_brochure_v8.pdf.

Wisconsin Emergency Management (WEM)

Debris Management. October 20-22, 2015. New Berlin, WI. This course is designed to provide local officials who may have to manage debris removal and disposal in the aftermath of a tornado, flood, or hurricane with the knowledge and skills to do so. The course covers staff development, pre-disaster planning, local response and recovery actions, contracting procedures, selecting and operating a temporary debris storage site, volume reduction methods, environmental regulations, and dealing with special debris situations.

Please visit the WEM Training Management System website to register for these and other courses. WEM's training schedule website may be found at <https://www.training-wisconsin.org/index.aspx?>

Association of State Floodplain Managers (ASFPM)

ASFPM has an online training program and training is added regularly. See <http://www.floods.org/n-calendar/webinars.asp> for more information.

FEMA Floodplain Management Courses for 2016

Did you know that FEMA offers tuition-free courses on floodplain management? Did you know eligible individuals taking courses at FEMA's Emergency Management Institute in Emmitsburg, Maryland are reimbursed for travel costs and housing on campus is of no charge? If you are a state, local or tribal government representative, recognized volunteer organization representative, an active emergency management organization representative, or represent state or local fire organizations, you are eligible. The only cost to eligible individuals is the price of an on-campus meal ticket (\$125.20 for 5-days), and, of course, your time. For more information on reimbursement for travel see the Student Welcome Package: http://training.fema.gov/emiweb/downloads/netc_welcome_package.pdf.

Below is a list of FEMA Floodplain Management Courses for 2016 with the locations and dates of the offerings. If you are interested in applying, please see the section, "How to Apply."

Hazus-Multi Hazards for Flood (E0172): This course provides in-dept instruction and hands-on exercises that develop the skills needed to effectively use Hazus-MH for modeling the impacts on communities from riverine and coastal flooding.

Recommended Prerequisites: E0313, *Basic Hazus Multi-Hazard*, any field or resident Hazus course, previous or current use of Hazus or ArcGIS software in performing your job, or skills equivalent to those taught in E0190, *ArcGIS for Emergency Managers*.

Course Offerings:

At the Emergency Management Institute (E-273) -- See how to apply below:
- June 20-23, 2016

For the entire course catalog: <http://training.fema.gov/emcourses/docs/fy16%20catalog.pdf>

Hazus-Multi Hazards for Floodplain Managers (E0176): This course provides in-depth instruction and hands-on exercises that develop the skills needed by Certified Floodplain Managers and Emergency Planners to effectively use the Hazus-MH and Geospatial Information Systems (GIS) tools for modeling the impacts on communities from riverine and coastal flooding. Those who complete this course will understand the roles that Floodplain Managers support as well as how geospatial technologies such as Hazus-MH can be used to protect communities beyond the minimum standards that Floodplain Managers are responsible for implementing.

Prerequisites:

Required: E0313, Basic Hazus Multi-Hazard; E0172, Hazus Multi-Hazard for Flood; and E0317, Comprehensive Data Management for Hazus-MH
Recommended: E0190, ArcGIS for Emergency Managers

Course Offerings:

At the Emergency Management Institute (E-273) -- See how to apply below:
- December 14-17, 2015

Advanced Floodplain Management Concepts (E-194): This advanced floodplain management course is a dynamic and interactive instruction that covers the following four topics in detail: 1. Local Floodplain Manager Roles and Responsibilities (1 day), 2. National Flood Insurance Program Floodplain Rules and Regulations in Depth (1 day), Letter of Map Change – Procedures for applying and Floodplain Management Implications (1 day); and Preparing for Post-Disaster Responsibilities (1 day).

Selection Criteria: Certified Floodplain Managers (CFM) or community officials with 2 years of full-time floodplain management experience. Federal, State, tribal, and local officials will take precedence.

Prerequisites: Recommended Participants should have completed E273, *Managing Floodplain Development through the National Flood Insurance Program (NFIP)*.

Course offering at the Emergency Management Institute-- See how to apply below:
- April 11-14, 2016

E273: Managing Floodplain Development through the NFIP. This course is designed to provide an organized training opportunity for local officials responsible for administering their local floodplain management ordinance. This course will focus on the NFIP and concepts of floodplain management and flood insurance.

Selection Criteria: Local officials responsible for administering local floodplain management ordinances, including but not limited to floodplain management administrators, building inspectors, code enforcement/zoning officers, planners, city/ county managers, attorneys, engineers, and public works officials. Federal/State/regional floodplain managers also are encouraged to attend. Participants should have less than 3 years of full-time experience in the field of floodplain management.

Prerequisites: Participants must have knowledge of computers (basic Windows and spreadsheet programs). Participants must complete the following online tutorials:

1. Flood Insurance Rate Map (FIRM) tutorial at http://www.floodmaps.fema.gov/tutorials/ot_firm.swf
2. Federal Insurance Studies (FIS) tutorial at http://www.floodmaps.fema.gov/tutorials/ot_fis.swf

Course Offerings:

At the Emergency Management Institute (E0273) -- See how to apply below:

- November 16-19, 2015
- March 7-10, 2016
- June 27-30, 2016
- September 12-15, 2016

E278: NFIP/Community Rating System. April 18-21, 2016, July 18-21, 2016, and September 19-22, 2016. This course covers the CRS, a nationwide initiative of FEMA's National Flood Insurance Program. It describes activities eligible for credit under CRS, how a community applies, and how a community modifies an application to improve its classification.

Prerequisite: Required Must be a Certified Floodplain Manager, or have completed the E0273, Managing Floodplain Development through the National Flood Insurance Program, course or be a full-time Floodplain Manager with more than 2 years of full-time floodplain management experience, as demonstrated through work in a floodplain management, codes enforcement, or building code field and through work specifically related to floodplain management.

Course Offerings:

At the Emergency Management Institute (E-273) – See how to apply below:

- April 18 – 21, 2016
- July 18 – 21, 2016
- September 19 – 22, 2016

E279: Retrofitting Floodprone Residential Buildings. This course provides engineering and economic guidance to architects, engineers, and local code enforcement officials in retrofitting existing 1- to 4-family residential structures situated in flood prone areas. The retrofitting measures presented are creative, practical, compliant with applicable floodplain regulations, and satisfactory to most homeowners.

Prerequisites: *Recommended:* Participants should complete IS-0279, Engineering Principles and Practices for Retrofitting Flood-Prone Residential Structures. Taking IS-0279 should also help potential participants establish whether they have the necessary level of building science knowledge.

Course Offerings:

At the Emergency Management Institute (E-273) -- See how to apply below:

- May 2-5, 2016

Advanced Floodplain Management Concepts II (E0282): This advanced floodplain management course is a dynamic and interactive instruction that covers the following four topics in detail: 1. Placement of Manufactured Homes and Recreational Vehicles in the Floodplain (1 day). 2. NFIP Flood Insurance Principles for the Floodplain Manager (1 day). 3. Higher Standards in Floodplain Management (1 day). 4. Hydrology and Hydraulics for the FPM (1 day).

Selection Criteria: Certified Floodplain Managers (CFM) or community officials with 2 years of full-time floodplain management experience. Federal, State, tribal, and local officials will take precedence.

Prerequisite: *Recommended:* Participants should have completed E273, *Managing Floodplain Development through the National Flood Insurance Program (NFIP)*.

Course offering at the Emergency Management Institute -- See how to apply below:
- July 11-14, 2016

Advanced Floodplain Management Concepts III (E0284): This advanced floodplain management course is a dynamic and interactive instruction that covers the following five topics in detail: 1. Floodway Standards (1 day). 2. Disconnects between NFIP Regulations and Insurance (1 day). 3. Common Noncompliance Issues (½ day). 4. Digital Flood Insurance Rate Maps (DFIRMs) (½ day). 5. Substantial Improvement/Substantial Damage (1 day).

Selection Criteria: Certified Floodplain Managers (CFM) or community officials with 2 years of full-time floodplain management experience. Federal, State, tribal, and local officials will take precedence.

Prerequisite: Recommended Participants should have completed E273, *Managing Floodplain Development through the National Flood Insurance Program (NFIP)*.

Course offering at the Emergency Management Institute – See how to apply below:
- August 29 – September 1, 2016

EMI also offers many more courses in Emmitsburg, around the country and through webinar training opportunities online. For additional information on EMI classes and webinars, please visit EMI's training calendar website at <http://www.training.fema.gov/emcourses/schedules.aspx> and it's course catalog at <http://training.fema.gov/emcourses/docs/fy15%20catalog.pdf>.

FEMA Sponsored Webex Trainings

CRS Webinar Series: Introduction to CRS. October 20, and December 15, 2015.

CRS Webinar Series: Preparing for a Verification Visit. November 17, 2015 and January 16, 2016.

CRS Webinar Series: Drainage System Maintenance. October 21, 2015.

CRS Webinar Series: Outreach Projects. October 16, 2015.

CRS Webinar Series: CRS and Natural Floodplain Management Training (Activity 510). November 18, 2015 and January 20, 2016.

Additional sessions are continually added. Please visit <http://crsresources.org/training/> for more information, to register and to review a current schedule of classes.

How to apply to EMI Courses

Notice to Applicants for FY 2016 Courses: To reduce the risk of identity theft, FEMA, the National Fire Academy, and the Emergency Management Institute are eliminating the use of the Social Security Number (SSN), where possible and applying for training. FEMA has implemented the use of a Student Identification (SID) number. You will be required to obtain and use the SID in applying for courses. This number will be used in place of the SSN on your application.

1. Obtain FEMA SID number:
 - Step 1: To register go to <https://cdp.dhs.gov/femasid>
 - Step 2: Click on the "Register for a FEMA SID" box on the right side of the screen.
 - Step 3: Follow the instructions and provide the necessary information to create your account
 - Step 4: You will receive an email with your SID number. You should save this number in a secure location.
2. Download and fill out the General Admission Application, FEMA Form 119-25-1 (Previously 75-5), including SID number*: <https://training.fema.gov/apply/119-25-1.pdf?v=20140204>
3. Complete and sign the application form (Please fill out all blanks on the form completely or it will be returned). This application must be coordinated, reviewed, and approved by:
 - a. The head of the applicants sponsoring organization,
 - b. Forward the application to the appropriate State Emergency Management Agency for Emergency Management Services, and (The addresses are listed at the back of the EMI Catalog of Activities: <https://training.fema.gov/emicourses/docs/fy16%20catalog.pdf>)
 - c. The NETC Admissions Office.
4. Send completed applications to:

Admissions Office, Room I-216
National Emergency Training Center
16825 South Seton Avenue
Emmitsburg, Maryland 21727-8998
Phone: (301) 447-1035
Fax: (301) 447-1685
Email: netc-admissions@fema.dhs.gov

For more details about applying visit the EMI Website:
<https://training.fema.gov/apply/>



FEMA Fact Sheet

Federal Insurance and Mitigation Administration

Elevation Certificates: Who Needs Them and Why

If your home or business is in a high-risk area, your insurance agent will likely need an Elevation Certificate (EC) to determine your flood insurance premium. Floods mean rising water. Knowing your building's elevation compared to the estimated height floodwaters will reach in a major flood helps determine your flood risk and the cost of your flood insurance. An EC documents the elevation of your building for the floodplain managers enforcing local building ordinance, and for insurance rating purposes.

How an EC is Used

If your building is in a high-risk area -- a zone indicated with the letters A or V on a Flood Insurance Rate Map (FIRM) -- the EC includes important information that is needed for determining a risk-based premium rate for a flood insurance policy. For example, the EC shows the location of the building, Lowest Floor Elevation, building characteristics, and flood zone.

Your insurance agent will use the EC to compare your building's elevation to the Base Flood Elevation (BFE) shown on the map being used for rating and determine the cost to cover your flood risk.

The BFE is the elevation that floodwaters are estimated to have a 1 percent chance of reaching or exceeding in any given year. The highest your lowest floor is above the BFE, the lower the risk of flooding. Lower risk typically means lower flood insurance premiums.

Who Needs an EC

For certain high-risk structures, an EC is required by an insurer as a condition for issuing flood coverage. There are exceptions. For example, if your building was constructed before your community's first FIRM became effective (known as pre-FIRM) and you are eligible for a subsidized rate, you do not need an EC to purchase coverage. However, the subsidized rates for pre-FIRM buildings are being phased out through annual premium increases. Your full-risk rate is specific to your property, and an EC will be needed to calculate the property-specific full-risk rate. Depending on your elevation, the full-risk rate could already be lower than the subsidized rate.

ECs are not required and are not used for rating in moderate- to low-risk areas (Zones X, B, and C), undetermined risk areas (Zone D), or certain high-risk areas eligible for other subsidies (e.g., Zones AR and A99). If you need to document that your building is in one of these zones, you can simply provide a copy of the current FIRM that marks the building's location or obtain a letter signed and dated by a community official listing the building's address and flood zone. The property will remain eligible for the NFIP grandfather procedure if continuous coverage is maintained.

When You Need a New EC

If you make substantial changes to your building in a high-risk area -- for example, you make an addition to your home or convert the garage to living space -- you likely need a new EC to reflect the new building characteristics and Lowest Floor Elevation.

When You Do Not Need a New EC

As long as the structure information on your EC is accurate, you do not need a new one. If you get an EC from the previous property owner or have a copy of the one on file with your community, your insurance agent can use the EC to rate your policy.

If your community adopted new FIRMS and your building has not changed, your insurance agent can rate your policy using the information on the old EC and the FIRM used to rate your policy. However, you might need to provide additional information, such as new photographs of your home or business.

Plans for the Future

Building code requirements might change over time as flood risk changes and maps are updated. If you are remodeling or rebuilding, consider evaluating to lower your flood risk, which, in turn, can lower your flood insurance rates and reduce the financial impact of the next flood.

Useful Terms:

- Base Flood: The flood having a 1 percent chance of being equaled or exceeded in any given year.
- Base Flood Elevation (BFE): The water surface elevation, expressed as an elevation above sea level, of the base flood. This is the minimum elevation a community must adopt for building standards.
- Flood Insurance Rate Map (FIRM): A map issued by the Federal Emergency Management Agency (FEMA) showing flood hazard areas, BFEs, and risk premium zones.
- Pre-FIRM: Buildings constructed before the community's first FIRM. Communities might not have elevation information on file for these properties.
- Post-FIRM: A building constructed on or after the date of the initial FIRM for your community. FIRM effective dates can be found at FEMA.gov/FEMA/csb.shtm.

Resources:

For flood insurance information and to find an agent: FloodSmart.gov
 Find your flood zone: msc.FEMA.gov
 Locate your State floodplain manager: floods.org
 Contact a surveyor from your National Society of Professional Surveyors state affiliate: nsps.us.com
 Download a copy of the Elevation Certificate: FEMA.gov/media-library/assets/documents/160

Flood Fact:

Just a few inches of water from a flood can cause tens of thousands of dollars in damage. A car can easily be carried away by just two feet of rushing water.

Where to Get an Elevation Certificate for Your Building:

1. Ask your local floodplain manager. One might already be on file. Every National Flood Insurance Program (NFIP)-participating community has a floodplain manager, but that person might have a different title or serve in multiple capacities.
2. Ask the sellers. When buying a property, ask the sellers to give you their EC. If they don't have an EC, ask if they can provide one before settlement.
3. As the developer or builder. In a high-risk area, the developer or builder might have been required to get an EC at the time of construction.
4. Check the property deed. ECs sometimes are included with the property deed.
5. Hire a licensed land surveyor, professional engineer, or certified architect who is authorized by law to certify elevation information. For a fee, these professionals can complete an EC for you. To find a professional surveyor:
 - Check with your State professional association for land surveyors.
 - Ask your State NFIP coordinator.
 - Talk to your local building permit office.

"Floodplain and Shoreland Management Notes" is published by the WDNR, Bureau of Watershed Management. Its purpose is to inform local zoning officials and others concerned about state and federal floodplain management, flood insurance, shoreland and wetland management, and dam safety issues. Comments or contributions are welcome.

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Floodplain Contacts:

- Water Management Engineer
http://dnr.wi.gov/topic/floodplains/staff_flood.html
- General Assistance:
DNRfloodplain@wisconsin.gov

Shoreland Contacts:

- Water Management Specialist under Contact Information
<http://dnr.wi.gov/topic/Waterways/>
- Kay Lutze: Kay.Lutze@wisconsin.gov

Dam Safety Contacts:

- Bill Sturtevant, (608) 266 - 8033
william.sturtevant@wisconsin.gov
- Meg Galloway, (608) 266 - 7014
meg.galloway@wisconsin.gov