



FEMA

LOCAL OFFICIALS' MEETING

Lake Wausau Physical Map Revision

MARATHON COUNTY, WISCONSIN
FEBRUARY 9, 2017

RiskMAP
Increasing Resilience Together



Welcome & Introduction

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FEMA

RiskMAP

Increasing Resilience Together

Meeting Agenda

- NFIP & RiskMAP Overview
- Mapping Process & Preliminary Production
- What's Next in the Mapping Process
- Final Steps
- LOMCs & the SOMA List
- Floodplain Engineering & Mapping

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



July 24, 1912 Wausau, Marathon County

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.



Adams
County
2008



Jefferson
County
2008

RiskMAP Overview

- Risk MAP
 - Mapping – Flood hazard and risk identification
 - Assessment – HAZUS and other risk assessment tools
 - Planning – Hazard mitigation planning and HMA grants

- Risk MAP Vision
 - 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 accordance 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

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



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

Floodplain Management Matters



EXAMPLE FLOOD INSURANCE PREMIUM COMPARISONS*

Pre- or Post-FIRM	Dwelling Type & # of Floors	Amount of Coverage Build/Content (in thousands)	Deductible Build/Content	Flood Zone	Elevation Difference of Lowest Floor and BFE (Feet)	Cost of Flood Insurance ¹ (without HFIAA surcharge)
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,250/\$1,250	D	Not Needed	\$2,519
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,250/\$1,250	Unnumbered Zone A (No Estimated BFE)	+5 ²	\$734
					+2 to +4 ²	\$1,587
					+1 ²	\$3,007
					At Ground or Below	Submit-for-Rate
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,250/\$1,250	Unnumbered Zone A (With Estimated BFE)	+2	\$734
					0 to +1	\$2,157
					-1	\$5,870
					-2 or Below	Submit-for-Rate

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

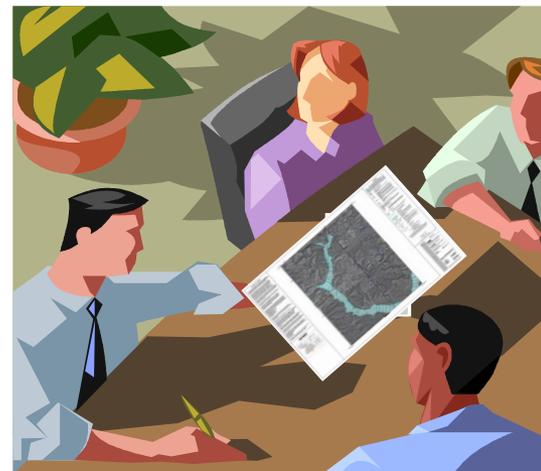
- Established penalties for lender non-compliance
- Requires lenders to review revised FIRMs
- Requires notification and mandatory purchase if revised FIRM shows structure in SFHA
- If escrow account is established, requires escrow for flood insurance

Homeowners Flood Insurance Affordability Act

- Disaster Mitigation Act of 2000 increased emphasis on coordination between mitigation planning and implementation
- Biggert-Waters Flood Insurance Reform Act of 2012 designed to allow premiums to rise to reflect the true risk of living in high-flood areas
- Homeowner Flood Insurance Affordability Act of 2014 slowed the rate at which flood insurance premiums increased
- April 2016 – These changes are a result of the implementation of the Homeowner Flood Insurance Affordability Act (HFIAA) passed by Congress and signed into law in 2014 and the continued implementation of Biggert-Waters 2012 legislation (BW-12).

Project History – Lake Wausau PMR

- LOMR (15-05-1713P) Approved
January 26, 2015
- Map production
April - Nov. 2016
- Preliminary maps finalized and distributed
December 1, 2016
- Located online at
<https://msc.fema.gov/portal/advanceSearch>
- Local Officials Meeting
February 9, 2017



What Happens Next?

- Proposed Flood Hazard Determination (FHD) published to Federal Register by FEMA
- Community CEOs receive certified letter indicating intent to publish FHD in local news paper
 - *Wausau Daily Herald*
- WDNR publishes FHD in local newspaper
- 90-Day Appeals period opens
- Resolve appeals and comments and produce final maps

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

- Revised hydrologic and/or hydraulic analysis
- 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 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 Steps

- FEMA issues a Letter of Final Determination
- Final FIRMs and spatial data are distributed to the communities
- Community adopts the FIRMs
- FEMA approves 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

Letter of Map Change (LOMC)



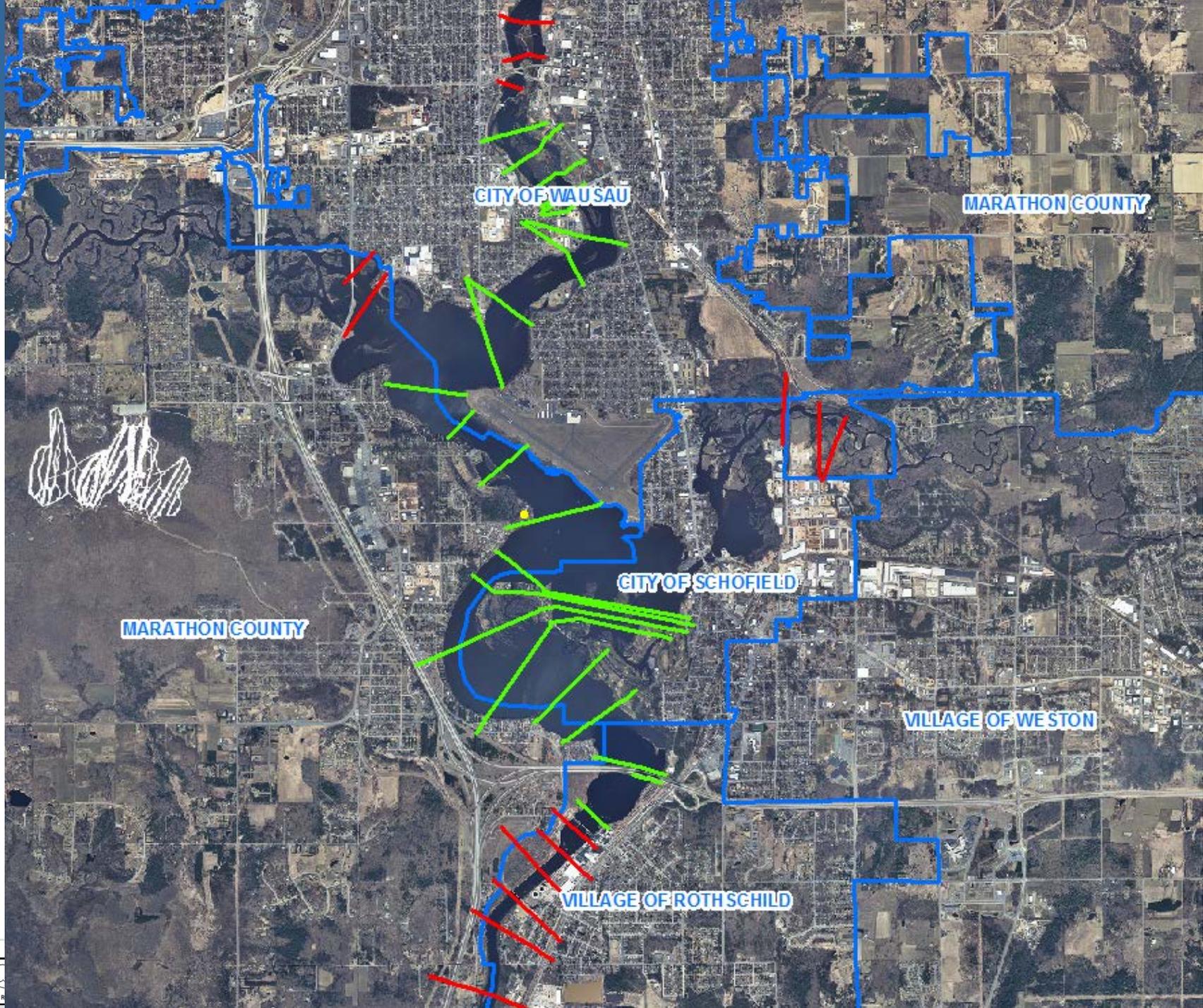
- Letter of Map Amendments (LOMA)
- Letter of Map Revisions (LOMR)

What is a SOMA?

- A Summary of Map Actions (SOMA) is prepared to assist a community in maintaining the Flood Insurance Rate Map (FIRM).
- A SOMA will document previous Letters of Map Change (LOMC) actions that will be superseded 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)

New Detailed Study Mapping

- Wisconsin River between Wausau Dam and Rothschild Dam
 - Floodway redrawn using best available terrain data (LiDAR)
 - BFE decrease ~1 foot on upstream end and no change on downstream end
- Revised floodway on Eau Claire River
 - No floodway shown downstream of the Brooks & Ross Dam



Break Out Session

- Individual Questions
 - Maps
 - Floodplain Management
 - Insurance
 - Map Adoption