



FLOODPLAIN & SHORELAND MANAGEMENT *Notes*

VOLUME 15, ISSUE 2

SUMMER 2016

The goals of the Wisconsin Floodplain Management Program are: to protect life, health and property; to minimize costs for flood control projects; to reduce tax dollars spent for rescue, relief and repair of flood damage; to shorten business interruptions caused by flooding; to prevent future flood blight areas; to discourage victimization of unwary land and home buyers; and to prevent increased flood levels caused by unwise floodplain development.

INSIDE THIS ISSUE:

Act 391 - Shoreland	2
NFIP Terminology	2
High-Water Marks	3
ADA Shoreland	4
Stretch your Thinking	5
Ord Adoption Process	5
Variance Forms	6
Shoreland Videos	7
Training	8-10
NFIP Grandfathering	11

Zone A and LOMAs :

What does this mean for issuing permits?

Much of Wisconsin floodplains are mapped Zone A on the Flood Insurance Rate Map (FIRM). Zone A's are areas subject to inundation by the 1-percent-annual-chance flood event that have been determined using approximate methodologies. Because detailed hydraulic analyses have not been performed, no Base Flood Elevations (BFEs) or flood depths are shown.

The effect of a Letter of Map Amendment (LOMA) is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA is not a waiver of the condition that the property owner maintains flood insurance coverage for the property. Only the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. The lender may determine, on its own as a business decision that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

LOMAs in Zone A's are based on minimum criteria established by the National Flood Insurance Program (NFIP). The LOMA reviewer will use simplified methods to develop an approximate BFE which can only be used for LOMA review

and approval process. This approximate BFE, while important for the LOMA process, has no other application in Wisconsin. It cannot be used for issuing building or zoning permits since the methods used to develop the approximate BFE do not meet the engineering standards in NR116, Wisconsin Administrative Code.

When reviewing the LOMA documentation, you will notice that many Zone A LOMAs do not have an 1% Annual Chance Flood Elevation listed on the letter. This is due to the fact that the flood elevation is subject to change. In addition, on the second page there will be a statements listing other considerations that apply to the property. There is a Zone A statement included that the flood elevation used to make the determination is based on approximate methods.

If you have any questions about the technical requirements to develop a BFE, please contact the [DNR Water Management Engineer \(WME\)](#) for your community. If you have questions relating to LOMAs and Zone A, please contact Michelle Staff, Floodplain Policy Coordinator, at (608) 266-3093 or by e-mail at Michelle.Staff@Wisconsin.gov

Rebuilding in the AE Zone

This publication is intended to provide information to property owners rebuilding in an AE Flood Zone, and the benefits of building higher than the Advisory Base Flood Elevations (ABFEs). When considering mitigation options, it is helpful to understand where long-term cost savings can occur. Flood risk can change so it is always best to be well prepared.

[Click here to download a PDF of this informational document.](#)

Because Jon and Kathy Parker couldn't see the shoreline from their house, they never really believed their home could be wiped out by a flood—until the day it was. They considered relocating, but in the end, they decided to take out a new mortgage and rebuild. They wanted to do what they could to protect their investment and avoid another devastating flood.

"Because Jon and Kathy Parker couldn't see the shoreline from their house, they never really believed their home could be wiped out by a flood—until the day it was." (FEMA, 2013)

SHORELAND UPDATE

Act 391 :Activities allowed to structures authorized by variance



WI State Capitol

By now most of you are aware that structures that were authorized to be located within the shoreland setback by a variance that was granted before July 15, 2015 may be maintained, repaired, replaced, restored, rebuilt or remodeled if the activity does not expand the footprint of the authorized structure. Additionally, the structure may be vertically expanded unless the vertical expansion would extend more than 35 feet above grade level. This is

covered in s. 12.0 of the shoreland model ordinance.

County Boards of Adjustment may want to consider adding a standard phrase to variance decision documents for variances that are granted after July 15, 2015 and where the structure was granted relief from the shoreland setback. The phrase or note can be considered a notice of the above fact and be worded something to the effect of: “The structure authorized by this variance is not subject to the allowances in s. 59.692(1k) (a)2. and (a)4.” (the allow-

ances could also be spelled out.)

This is especially important for an applicant who is applying for a variance with a one-story home who thinks they will later turn it into a two-story home but didn't want to present that information as an initial request to the board.

If you have any questions concerning this issue or any shoreland legislative change, please contact Kay Lutze, Shoreland Policy Coordinator, at (920) 755-1521 or by e-mail at Kay.Lutze@Wisconsin.gov

NFIP Terminology: Increased Cost of Compliance (ICC)

Increased Cost of Compliance (ICC) is one of several resources for flood insurance policyholders who need additional help rebuilding after a flood. It provides up to \$30,000 to help cover the cost of mitigation measures that will reduce flood risk. ICC coverage is part of most standard flood insurance policies available under the National Flood Insurance Program. Acceptable mitigation measures are elevation, flood-proofing, relocation, demolition or any combination thereof.

To be eligible for this coverage, a building must meet one of two conditions:

1. Community determines it has been “substantially damaged” (damage due to flood has equaled or exceeded 50% of the value of the building) and repairs must meet local ordinances.
2. Repetitive Loss—insured building incurs flood damage two times over a period of 10 years, and that cost of repairs on average was at least 25% of the market value of the building before the damage occurred each time.

[More information can also be found in: Increased Cost of Compliance \(ICC Coverage: Guidance for State and Local Officials”](#)




Click on the photo to download FEMA's Increased Cost of Compliance Fact Sheet.


Click on the photo to download FEMA's Increased Cost of Compliance Fact Sheet.

Four Options Covered: Floodproofing, Relocation, Elevation, or Demolition (F.R.E.D.)


There are four options you can pursue to comply with your community's floodplain management ordinance and help reduce future flood damage to your building. You may decide which of these options (F.R.E.D.) is best for you.




1. Floodproofing. This option is available primarily for non-residential buildings. It involves making a building watertight through a combination of adjustments or additions of features to the building that reduces the potential for flood damage.



3. Elevation. This raises your building to or above the flood elevation level adopted by your community.



2. Relocation. This moves your building out of harm's way.



4. Demolition. This tears down and removes flood-damaged buildings.



Muskego Lake Dam in the City of Muskego, Waukesha Co. – 6/9/2008

Flood prediction is an inexact science. Engineers attempt to estimate the various input parameters, such as soil and land surface conditions, roughness of stream channels and overbanks, how much water gets stuck in surface storage, what a theoretical 1-percent annual chance rainfall event looks like... Methods are established to estimate these parameters with consistency and conservatively, so that development does not occur where flooding will likely happen. However, the only way to truly know whether or not a model replicates what happens in the real world is to have measured real world data to compare to.

Automated USGS stream gages collect stream stage data continually (usually hourly or every 15 minutes), showing exactly what happened during a given flood event over time. Recorded rainfall is also generally available for specific flood events from NOAA's online climate data (also hourly or every 15 minutes). With the rainfall as a known input, and the stream gage data as a known output, model parameters are adjusted so that the actual peak stage, peak discharge, volume, and timing of a specific flood event are replicated. This calibrated model is then used to predict the 1-percent annual chance event. This is the best case study scenario for model accuracy. However... Most study sites do not have the convenience of a USGS streamgage located on the waterway of interest. The next best scenario is to have reliable High-Water Marks (HWMs) that can be surveyed. These elevations can also be used for calibration.

HWMs are not confined to specific locations like stream gages. They occur on every stream, and for every flood! They may be collected by community staff, field engineers, or local citizens, and this should be done as soon as possible after a flood as they can

The Importance of Collecting High-Water Marks

Marc Budsberg, DNR Floodplain Engineer

degrade over time. Initially, they can simply be more permanently marked or flagged to be surveyed at a later date.

During the initial scoping of every flood mapping project, time should be dedicated for WDNR staff to engage communities and probe for any documented records of past flooding. This may include surveys, staff gage readings, or recollections of what happened. Things like "this road was overtopped" or "this park statue was up to his neck!" are useful for anecdotal reality checks. Often times, photos or videos with a time stamp (used to verify if it was taken during the peak) are all that are needed, and these are the most common records. Having this data early on allows time to research each photo or record, and plan for surveyors to shoot specific HWM elevations while out in the field performing the rest of the study survey.

The USGS just released a report called [Identifying and Preserving High-Water Mark Data](http://dx.doi.org/10.3133/tm3A24) (<http://dx.doi.org/10.3133/tm3A24>). "This is a good resource for WDNR and community staff to become familiar with identifying different types of HWMs, the quality of HWMs (or identifying what is an unreliable mark), and what the best practices are in locating, preserving, and recording high-quality HWM data. Two types of HWMs are discussed: 1)

Tranquil-Water HWMs which include mud lines, seed lines, debris lines, and ice rings, and 2) Rapid-Water HWMs which include cut lines, wash lines, mud lines, and debris snags. Engineered HWM Indicators are also described, which includes a good description of the workings of Crest-Stage Gages, Crest-Stage Indicators, and a newer technology called Image Capture. At locations where Image Capture has been installed, any user can take control of a webcam and zoom in and pan to take an instantaneous image of the river conditions.

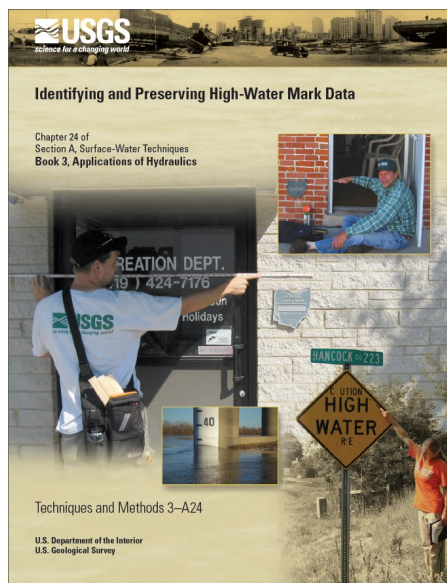


City of Jefferson, WI

USGS provides a HWM template form to download for recording on-site information, as well as an online Flood Event Viewer (<http://water.usgs.gov/floods/FEV/>) where data can be uploaded and retrieved (although there does not appear to be any data in Wisconsin yet).



Milwaukee Street over Johnson Creek in the Village of Johnson Creek, Jefferson Co. – Pink line indicates water level in June, 2008



USGS report reference:

Koenig, T.A., Bruce, J.L., O'Connor, J.E., McGee, B.D., Holmes, R.R., Jr., Hollins, Ryan, Forbes, B.T., Kohn, M.S., Schellekens, M.F., Martin, Z.W., and Peppler, M.C., 2016, Identifying and preserving high-water mark data: U.S. Geological Survey Techniques and Methods, book 3, chap. A24, 47 p., <http://dx.doi.org/10.3133/tm3A24>.

Applicability of the Americans with Disabilities Act (ADA) in the administration of shoreland zoning ordinances.



ADA Ramp

Does your county ordinance contain language to deal with requests for reasonable accommodations by disabled or handicapped persons? The granting of a variance is not the appropriate route for granting “reasonable accommodations” required by ADA except in circumstances where the variance criteria are satisfied. The Wisconsin Supreme Court stated in the Snyder decision that “practical difficulties or unnecessary hardship do not include conditions personal to the owner of the land, but rather to conditions especially affecting the lot in question...It is not the uniqueness of the plight of the owner, but the uniqueness of the land causing in plight, which is the criterion for issuing a variance.” 74 Wis.2d at 478.

The zoning ordinance should provide a section for granting a special permit to deal with the relaxation of standards for persons with disabilities. The special permit should provide the accommodation for only as long as the disabled persons reside on the property. It is important to note that not all requests warrant a reasonable accommodation and the granting of a special permit.

The department provided guidance to local zoning staff regarding this topic and the Fair Housing Act in 2002. If you would like a complete copy of the guid-

ance, please send an email to Kay.Lutze@wisconsin.gov with “ADA Guidance Request” in the subject line.

The following is sample ordinance language from a county ordinance:

The zoning administrator may issue a special permit to relax the standards of this ordinance in order to provide reasonable accommodations as required by provisions of federal and state law. Such relaxation shall be the minimum necessary to be consistent with federal guidelines for accommodation of persons with disabilities and shall, where practicable, be terminated when the facility is no longer used by the disabled person. A person applying for a permit for construction under this section shall establish the nature and extent of the disability and that the relaxation requested is the minimum necessary to provide reasonable use of the facility. A deed restriction or affidavit for the reasonable accommodation shall be filed with the register of deeds. What are some specific requests where a “reasonable accommodation” might be requested? A ramp, porch or small deck that would allow the disabled person to enter and exit the building would be an example of a reasonable accommodation.

Questions about Flood Insurance??

FEMA has an service center for flood insurance policies holders.

Call 800-621-FEMA



Flood Insurance Q&A

Are losses from land subsidence, sewer backup, or seepage of water covered? Unless there is a general condition of flooding in the area and the flood is the proximate cause of sewer or drain backup, sump pump discharge or overflow, or seepage of water, the NFIP does not insure for direct physical loss caused directly or indirectly by any of the following:

- * Backups through sewers or drains;
- * Discharges or overflows from a sump, a sump pump, or related equipment; or
- * Seepage or leaks on or through the covered property.

[\(Answers to Questions About the NFIP, 2011\)](#)

STRETCH YOUR THINKING...



The photo shows the boundaries of the Special Flood Hazard Area (SFHA) and the hydraulic shadow of an upstream dam. The hydraulic shadow is the area determined to be at risk by inundation if the dam fails during the base flood. Several buildings lie outside of the SFHA, but are either fully or partially within the hydraulic shadow. Does the community have any authority to regulate either existing or proposed development within the hydraulic shadow?

Yes, local communities do have the authority to regulate development within the hydraulic shadow under both Chapter NR 116 and NR 333, Wisconsin Administrative Codes. Ch. NR 116.08, Wis. Admin. Code Uses downstream of dams, requires that "areas downstream of dams shall be zoned and regulated by municipalities"; Ch. NR 116.09(1)(b)5, outlines what information must be shown on the local floodplain maps. Ch. NR 333.05(2), outlines the analyses that must be done as part of the dam failure analysis. Once the dam failure analysis is approved by WDNR Dam Safety, the community is notified if a zoning change is required. The community is then responsible for amending the local floodplain ordinance to include the study and regulate the area as floodway.

Ordinance Adoption Process

Counties are currently going through ordinance revisions for both floodplain and shoreland requirements. Do you know what the proper procedure is to adopt and amend an ordinance? Ordinances that have been adopted using improper procedures may not be enforceable. One of the most frequent adoption errors is inadequate notice of public hearings and failure to properly publish the adoption of the zoning ordinance or amendment.

Adequate notice of public hearing is a legal requirement for counties which is described below.

1. Publication of a Class 2 legal notice of the public hearing in two consecutive weeks with the second notice no less than seven (7) days prior to the public hearing. It is critical that the notice is published correctly because if it is not, it may not be valid and would be required to go through the adoption process again.
2. For Counties, notice by registered mail to clerks of each affected town at least 10 days prior to the hearing date.

3. Notice to the appropriate office of the DNR at least 10 days prior to the hearing date.
4. The public hearing is held and the Planning and Zoning Board provides a recommendation to county board. The county board passes resolution approving ordinance.
5. The community submits a certified copy of the resolution and ordinance to the DNR, affidavit of publication of the public hearing from the newspaper with the notice and an affidavit of publication of the ordinance adoption from the newspaper with the notice.
6. The DNR reviews adopted ordinance and if meets all applicable requirements will be certified by the DNR.

If you have questions about shoreland zoning ordinance adoption, contact Kay Lutze, Shoreland Policy Coordinator at (920) 662-5159 or Kay.Lutze@Wisconsin.gov. If you have questions about floodplain ordinance adoption, contact Michelle Staff, Floodplain Policy Coordinator at (608) 266-3093 or Michelle.Staff@Wisconsin.gov.

Variance Forms: Does your make the cut??

A variance is a relaxation of a dimensional standard in a land use ordinance (setbacks, lot area, height, etc.). Variances are decided by the zoning board of adjustment. The zoning board of adjustment is a quasi-judicial body because it functions almost like a court. The board's job is not to compromise ordinance provisions for a property owner's convenience but to apply legal standards provided in state laws, court decisions and the local ordinance to a specific fact situation. Variances are meant to be an infrequent remedy where an ordinance poses a unique and substantial burden. Note: Use variances are not allowed.

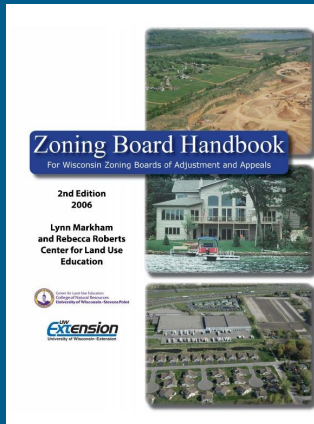
Zoning staff and Board of Adjustment members know the legal standards that must be met in order to grant a variance. Does the application form provide the information an applicant needs to know, including:

- An explanation of what a variance is
- An explanation of the process to apply for a variance (complete written application including drawing, public hearing, decision)
- Board of Adjustment can only grant a variance if the applicant provides evidence that they meet all of the legal standards for a variance.
- Area for the applicant to describe how they meet the legal criteria for a variance.
- Some communities also have a variance fact sheet that is given to an applicant interested in pursuing a variance.

The following is taken from an application form that describes what a variance is and the legal standards that must be met in order for a variance to be granted:

CRITERIA: Please provide complete responses regarding a), b), and c) below. Attach additional pages if necessary. To qualify for a variance, the applicant must demonstrate their request meets the following three requirements:

- (a) **Unique property limitations:** Unique physical limitations of the property such as steep slopes or wetlands that are not generally shared by other properties must prevent compliance with ordinance requirements. The circumstances of an applicant (growing family, need for a larger garage, etc.) are not factors in deciding variances. Nearby ordinance violations, prior variances or lack of objections from neighbors do not provide a basis for granting a variance. Unique features of this property prevent compliance with the terms of the ordinance because "insert lines for the applicant to write their reasons".
- (b) **No Harm to Public Interests:** A variance may not be granted which results in harm to public interests. In applying this test, the Board of Adjustment must consider the impacts of the proposal and the cumulative impacts of similar projects on the interests of the neighbors, the entire community and the general public. These interests are listed as objectives in the purpose statement of an ordinance. Public health, safety and welfare; Water quality; Fish and wildlife habitat; Natural scenic beauty; Minimization of property damages; Provision of efficient public facilities and utilities; Achievement of eventual compliance for nonconforming uses, structures and lots; Any other public interest issues. A variance will not harm the public interest for the "Community name and type of ordinance varying" are "insert lines for applicant to write a response". The variance will not harm public interests because "insert lines for the applicant to response."
- (c) **Unnecessary hardship:** Unnecessary hardship exists when strict compliance with the ordinance would unreasonably deny use of the property for a permitted purpose or conformity with the ordinance would be unnecessarily burdensome. The courts found that living without a deck requested by a variance was a personal inconvenience; living without the deck was not unnecessarily burdensome or an unnecessary hardship. An applicant may not claim unnecessary hardship because of conditions which are self-imposed or created by a prior owner (for example, excavating a pond on a vacant lot and then arguing that there is no suitable location for a home). Courts have also determined that economic or financial hardship does not justify a variance. When determining whether unnecessary hardship exists, the property as a whole is considered rather than a portion of the parcel. The property owner bears the burden of proving unnecessary hardship. The board of adjustment must consider the purpose of the zoning restriction, the zoning restriction's effect on the property, and the short-term, long-term and cumulative effects of a variance on the neighborhood, the community and on the public interests. Unnecessary hardship is present and provide room for response. Contact Kay Lutze at (920) 755-1521 or Kay.Lutze@Wisconsin.gov



The primary role of a zoning board of adjustment/ appeals is to review and decide case where there is an alleged error in a zoning decision or where a relaxation of the ordinance is sought. The Zoning Board Handbook is intended to assist zoning board members, local government officials and citizens in understanding the role of the zoning board and the procedures and standards with which their decisions must comply. The handbook is available for download in pdf format free of charge. [Click here to download.](#)

Source: Center for Land Use Education—UW-Stevens Point.

Shoreland Zoning Update Videos

by Lynn Markham, UWSP – Shoreland & Land Use Specialist

The Wisconsin Legislature has made major changes to shoreland zoning in 2015-16. These changes are described in three short video presentations:

1. Introduction to shoreland zoning and recent changes to required shoreland lot sizes https://www.youtube.com/watch?v=_h7NYG4pKI8
2. Changes to shoreland setbacks, vegetation protection and impervious surface standards <https://youtu.be/GKxMORINlnw>
3. Changes to standards for buildings located close to the shoreline <https://youtu.be/IotUI3HsmUs>

Whole video (all three parts combined; 30 minutes) <https://youtu.be/enus9Ceub2g>

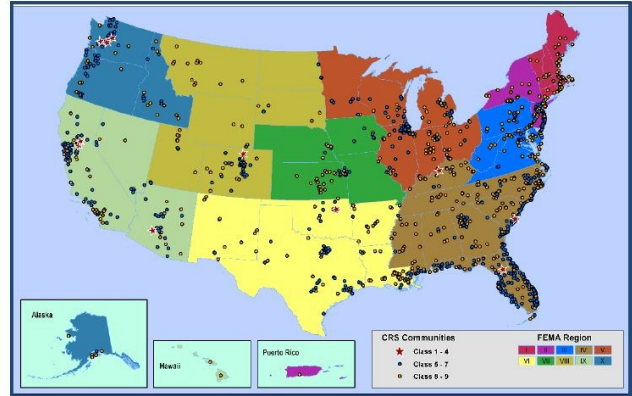
We hope these videos will be helpful for lake organizations, county board members, and others interested in lakes and rivers. If you do not have easy access to YouTube and would prefer the videos through Dropbox or a DVD, let us know. Please contact Lynn with requests or questions at lmarkham@uwsp.edu

You may also be interested in this newly created fact sheet providing details on the history and recent changes to shoreland zoning:

Wisconsin Shoreland Zoning Over the Years <http://www.uwsp.edu/cnr-ap/clue/Documents/Water/WI%20Shoreland%20Zoning%20Timeline%20050316.pdf>

CRS Continues to GROW

Twenty-six years after its creation, the Community Rating System (CRS) continues to evolve as an effective voluntary flood loss reduction initiative, while serving as a flood insurance rating program. As of May 2016, there are 1,391 CRS communities, spread across the entire nation (see map). These communities represent a significant portion of the Nation's flood risk as evidenced by the fact that more than 68% of all flood insurance policies are in CRS communities.



Source: (FEMA, 2016)

To participate in the CRS, your community can choose to undertake some or all of the 19 public information and floodplain management activities described in the CRS Coordinator's Manual.

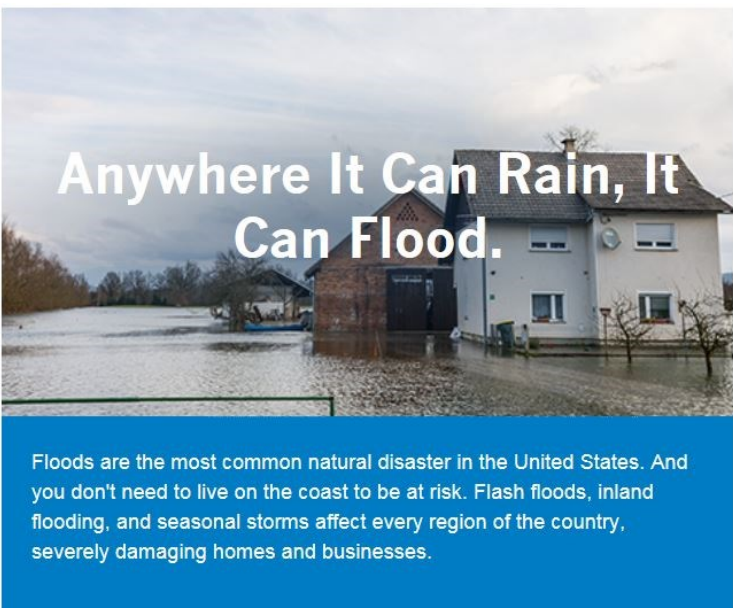


Source: (FEMA, 2016)

You're probably already doing many of these activities. To get credit, community officials will need to prepare an application documenting the efforts.

Your community may want to consider floodplain management activities not listed in the CRS Coordinator's Manual. You can request a review of these activities to determine whether they should be eligible for CRS credit. FEMA welcomes innovative ways to prevent or reduce flood damage.

If you have any questions about CRS, please contact Michelle Staff at (608) 266-3093 or Michelle.Staff@Wisconsin.gov.



Anywhere It Can Rain, It Can Flood.

Floods are the most common natural disaster in the United States. And you don't need to live on the coast to be at risk. Flash floods, inland flooding, and seasonal storms affect every region of the country, severely damaging homes and businesses.

Floodplain Training Opportunity



Agenda

- 1:00 Introductions
- 1:15 Adoption of FP Ordinances
- 1:30 Campgrounds
- 2:00 Floodway
- 2:15 Floodfringe
- 2:30 Non-Conforming
- 2:45 Permitting
- 2:50 Questions
- 3:15 Adjourn



FEMA

2016 FLOODPLAIN MANAGEMENT WORKSHOP

Presented by

The Wisconsin Department of Natural
Resources

Workshop Locations

There will be 12 workshops throughout the State. Please see reverse side for locations. All workshops will start at **1:00 pm.**

About the Workshop

The workshop will review the DNR floodplain model ordinance and focus on the administration of the ordinance. There will be real life floodplain permitting exercises.

Who Should Attend?

All community floodplain zoning administrators, community officials, surveyors, engineers, and other development professionals are encouraged to attend. There is no fee to attend, but please register at <http://bit.ly/1VibUDp>, as seating may be limited.

Workshop Contacts

Interested in learning more?

Please contact:

Michelle Staff, DNR Floodplain Policy
Coordinator

Michelle.Staff@Wisconsin.gov

608-266-3093

2016 Floodplain Management Workshops

For more information on the material to be presented, please contact Michelle Staff at 608-266-3093 or Michelle.Staff@wisconsin.gov.

Date	Location	Time
July 7	Sauk County – Baraboo West Square Building, Room B30 505 Broadway	1:00 PM
July 12	Ozaukee County – Port Washington Ozaukee County Administrative Center, Rm 118 121 W. Main St.	1:00 PM
August 2	St. Croix County - Hudson St Croix County Government Center, Rm 1216 1101 Carmichael Road	1:00 PM
August 3	Bayfield County - Washburn Bayfield County Court House GIS Computer Lab / Training Room 117 E 5 th Street	1:00 PM
August 9	Fond du Lac County – Fond du Lac Fond du Lac City-County Government Center Emergency Operations Center (EOC) 160 South Macy Street	1:00 PM
August 16	La Crosse County – La Crosse Administration Center – Room B190 400 4th Street North	1:00 PM
August 17	Marathon County - Wausau 210 River Drive, Wausau	1:00 PM
August 18	Oneida County – Rhinelander Oneida County Courthouse County Board Room 1 S. Oneida Ave	1:00 PM
August 23	Brown County – Green Bay Brown County Extension Service Center - Rm 161 1150 Bellevue Street	1:00 PM
August 30	Dane County – Sun Prairie Bristol Town Hall 7747 County Road N	1:00 PM
Sept 1	Walworth County - Elkhorn Walworth County Government Center - Rm 214 100 W. Walworth Street	1:00 PM
Sept 7	Eau Claire County - Eau Claire Government Center - Room 1277 721 Oxford Ave	1:00 PM



Agenda

- 10:00 Introductions
- 10:15 CRS Trends
- 10:30 CRS Basics
- 10:45 Class Improvement
- 11:15 CRS Resources
- 11:20 Questions
- 11:30 Adjourn



FEMA

**COMMUNITY RATING SYSTEM (CRS)
WORKSHOP**

Workshop Locations

Tuesday, August 23, 2016

Brown County – Green Bay
Brown County Extension Service Center - Rm 161
1150 Bellevue Street
10:00 a.m. – 11:30 a.m.

Tuesday, August 30, 2016

Dane County – Sun Prairie
Bristol Town Hall
7747 County Road N
10:00 a.m. – 11:30 a.m.

Wednesday, August 31, 2016

Waukesha County – Waukesha
Waukesha County Administration Center
515 W Moreland Blvd. Room AC 255
10:00 a.m. – 11:30 a.m.

About the Workshop

The workshop will introduce/further educate communities to the Community Rating System (CRS). The NFIP’s Community Rating System (CRS) recognizes community efforts beyond those minimum standards by reducing flood insurance premiums for the community’s property owners. CRS discounts on flood insurance premiums range from 5% up to 45%.

Who Should Attend?

All community floodplain zoning administrators, community officials, and others interested in CRS. There is no fee to attend, but please register at <http://bit.ly/21cQUxl> , as seating may be limited.

Workshop Contacts

Interested in learning more?
Please contact:

Michelle Staff, DNR Floodplain Policy Coordinator
Michelle.Staff@Wisconsin.gov or by Phone 608-266-3093

Resources: NFIP Grandfathering Rules

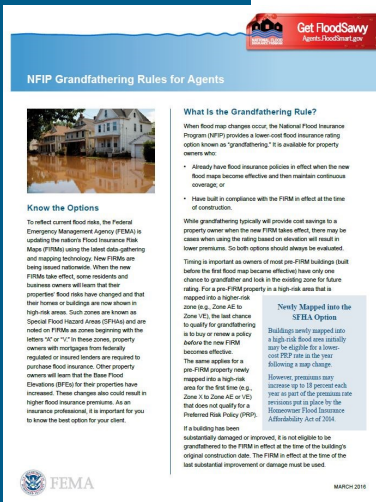
FEMA recently released a great publication that uses different scenarios to show grandfathering rules may apply to Pre-FIRM and Post-FIRM properties in light of mapping changes and substantial damage or improvements. One important fact to note is that if a flood zone determination changes due to a map revision, and lower pre-FIRM rates are available through grandfathering, it may actually be more cost effective to rate the property using Post-FIRM rates and elevations. Rates for properties with favorable elevations could be lower than the subsidized rate.

Timing is important as owners of most pre-FIRM buildings (built before the first flood map became effective) have only one chance to grandfather and lock in the existing zone for future rating. If the buildings has been substantially damaged or improved, it is not eligible to be grandfathered to the FIRM in effect at the time of the building's original construction date.

Newly Mapped into the SFHA Option

Buildings newly mapped into a high-risk flood area initially may be eligible for a lower-cost PRP rate in the year following a map change.

However, premiums may increase up to 18 percent each year as part of the premium rate revisions put in place by the Homeowner Flood Insurance Affordability Act of 2014.



[Click here to view the FEMA Publication](#)



DNR Staff Changes

Nathan Zoch – Water Management Engineer

Nathan has left his position as Water Regulation & Zoning Engineer for the South East Region. He provided dam safety, floodplain management, and engineering assistance to Sheboygan, Ozaukee, Milwaukee, Racine and Kenosha. Until a new engineer is hired, Nathan's replacement for Milwaukee County will be Tanya Lourigan, South Central Region, Water Management Engineer at (608) 275-3287 or Tanya.Lourigan@wisconsin.gov. His replacement for Sheboygan, Ozaukee, Racine and Kenosha Counties will be Michelle Hase, South East Region, Water Management Engineer at (262)574-2127 or Michelle.Hase@wisconsin.gov.

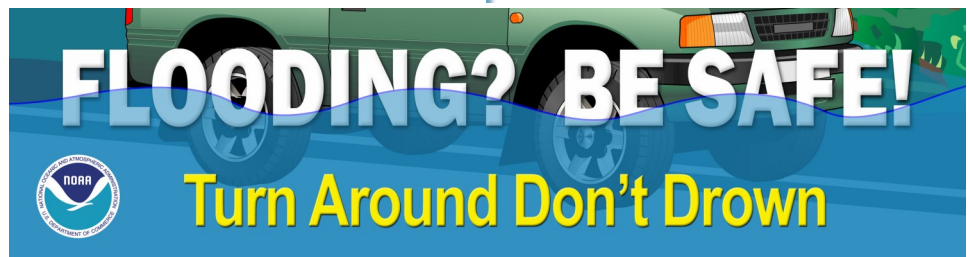
Updating Your Floodplain Ordinance

Interested in updating your local floodplain ordinance? Communities are required to update the local ordinance to the new 2012 DNR model floodplain ordinance when new Flood Insurance Rate Maps are issued. However, FEMA would like Wisconsin Communities to adopt the January 2012 sooner rather than later.

Please contact Michelle Staff at (608) 266-3093 Michelle.Staff@Wisconsin.gov

Flood insurance is mandatory if you live in a high-risk area and have a mortgage from a federally regulated or insured lender.

There are currently more than 5.3 million flood policies in force across more than 22,000 communities in the U.S. (FEMA, 2016)



Wisconsin Association of Floodplain Coastal and Stormwater Managers



SAVE THE DATE!!!!

We are pleased to announce the 14th Annual WAFSCM Conference - 2016

November 9th - 11th, 2016

Radisson La Crosse

200 Harborview Plaza La Crosse, WI

Details on registration, sponsorships, speakers and award submittals, scholarships, and conference content will be coming soon to the WAFSCM website. www.wafscm.org

We plan to fill 3 tracks for the breakout sessions – one each for stormwater, floodplains, and coastal projects/issues. **Plan your abstract submittals - a request will be sent soon!**

Schedule:

Wednesday 11/9: Workshops and Networking

Thursday 11/10: Main Conference Day (plenary and breakout sessions)

Friday 11/11: Morning Field Tour

We will have the CFM review and exam again this year. Contact one of the Conference Co-Chairs:

Laura Rozumalski at lrozumalski@freshwatereng.com or

Minal Hahm at minal@msquaredengineering.com

for more information.



PO Box 7921

Madison, WI 53707-7921

This newsletter is supported by funding through FEMA Cooperative Agreement EMC -2016-CA-7006 as part of the Community Assistance Program—State Support Services Element of the National Flood Insurance program. The contents do not necessarily reflect the views and policies of the federal government.

“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.

Floodplain Contact:

- Michelle Staff, 608-266-3093
Michelle.Staff@Wisconsin.gov

Shoreland Contact:

- Kay Lutze, 920-662-5159
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