

New Flood Insurance Rates Are Here

In July 2012, the U.S. Congress passed the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) which calls on the Federal Emergency Management Agency (FEMA), and other agencies, to make a number of changes to the National Flood Insurance Program (NFIP). Some changes have occurred, and others will be implemented in the coming months.

Key provisions of the legislation will require the NFIP to raise rates to reflect true flood risk, make the program more financially stable, and change how Flood Insurance Rate Map (FIRM) updates impact policyholders. The changes will mean premium rate increases for some—but not all—policyholders over time.

Most property owners have not yet seen a rate increase due to BW-12, but the changes are coming and many Wisconsin citizens will be affected by the sweeping and far-reaching changes in the program.

While FEMA stresses that less than 20% of all U.S. property owners will see a significant increase in flood insurance rates (for policies that are currently subsidized), that number is deceptive. Let's see why.

The number is accurate, but it is also misleading. Yes, only 19% of properties nationwide currently enjoy a subsidized rate, but the majority of those structures are in the midwest and northeast, where much of the housing stock pre-dates the inception of the NFIP (1968). In older and rural communities, most if not all of the houses (classified as pre-FIRM by FEMA) may be old enough to qualify for a subsidi-

dized rate and it is those properties that will be subject to the largest increases in their flood insurance premiums, under two conditions:

- Property owner fails to maintain continuous coverage
- Property is sold and the new owner must obtain a policy based on full-risk rates

In both cases, the new policy will be based on full-risk premium rates, which will likely be significantly higher than the current premium.

In addition to these two scenarios, rate increases will begin on October 1st this year for properties which fall under either of the below classes:

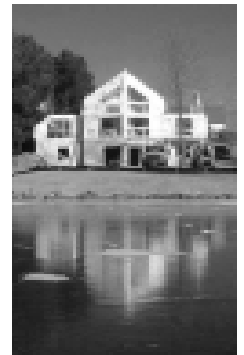
- Property is a Severe Repetitive Loss (4 or more insurance claims of \$5000 each)
- Property is not a primary dwelling (lived in less than 80% of the year)

For properties in either of these classes, flood insurance premiums will increase 25% each year until the policy reaches full-risk premium rates.

Finally, when new or revised maps go effective in a community, beginning in 2014, properties within the mapped area will see premium increases of 20% a year for five years or until the policy reaches full-risk premium rates. Properties which have enjoyed a discount due to a grandfathered zone rate or a Preferred Risk Policy will lose that discount in addition to the 20% annual increase.



Volume 12
Number 2
Summer 2013



Inside this issue:

Spring Flooding	3
Zoning Challenge	4
Mapping Update	5
Workshops/Conferences	6
Floodplain Management Workshops	7
WAFSCM Application	8

Continued from Page 1 . . .

BW-12 also authorized a Reserve Fund starting this October in order to guard against future catastrophic loss years such as 2005 (Hurricane Katrina) or 2012 (Superstorm Sandy). Every policy holder will pay a 5% premium per year into the Reserve Fund.

While no one is happy about these drastic changes to the program, it was inevitable that something would need to be done to resolve the precarious financial state of the NFIP. Katrina left the flood insurance fund in a deep hole, about \$18 billion dollars deep, and the program has been unable to make much of a dent in repaying the debt. Then Sandy struck last fall, triggering tens of thousands of claims in the hardest hit areas, sinking the flood insurance fund even deeper into the hole, now estimated at \$27 billion.

As noted above, while these changes are national and only affect 19% of the policy base, the impact in any given community could be much greater. New York State estimates that 80% of its housing stock is pre-FIRM and will be affected by the rate increases. We don't have a number for Wisconsin, but local officials should consider doing an assessment of housing stock in mapped floodplain areas and share this article and information on the FEMA website with pre-FIRM property owners to give them fair warning of the changes to come.

Some common sense advice for all property owners in the floodplain:

- Talk to your insurance agent about options;
- Get an Elevation Certificate to determine your risk and correct rate;
- Higher deductibles might lower your premium;
- Mitigate;
- Building or rebuilding higher will lower your risk and could reduce your premium;
- Consider adding vents to your foundation or elevating basement mechanical equipment;
- Talk with local officials about community-wide mitigation; and
- Look at mitigation as a way to improve resale value.

The department will be providing updated information on BW-12 as it is released by FEMA. Please check the DNR's Floodplain Management website (<http://dnr.wi.gov/topic/floodplains/>) and FEMA's FloodSmart.gov website (<http://www.floodsmart.gov/floodsmart/>) for the latest information. For a copy of this article in PDF format, please contact Miriam Anderson at miriam.anderson@wisconsin.gov.



- Flooded subdivision, Town of Spring Green, WI 2008

Spring Flooding

During the summer and early fall of 2012, southern Wisconsin experienced a challenging period of drought. In sharp contrast, during the first half of 2013 the state has experienced very wet conditions with precipitation amounts now incredibly running up to 15 inches above normal through June 26th.

The National Weather Service (NWS) predicted an above average probability of above normal precipitation for April through June in its March 2013 Three Month Outlook (Figure 1). The rainfall amounts for June definitely bore out this prediction.

For the year to date (ending at midnight on the 26th of June), Milwaukee was the 3rd wettest on record with precipitation running 8.88 inches above normal. The total since January 1st was 24.89 inches. Madison was the wettest, running 14.81 inches above normal. The total precipitation at Madison since January 1st was 30.58 inches.

Portions of southwest Wisconsin have received over 600% of the normal amount of precipitation during 6/20 - 27/2013! Many county roads were flooded and closed across Dane, Green, Rock, and Walworth Counties where 5 to 10 inches of rain fell in a 2 day period. There was also significant flash flooding in Madison with some minor mudslides and reports of stalled vehicles in 3 feet of water.

Wisconsin experienced a very warm and very moist weather pattern during the second half of June which contributed to the very heavy rainfall amounts. NWS predicts a return to typical rainfall amounts for the next three months (Figure 2). For more detailed information regarding rainfall data including accumulated precipitation and percent of normal precipitation rates go to http://www.crh.noaa.gov/news/display_cmsstory.php?wfo=mkx&storyid=95630&source=0.

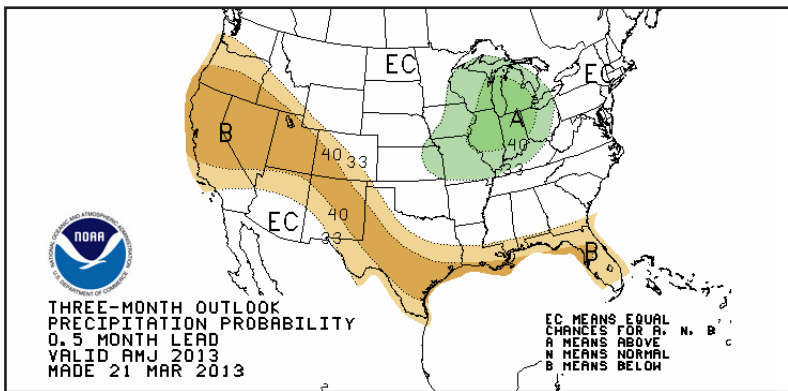


Figure 1. Three Month Outlook Precipitation Probability (April - June)

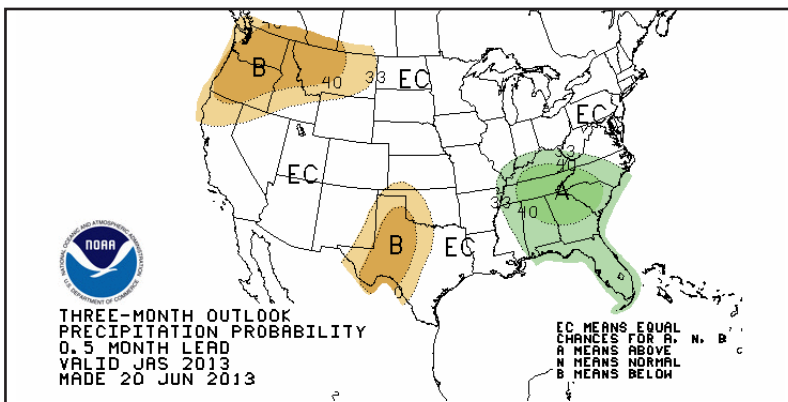


Figure 2. Three Month Outlook Precipitation Probability (July - September)

4

Zoning Challenge

The photo below shows a Zone AE Special Flood Hazard Area (SFHA) with both a floodway and a flood fringe area. The residence at Site A was substantially damaged by fire. It is located in the floodway. The original structure was built in 1955. An addition was built in 2005. Can the residence be rebuilt in its current location?



The residence can be rebuilt even though it was substantially damaged and is in the floodway. The new structure must only meet the minimum standards of the NFIP rather than the higher standards of NR 116. New or substantially improved structures designed for human habitation are strictly prohibited under NR 116.12 *Development standards in floodway areas*. No new structures may be built and any non-conforming structure which is substantially improved must be either removed from the floodway or demolished. Non-conforming structures which are substantially damaged by a flood must also be either removed or demolished. However, as a fire or tornado, may be rebuilt in a floodway as long as the rebuilt structure meets the standards in 44 CFR 60.3 (d). This exception was allowed by the Wisconsin Legislature in 1995 through Wisconsin Act 455 which added new language to s. 87.30, Wis. Stats. [see s. 87.30(1d) <http://legis.wisconsin.gov/rsb/stats.html>]. The NFIP allows habitable structures located in the floodway which have been substantially damaged to be rebuilt if the applicant can demonstrate through a hydrologic and hydraulic analysis performed in accordance with standard engineering practices that the proposed development would not result in any increase in the base flood elevation. The rebuilt structure would need to be elevated with the lowest floor including the basement at or above the base flood elevation as shown on the FIRM.

Updating Your Floodplain Ordinance

Interested in updating your local floodplain ordinance? Download the latest Model Floodplain Ordinance at <http://dnr.wi.gov/topic/floodplains/communities.html> or contact Gary G. Heinrichs (gary.heinrichs@wisconsin.gov) or Miriam G. Anderson (miriam.anderson@wisconsin.gov) for further information.

DNR Website for Mapping Status

The Department of Natural Resources has developed a website to provide communities and others with information regarding the Risk Map Program in Wisconsin. The website contains information on project status, the public open house schedule, the comment and appeal process, post preliminary map process and other mapping related issues.

Links to FEMA's website are included for information on Letters of Map Change and the Map Service Center.

For further information regarding the Risk Map Program contact:

Katie McMahan - GIS/Process Issues
katie.mcmahan@wisconsin.gov

Christopher Olds - Technical Issues
christopher.olds@wisconsin.gov

Lee Traeger - FEMA
lee.traeger@dhs.gov

The website is located at:
<http://dnr.wi.gov/topic/floodplains/>

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
Sauk County (Baraboo River Watershed)	November 20, 2013
Washington County	November 20, 2013

Current Open Houses

Flood Map Open Houses are held to provide residents with an opportunity to view and comment on FEMA's draft preliminary Flood Insurance Studies and Flood Insurance Rate Maps. WDNR will be holding a series of open houses for the Rock River Watershed on:

County	Meeting Date
Waukesha County (Upper/Lower Rock River Watershed)	July 29, 2013

A flyer for the Open Houses can be downloaded at <http://dnr.wi.gov/topic/floodplains> under "Events". For further information on the Waukesha County Open House contact Kristy Hanselman (kristy.hanselman@wisconsin.gov) or Gary Heinrichs (gary.heinrichs@wisconsin.gov).

Workshops/Conferences

Great Lakes Restoration Conference

The Healing Our Waters-Great Lakes Coalition's *9th Annual Great Lakes Restoration Conference* will be held September 10-12, 2013 at the Milwaukee City Center in Milwaukee, WI. The conference provides a 3-day forum for participants to learn about important Great Lakes restoration issues, network at the largest annual gathering of Great Lakes supporters and activists, and develop strategies to advance federal, regional and local restoration goals.

The conference will be held in collaboration with U.S. and Canadian federal environmental agencies, the International Joint Commission, the Great Lakes Commission, and many major funders in the region. The collective gathering—known as Great Lakes Week—will attract close to 700 activists, government representatives, industry leaders, tribal members, environmental consultants, and academic institutions under one roof to network and collaborate on issues of critical urgency facing the Great Lakes.

For more information regarding registration, accommodations and a conference agenda, go to <http://conference.healthylakes.org>.

State of Lake Michigan/Great Lakes Beach Association Conference

The 8th biennial State of Lake Michigan and the 13th annual Great Lakes Beach Association Conference will be held October 15-17, 2013 at the Blue Harbor Resort in Sheboygan, WI. The joint conference typically draws more than 350 resource managers, scientists, planners, elected officials and interested citizens together to work to improve and protect Lake Michigan and the Great Lakes beaches. The conference will include sessions on Lake Michigan and Great lakes beach issues, field trips to restoration project sites, workshops and an evening poster session.

For more information regarding registration, accommodations and a conference agenda, go to <http://www.aqua.wisc.edu/solm>.

Upper Mississippi River and Urban Waterfronts 2013 Joint Conference

The 6th annual Upper Mississippi River Conference and the 31st Urban Waterfronts Conference will be held September 25 - 28, 2013 at the River Center in Davenport, Iowa. The theme of the 2013 conference will be "Creative Collaborations" and will focus on riverfront development agriculture and water quality, flood issues and river recreation. Attendees will include planners, engineers, architects and environmental groups.

Certified Floodplain Managers can receive up to 12 Continuing Education Credits for attending at least two full days (12 hours) of the joint conference. Certificates of Attendance will be available at the conference registration desk upon request.

For more information regarding registration, accommodations and a conference agenda, go to <http://www.creativecollaborationsconference.org/>.

2013 Floodplain Management Workshops

The WDNR Floodplain Management staff will be holding a series of workshops on the NFIP, flood insurance and Letters of Map Change. The workshops will be a review of floodplain permit procedures and the relationship to the federal flood map amendment/revision process as well as an update on the 2012 NFIP Reform Act (Bigger-Waters). All community officials, surveyors, engineers and other development professionals are encouraged to attend. No fee or registration is required, but seating is limited.

For more information on the material to be presented and the full agenda, please contact Gary Heinrichs at 608/266-3093 or gary.heinrichs@wisconsin.gov.

Workshop Schedule:

Date	Location	Time
July 24	Portage County - Stevens Point Courthouse Annex, Room 1/2 1462 Strongs Avenue	1:00 PM
July 25	Waukesha County - Elm Grove Village Hall 13600 Juneau Blvd.	1:00 PM
July 30	Door County - Sturgeon Bay County Government Building, Peninsula Room 421 Nebraska Street	1:00 PM
July 31	Brown County - Green Bay Neville Public Museum 210 Museum Place	1:00 PM
August 6	Washington County - West Bend Public Agency Center, Room 3224 333 E. Washington Street	1:00 PM
August 13	Jefferson County - Jefferson UW-Extension Building, Room 8/9 864 Collins Road	1:00 PM
August 15	Dane County - Middleton City Hall, Council Chambers 7426 Hubbard Avenue	1:00 PM
Sept 17	La Crosse County - Onalaska Onalaska Library 741 Oak Street	1:00 PM
Sept 24	Chippewa County - Chippewa Falls County Courthouse, Room 302 711 North Bridge Street	1:00 PM
Sept 25	Ashland County - Ashland Northern Great Lakes Visitor Center 29270 CTH G	1:00 PM
Sept 26	Oneida County - Minocqua Minocqua Public Library 415 Menominee Street, Suite B	1:00 PM

WISCONSIN ASSOCIATION FOR FLOODPLAIN, STORMWATER AND COASTAL MANAGEMENT (WAFSCM)

Membership Application/Renewal Form

Membership Fee: \$20.00

Name: _____

Title: _____

Organization: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Ext.: _____ Fax: _____

E-mail: _____

Would you like to receive occasional announcements, newsletters and/or notices via E-mail: Yes ___ No ___

Other Affiliations: _____

Primary Interest: ___ Floodplain ___ Stormwater ___ Coastal

Specific Interest: _____

Please send a check for the annual Membership Fee of \$20.00 made payable to WAFSCM in care of:

Carrie Bristol-Groll, PE, CFM
WAFSCM
c/o Stormwater Solutions Engineering, LLC
100 East Sumner Street
Hartford, WI 53027

If you have questions, contact Carrie Bristol-Groll at either (262) 673-9697 or cbg@stormwater-solutions-engineering.com.

"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.

This newsletter is supported by funding through FEMA Cooperative Agreement No. EMC-2012-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 Contacts:

- Gary G. Heinrichs, 608-266-3093
gary.heinrichs@wisconsin.gov
- Miriam G. Anderson, 608-266-5228
miriam.anderson@wisconsin.gov

Shoreland Contacts:

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

Dam Safety Contacts:

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