

## Flood Hazard Determination Issues - Myths and Misconceptions

As is true of many government programs, the National Flood Insurance Program (NFIP) can be very complicated and confusing. Unfortunately for many property owners, they don't discover how complicated it can be until they are told they need flood insurance.

The Federal Emergency Management Agency, or FEMA, manages the NFIP. FEMA provides funding to private contractors and other governmental agencies to study and map the floodplains of the United States and delineate them as "Special Flood Hazard Areas" (100-year floodplains) on community Flood Insurance Rate Maps (FIRMs) or Flood Hazard Boundary Maps (FHBMs). 58 Wisconsin counties have received "modernized" maps in recent years, either through Map Modernization or RiskMap. Five more counties will be modernized in the next two years. In these counties, the old maps which were produced individually for each incorporated community and the townships within the county have been replaced by countywide products which may or may not have updated elevation data and studies.

These modernized maps use recent photographic images to show the location of structures, roads and other infrastructure in relation to the mapped floodplain. These maps and the accompanying Flood Insurance Study (FIS) serve as the official data source for community zoning and building officials and must be used by NFIP-participating communities for permit purposes. These same maps are also used by lenders for making map determinations and by insurance agents for rating

flood insurance policies. While many FIRMs are based on a detailed flood study, this is not the case in rural areas where communities may be struggling with outdated "approximate" flood zones and poor elevation data which makes it difficult to determine the true status of a property in or near a floodplain.

The Flood Disaster Protection Act of 1973 and the 1994 Reform Act require that flood insurance be in place as a condition for any loan secured by real property which is located in a Special Flood Hazard Area. The minimum amount of coverage for the structure is the loan amount, however the lender can elect to require "replacement value" coverage. Federal law only requires coverage to the loan amount; any coverage beyond that is strictly a lender decision.

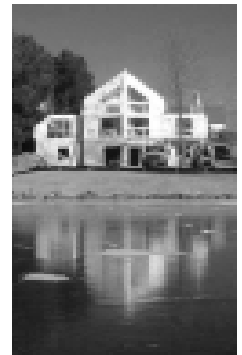
While the lender is responsible under federal law for determining if the structure is in the SFHA, most lenders delegate this task to a private company to complete these determinations. While there are hundreds of these "flood zone determination" outfits in business, the majority (>95%) of the work is done by fewer than 15 large corporations nationwide. Some, but not all, of these companies are very diligent and follow a code of ethics to make a technically defensible determination of a structures flood zone status. The takeaway is that, in many cases, determinations are done quickly, cheaply, and without the benefit of local knowledge, (i.e., information about where the structure sits on the lot.)

The lenders and map determination

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companies must use the current FEMA flood map and make a purely horizontal determination on whether the structure is in or out of the mapped floodplain. Remember, local officials are not responsible for making a flood zone determination and in most cases they can provide little or no assistance in appealing these decisions. To address these problems, FEMA has developed a Letter of Map Change process which can remove the flood insurance purchase requirement for structures which were inadvertently mapped in the SFHA. For information on LOMCs, please google "FEMA LOMC" and view the tutorials available on the FEMA website at <https://www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process>. When considering the options for appealing a questionable determination, please keep the following in mind:

- While FEMA is responsible for managing the NFIP and producing the FIRMs and FIS, lenders are regulated by other federal entities not affiliated with FEMA; questions about lending practices and flood insurance requirements need to be directed to the appropriate federal regulatory authority.
- While the submission of local datum from a community official may be useful, the lender is not obligated to rely on this information only; it is their right to request an official federal determination in the form of a LOMC.
- A LOMC issued by FEMA which determines that a specific structure is outside of the SFHA is not legally binding on the lender; they may still require the purchase of flood insurance as a private business decision which is not appealable by you or the community.
- An approximate BFE determined by FEMA for a structure in a Zone A floodplain cannot be used by community zoning or building officials for permit purposes; an engineering study that complies with the minimum standards in Chapter NR 116, Wis. Admin. Code, must be submitted to the community before any permits can be issued in a Zone A floodplain.
- Even if the primary structure is outside of the SFHA, an accessory structure (shed, boathouse) which is within the SFHA may trigger the flood insurance purchase requirement; please discuss this issue with the lender before making a loan commitment.
- If a property owner receives a LOMC which removes the flood insurance purchase requirement, the owner can have up to 12 months of flood insurance premium payments refunded.
- If a lender requires the purchase of flood insurance, it is advised that the owner purchase the insurance rather than having the lender do so; it is generally much cheaper to do it yourself.

The findings of these determinations are sometimes not shared with the borrower until just days or hours before the closing. People are surprised to learn that their property is in a flood zone and that they must buy a separate flood insurance policy before they can close and continue that coverage for the term of the loan.

Remember, flood insurance is NOT covered under a regular Homeowners policy - it must be purchased separately. It is available through most insurance agents who may write it directly through the NFIP or place the coverage through one of the many "Write Your Own" companies. Many of these WYO companies are the same ones that offer homeowner's policies, but the flood coverage is actually reinsured through the NFIP.

Older homes, constructed before a community receives its first FIRM and joins the NFIP, are not rated based on the lowest floor elevation. In many cases, these structures

receive a substantial discount if the low floor is below the Base Flood Elevation. However, with the passage of the Biggert-Waters Act in 2012 and the Homeowners Flood Insurance Affordability Act in 2014, these discounts are being phased out and the older, “pre-FIRM” structures will eventually pay the same actuarially-based rates as do the post-FIRM structures.

Homes built after the first FIRM is issued must be rated based on an Elevation Certificate (EC). It is the same form that the local building official typically requires for the permitting of a newly constructed or substantially improved structure. Completion of the Elevation Certificate by a land surveyor provides elevation data for the lowest floor, lowest adjacent grade, highest adjacent grade, elevation of mechanicals, and the BFE as shown on the FIRM.

Unlike other forms of insurance, flood insurance is the only line that bases much of the premium rating on the elevation difference between the BFE and the lowest floor of the structure. In Wisconsin, where most folks have basements, this is a huge factor. While flood insurance only offers limited basement coverage – foundation, mechanical equipment, utility connections – it can still be a significant factor in what you pay for the required coverage. In the past, many properties in the state were insulated from higher premiums by the subsidized rates offered for pre-FIRM structures. As these subsidies are phased out over the next decade, some hard decisions will have to be made by folks who can’t afford insurance rates that may double or triple in that time period. The Wisconsin DNR will continue to offer mitigation grant programs that pay up to 70% of the cost to acquire or elevate at-risk floodplain structures. For information about this program, please visit the following website, <http://dnr.wi.gov/Aid/MunFloodControl.html>.

## Hydrologic Modeling: TP-40/TP-49 to Atlas 14 Transition

The National Oceanic and Atmospheric Administration (NOAA) has published Atlas-14 Volume 8 to supersede Technical Papers 40 and 49 (TP-40/TP-49). These documents estimate various rainfall totals to be used in hydrologic modeling. Related to this update, the Natural Resources Conservation Service (NRCS) has created rainfall distribution curves for Wisconsin based on Atlas 14 to supersede the SCS Type-II distribution. After **March 1, 2015**, the Wisconsin DNR floodplain program will no longer accept hydrology that uses TP-40/TP-49 or SCS Type-II if the analysis has not already been started or received a contract bid before March 1, 2015. If you are in the early stages of your project before March 1st, we strongly encourage you to consider using Atlas-14.

The new rainfall estimates for Wisconsin are included in Atlas-14 Volume 8, which can be found at: [http://www.nws.noaa.gov/oh/hdsc/PF\\_documents/Atlas14\\_Volume8.pdf](http://www.nws.noaa.gov/oh/hdsc/PF_documents/Atlas14_Volume8.pdf). A site specific rainfall estimation from Atlas 14 can be found at: <http://hdsc.nws.noaa.gov/hdsc/pfds/>

NRCS has released updated precipitation data for Wisconsin based on the NOAA Atlas 14, Volume 8. NRCS Wisconsin Engineering staff worked with the NRCS National Water Quality and Quantity Team on this effort. They analyzed the NOAA Atlas 14 grid data using GIS to develop updated precipitation depths (by County and storm frequency) and updated NRCS storm distributions.

The new precipitation data and background information are available on the NRCS Wis-

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consin Hydrology, Hydraulics webpage under NRCS Wisconsin Hydrology Resources at: [http://www.nrcs.usda.gov/wps/portal/nrcs/detail/wi/technical/engineering/?cid=nrcs142p2\\_025417](http://www.nrcs.usda.gov/wps/portal/nrcs/detail/wi/technical/engineering/?cid=nrcs142p2_025417).

The following is a summary of the new precipitation information that is included on this webpage:

- WI Supplement to NEH Part 650 (EFH) Chapter 2 (update information)
- Updated EFH2 Spreadsheet Including NOAA Atlas 14 Precipitation Data
- Updated TR55 Spreadsheet Including NOAA Atlas 14 Precipitation Data
- New NRCS WI MSE3 and MSE4 Storm Distribution Data (in Excel Spreadsheet)
- New WI Precipitation Depths and Storm Distributions by WI County (in Excel Spreadsheet - Copied from Appendix 1 of the WI Supplement to NEH Part 650 Ch 2)
- Information on retrieving the latest Hydrologic Soil Group Data from the Web Soil Survey
- Additional NRCS WI Spreadsheets with Updated Precipitation Data

The new precipitation depths listed by county in Appendix 1 of the Wisconsin Supplement to the NEH Chapter 2 (and in the updated Spreadsheets), supersede the precipitation depths from TP-40. Also, the two new county specific NRCS storm distributions, named MSE3 and MSE4, replace the NRCS Type II storm distribution. These new storm distributions are also listed by county in Appendix 1 of the WI Supplement. Since the NRCS Type II storm distribution was developed using the old (TP-40) data, **the Type II storm distribution is not to be used with the new NOAA Atlas 14 precipitation depths.**

As was the case prior to Atlas 14, consultants have the option of using the WDNR's or SEWRPC's (in SE Wisconsin) custom rainfall distribution in lieu of the NRCS distributions provided a critical duration storm analysis is performed. For more information on these custom distributions, please contact a DNR Water Management Engineer. Please check the list of WMEs by county on the DNR Floodplain Management website at: [http://dnr.wi.gov/topic/floodplains/staff\\_flood.html](http://dnr.wi.gov/topic/floodplains/staff_flood.html) for the most current information.

## New Fees for FEMA Mapping Products and Data

FEMA is revising its fee schedules for processing Letters of Map Change (LOMC), Flood Insurance Study (FIS) technical and administrative support data and specific map and insurance products. The fee changes are being made in order to reduce expenses to the NFIP by setting fees at levels more in line with the actual costs associated with processing LOMCs, FIS technical data requests and map production. The new fee schedule will go into effect on February 20, 2015. To view the fee change announcement go to: <https://www.federalregister.gov/articles/2015/01/21/2015-00904/fee-schedule-for-processing-requests-for-map-changes-for-flood-insurance-study-backup-data-and-for#h-11>.

One way to limit the amount paid in fees is to use FEMA's on-line submission option. Fees associated with on-line submissions are \$100 – \$250 less than paper submissions.

The tables below show the pre- and post- 02/20/2015 fees for LOMCs and FIS backup data. Certain requestors such as communities are not charged fees for FIS backup data requests. To determine if you are an exempt or non-exempt requestor and for more information on fees related to LOMCs, FIS backup data and other FEMA mapping products, please contact the FEMA Map Information eXchange at 1-877-336-2627.

<b>LOMC Product</b>	<b>Pre- 02/20/15</b>	<b>Post- 02/20/15</b>	<b>On-line 02/20/15</b>
<b>Single Lot/Single Structure</b>			
Single lot/Single structure LOMA	Free	Free	Free
Single lot/single-structure CLOMA/CLOMR-F	\$500	\$600	\$500
Single lot/single structure LOMR-F	\$425	\$525	\$425
Single lot/single structure LOMR-F based on as-built information (CLOMR-F previously issued by FEMA)	\$325	\$425	\$325
<b>Multiple Lots/Multiple Structures</b>			
Multiple lot/multiple structure LOMA	Free	Free	Free
Multiple lot/multiple structure CLOMA	\$700	\$800	\$700
Multiple lot/multiple structure CLOMR-F/LOMR-F	\$800	\$900	\$800
Multiple lot/multiple structure LOMR-F based on as-built information (CLOMR-F previously issued by FEMA)	\$700	\$800	\$700
<b>LODR</b>			
Letter of Determination Review	\$80	\$80	NA
<b>CLOMRs</b>			
Based on new hydrology, bridge, culvert, channel or any combination thereof	\$4,400	\$6,750	\$6,500
Based on a levee, berm or other structural measure	\$6,050	\$7,250 (+ \$60/hr)	\$7,000 (+ \$60/hr)
Based on structural measures on alluvial fans	\$5,600 (+ \$60/hr)	\$7,250 (+ \$60/hr)	\$7,000 (+ \$60/hr)
<b>LOMRs</b>			
Based on new hydrology, bridge, culvert, channel or any combination thereof	\$5,300	\$8,250	\$8,000
Based on as-built information submitted as a follow-up to a CLOMR	\$5,300	\$8,250	\$8,000
Based on a levee, berm or other structural measure	\$7,150	\$9,250 (+ \$60/hr)	\$9,000 (+ \$60/hr)
Based on structural measures on alluvial fans	\$5,600 (+ \$60/hr)	\$7,250 (+ \$60/hr)	\$7,000 (+ \$60/hr)
<b>Physical Map Revisions</b>			
Based on new hydrology, bridge, culvert, channel or any combination thereof	\$5,300	\$8,250 (+ \$2,500/ panel)	\$8,000 (+ \$2,500/ panel)
Based on as-built information submitted as a follow-up to a CLOMR	\$5,000	\$8,250 (+ \$2,500/panel)	\$8,000 (+ \$2,500/panel)
Based on a levee, berm or other structural measure	\$7,150	\$9,250 (+ \$60/hr & \$2,500/panel)	\$9,000 (+ \$60/hr & \$2,500/panel)

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LOMC Product	Pre- 02/20/15	Post- 02/20/15	On-line 02/20/15
Based on a levee, berm or other structural measure	\$7,150	\$9,250 (+ \$60/hr & \$2,500/panel)	\$9,000 (+ \$60/hr & \$2,500/panel)
Based on structural measures on alluvial fans	\$5,600 (plus \$60/hr)	\$7,250 (+ \$60/hr & \$2,500/panel)	\$7,000 (+ \$60/hr & \$2,500/panel)

**FIS Product Fee (Non-exempt requestor)**

Category 1	Paper copies, microfiche, or diskettes of hydrologic and hydraulic backup data for current or historical FISs \$300 (inc. 4 hours of research/retrieval) \$40/hour after 4 hours Data provided upon receipt of fee \$93 additional if data is available and request is cancelled
Category 2	Single lot/single-structure CLOMA/CLOMR-F \$300 (inc. 4 hours of research/retrieval) \$40/hour after 4 hours Data provided upon receipt of fee \$93 additional if data is available and request is cancelled
Category 3	Single lot/single structure LOMR-F \$300 (inc. 4 hours of research/retrieval) \$40/hour after 4 hours Data provided upon receipt of fee \$93 additional if data is available and request is cancelled
Category 4	Single lot/single structure LOMR-F based on as-built information (CLOMR-F previously issued by FEMA) \$40 for first letter \$10 for each additional letter
Category 5	Paper copies of Preliminary Flood Insurance Rate Map (FIRM) or Flood Boundary and Floodway Map panels \$35 for first panel \$2 for each additional panel
Category 6	Computer tapes or CD-ROMs of Digital Line Graph files, Digital FIRM files, or Digital LOMR attachment files \$150 per county/digital LOMR attachment shapefiles
Category 7	Computer diskettes and user's manuals for FEMA computer programs \$25/copy

To view the full fee change announcement in the Federal Register go to:  
<https://www.federalregister.gov/articles/2015/01/21/2015-00904/fee-schedule-for-processing-requests-for-map-changes-for-flood-insurance-study-backup-data-and-for#h-11>.

# Projected Letters of Final Determination

Letters of Final Determination (LFD) are scheduled to be issued this spring and summer for the counties located within the Lower Wisconsin River Watershed and the Upper/Lower Rock River Watershed. Once an LFD has been issued, communities in the counties participating in the NFIP have six (6) months to amend the local floodplain ordinance to include the new FIRMs and Flood Insurance Study (FIS). Communities which have never participated in the NFIP have one (1) year to join the NFIP and adopt the new FIRMs and FIS.

For some communities, the update will require adoption of only the new FIS. For other communities, the update will require the adoption of Flood Storage Maps. Adoption of the Flood Storage Maps is a state requirement. Communities which do not adopt the FIRMs, FIS and Flood Storage Maps (if applicable) by the effective date of the maps will be immediately suspended from the NFIP.

Once FEMA has sent the LFD, DNR will send a follow-up letter describing the adoption process to the chief elected official, clerk and zoning administrator of all participating communities. The letter will contain a listing of FIRM panels, FIS and Flood Storage Maps by community. A CD will also be enclosed with the letter to the clerk. The CD will have a copy of the latest Model Floodplain Ordinance in Word format along with other documents used in the adoption process. It will also have the shapefiles and pdfs of the Flood Storage Maps.

A letter will also be sent to all non-participating communities inviting them to join the National Flood Insurance Program. The letter will describe the application process and contact information for the DNR and FEMA.

All ordinance amendments must be reviewed and approved by the DNR and FEMA before the effective date for the maps. Communities which do not have an approved ordinance by the effective date of the maps will be immediately suspended from the NFIP. Scanned copies of the required documentation can be sent to the DNR via email at [DNRFloodplain@wisconsin.gov](mailto:DNRFloodplain@wisconsin.gov).

LFDs are scheduled to be issued for the following counties and all the incorporated communities within the county. Please note that LFD dates may change due to unforeseen delays. Go to <http://dnr.wi.gov/topic/FloodPlains/mapping.html#02> and open "Wisconsin counties project status" to check on the status for specific counties.

County	Projected LFD Date
Rock County	March 16, 2015
Sauk County	April 2, 2015
Crawford County	April 16, 2015
Washington County	April 16, 2015
Grant County	May 18, 2015
Outagamie County	June 16, 2015
Iowa County	June 16, 2015
Richland County	July 20, 2015
Dane County	August 16, 2015*
Columbia County	September 2, 2015*

\* Possible date change expected due to submitted appeals.

## When is an Ordinance Update Required?

In order to be considered compliant with both federal and state standards, local floodplain ordinances sometimes need to be updated. Updates are required when the state model floodplain ordinance is revised, new Flood Insurance Rate Maps (FIRM) and/or Flood Insurance Studies (FIS) are issued, certain Letters of Map Change are issued and when Dam Failure Analyses are approved. Failing to adopt a compliant ordinance can be a factor in a community being placed on probation or suspended from the NFIP.

A new state Model Floodplain Ordinance was released in January 2012. Communities receiving new FIRMs/FIS are required to use the new Model when amending the existing ordinance to include the new maps and study. All other communities are required to update the local ordinance as soon as practicable. A pdf copy of the current Model can be downloaded at <http://dnr.wi.gov/topic/floodplains/Communities.html#Ordinances>.

Communities must also update the local floodplain ordinance when a Letter of Map Revision (LOMR) is issued by FEMA. The *Official Maps based on other studies* section of the ordinance must be amended to include the LOMR. The LOMR reference must include the LOMR case number and the date of approval.

Section NR 116.08, Wis. Admin Codes requires that communities regulate areas within the hydraulic shadow of a dam in certain circumstances. The area to be regulated is determined by conducting a dam failure analysis (DFA). Land use regulations are required in order to reduce the potential loss of life and property downstream of a dam as well as to maintain a dam's hazard rating. Communities can contact the DNR Water Management Engineer (WME) for the county to determine if a DFA has been completed and if an amendment to the local floodplain ordinance is required. A list of WMEs by county can be found at: [http://dnr.wi.gov/topic/floodplains/staff\\_flood.html](http://dnr.wi.gov/topic/floodplains/staff_flood.html).

Any amendment to a local floodplain ordinance must be approved by the DNR. FEMA must also approve all amendments except for the adoption of a DFA. In all cases, a public hearing for the proposed amendment must be held and advertised using a Class 2 notice. Communities must then send a certified copy of the amended ordinance along with the two notices of public hearing and proof of publication to the DNR for review and approval.

For more information on updating your local floodplain ordinance contact Gary Heinrichs at [gary.heinrichs@wisconsin.gov](mailto:gary.heinrichs@wisconsin.gov) or Miriam G. Anderson at [miriam.anderson@wisconsin.gov](mailto:miriam.anderson@wisconsin.gov) or your WME.

## 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:

Colleen Hermans - GIS/Process Issues  
[colleen.hermans@wisconsin.gov](mailto:colleen.hermans@wisconsin.gov)

Christopher Olds - Technical Issues  
[christopher.olds@wisconsin.gov](mailto:christopher.olds@wisconsin.gov)

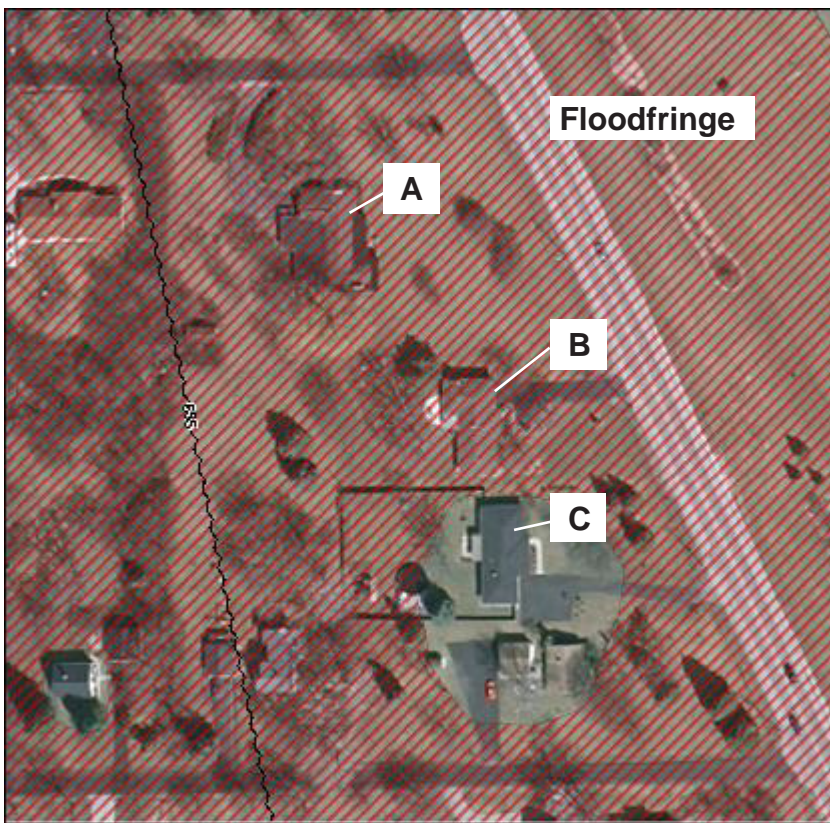
Lee Traeger - FEMA  
[lee.traeger@dhs.gov](mailto:lee.traeger@dhs.gov)

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



# Zoning Challenge

The owners of houses A, B and C have all been required to obtain flood insurance by their lending institutions as the result of new FIRMs being issued. House A was built on fill in 1988. House B was built on fill in 2003. House C was built on fill in 1974. All three owners have contacted the Zoning Administrator about obtaining a Letter of Map Amendment (LOMA). The community's current map became effective on January 14, 2015. The previous FIRM was effective on May 5, 1985. The lot where House A is built was shown as outside of the Special Flood Hazard Area (SFHA) on the effective FIRM at the time of construction. The first effective map for the community was dated March 29, 1975 and showed the lot where House B was built as within the SFHA. Which house(s) may apply for a LOMA?



Houses A and C may apply for a LOMA. House B would be required to apply for a Letter of Map Revision Based on Fill (LOMR-F). LOMAs are issued only for properties with a lowest adjacent grade at or above BFE based on natural grade (no fill). FEMA considers fill placed before the first floodplain map went into effect as fill placed after the first floodplain map went into effect, but before an area was mapped as within the SFHA as natural grade. The lot where House A was built was not considered as within the SFHA on either the 1975 or 1985 maps. Therefore the fill would be considered natural grade. House C was built before the first map went into effect in 1975. Therefore the fill would be considered natural grade. The lot where House B was built was considered within the SFHA on both 1975 and 1985 maps. Therefore, the placement of fill requires the owner to apply for a LOMR-F.

# Training/Workshops/Conferences

## FEMA Emergency Management Institute (EMI)

There are still seats available for the FY15 Floodplain Management courses listed below. All courses will be hosted at the Emergency Management Institute (EMI) located about 10 miles south of Gettysburg, PA, in Emmitsburg, Maryland. The link for a more detailed description of the facility can be found at: <http://training.fema.gov/emi.aspx>

Course is (*almost*) FREE - FEMA will reimburse eligible students (typically State, Tribal and Local Government) for allowable travel costs and pay for all course materials and instructors. You or your organization should only have to purchase a non-reimbursed meal/break ticket from the cafeteria on site for the 4 days (about \$110.00). Lodging on site is free for State, Tribal and Local Government attendees. As with any federal course, there is a form (FEMA Form 119-25) to fill out (attached), see below and here for application "tips".

The application process works as follows:

1. FEMA Application (FEMA FORM 119-25) is filled out by applicant
2. Applicant's supervisor signs and dates application
3. Application is forwarded to State Training Office.
4. EMI Admissions processes/reviews the application and ensures pre-requisites were completed and notifies the student whether accepted or not via correspondence.

Please make sure you obtain and insert a Student ID # in block 3 (this replaced the SSN for security reasons, obtaining the ID is really easy). Acceptance letters are now emailed so please make sure your email address in Block 8 is accurate (and legible!)

### **E273 Managing Floodplain Development thru the NFIP Jun 22 – 25, Mar 9 – 12, Sep 21 – 24 (3 Course Offerings)**

This 4-day course is designed to provide an organized training opportunity for local officials responsible for administering their local floodplain management ordinances. The course will focus on the NFIP: Concepts of floodplain management, Flood Insurance Rate Maps and studies, ordinance administration, and the relationship between 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. The course is designed for those officials with limited floodplain management experience. Attendance will be limited to two participants from any state for each offering.

Prerequisites/Required: Participants must complete the following online tutorials: Flood Insurance Rate Map (FIRM) tutorial at [http://www.fema.gov/media/fhm/firm/ot\\_firm.htm](http://www.fema.gov/media/fhm/firm/ot_firm.htm) (30 minutes) and Federal Insurance Studies (FIS) tutorial at [http://www.fema.gov/media/fhm/fis/ot\\_fis.htm](http://www.fema.gov/media/fhm/fis/ot_fis.htm) (40 minutes) Course Length: 4 days CEUs: 3.1 CECs: 12 (core)

### **E278 NFIP/Community Rating System Apr 27 – 30, Jul 27 – 30, Aug 31 - Sep 3 (3 Course Offerings)** Note: This course typically fills up quickly!!

This course covers the Community Rating System (CRS), a nationwide initiative of FEMA's National Flood Insurance Program. It describes the detail of 19 CRS activities of credit, how a community applies, and how a community modifies an application to

improve its classification. The course is approved by the Association of State Flood Plain Managers (ASFPM) for Continuing Education Credits. This is an updated FEMA Course with the latest changes to the 2013 CRS Coordinator's Manual.

Prerequisites/Required: Must be a Certified Floodplain Manager (CFM), or have completed the E273, Managing Floodplain Development Through the National Flood Insurance Program (NFIP), 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. Participants must have an understanding of the National Flood Insurance Program (NFIP) and floodplain management principles. The course material will be difficult to follow without a participant being well-versed in basic concepts of floodplain management. ACE Recommendation: Credit Hours: 2 Semester Hours Level: LD or UD Curricula: Public Administration or Emergency Management Course Length: 4 days CEUs: 2.9 CECs: 12 (core)

*E194, E282, E284 Advanced Floodplain Management courses may be taken in any order; are not sequential*

### **E194 Advanced Floodplain Management Concepts May 4 – 7, 2015**

This course consists of four modules: NFIP Floodplain Rules and Regulations in Depth; LOMC - Procedures for Applying and Floodplain Management Implications; Roles and Responsibilities of the Local Floodplain Manager; and Preparing for Post-Disaster Responsibilities. Each topic is designed to be at a higher level of detail than any basic course. Developed and real-life scenarios will be examined and exercises will be conducted in each section to make sure participants not only understand the appropriate rules and regulations, but also why they are in effect and how to apply them. This course is exercise rich and participants can expect to be engaged throughout the course.

Selection Criteria: Community Officials with a Certified Floodplain Manager (CFM) designation or 2 years of full-time floodplain management experience as a community official.

Prerequisites: Recommended: Participants should have completed E273, Managing Floodplain Development through the NFIP. CECs: 12 (core).

### **E282 Advanced Floodplain Management Concepts II Aug 3 – 6, 2015**

This advanced floodplain management course is a dynamic and interactive instruction that covers the following four topics in detail: Placement of Manufactured Homes, and Recreational Vehicles in the Floodplain (1 day), NFIP Flood Insurance Principles for the Floodplain Manager (1 day), Higher Standards in Floodplain Management (1 day) and Hydrology and Hydraulics for the FPM (1day). Each topic is designed to be discussed and reviewed in greater detail than the basic course. Developed and real-life scenarios will be examined and exercises will be conducted in each section to make sure participants not only understand the rules and regulations but also why they are in place and how to apply them in the particular topic areas. This course is exercise rich and participants can expect to be engaged throughout the course.

Selection Criteria: Certified Floodplain Managers (CFM) or community officials with 2 years of full-time floodplain management experience. Government officials will take precedence.

Prerequisites: Recommended: Participants should have completed E273, Managing Floodplain Development through the NFIP. CECs: 12 (core).

### **E284 Advanced Floodplain Management Concepts III Aug 24 – 27, 2015**

This advanced floodplain management course is a dynamic and interactive instruction

that covers the following five topics in detail: Floodway Standards (1 day), Disconnects between NFIP Regulations and Insurance (1 day), Common Noncompliance Issues (½ day), Digital Flood Insurance Rate Maps (DFIRMs) (½ day), Substantial Improvement/Substantial Damage (1 day), Each topic is designed to be discussed and reviewed in greater detail than the basic course. Developed and real-life scenarios will be examined and exercises will be conducted in each section to make sure participants not only understand the rules and regulations but also why they are in place and how to apply them in the particular topic areas. This course is exercise rich and participants can expect to be engaged throughout the course.

**Selection Criteria:** Certified Floodplain Managers (CFM) or community officials with 2 years of full-time floodplain management experience. Government officials will take precedence.

**Prerequisites:** Recommended: Participants should have completed E273, Managing Floodplain Development through the NFIP. CECs: 12 (core)

### **E279 Retrofitting Floodprone Residential Buildings May 4 – 7, 2015**

This course is designed to provide engineering and economic guidance on what constitutes proper retrofitting techniques for flood-prone residential structures. The course will focus on the concepts of floodproofing, regulatory framework, controlling parameters, design practices, and benefit, cost, and technical feasibility analysis. There is a case study design exercise and a written examination.

**Selection Criteria:** The audience comprises engineers and architects, and building code, floodplain management, hazard mitigation, planning, zoning and public works officials. This course is intended for those with engineering, architectural, or building science knowledge.

**Prerequisites:** None. It is recommended that participants complete IS-279. Please see the Independent Study curriculum in this catalog to order IS-279. Independent Study (IS-279) found at: <http://training.fema.gov/EMIWeb/IS/courseOverview.aspx?code=IS-279>  
Credit Hours: 2 Semester Hours Level: UD Curricula: Civil Engineering, Emergency Management, or Resource Economics Course Length: 4 1/2 days ACE: Credit Hours: 2 Course Length: 4 days CEUs: 2.8 CECs: 12 (CORE)

### **E386 Residential Coastal Construction Aug 31 - Sep 3, 2015**

This course is designed to train participants to effectively use FEMA P-55, Coastal Construction Manual (4th Edition). The course and publication provide a comprehensive approach to planning, siting, designing, constructing, and maintaining homes in the coastal environment. The course contains in-depth descriptions of design, construction, and maintenance practices that, when followed, will increase the durability of residential buildings in the harsh coastal environment and reduce economic losses associated with coastal natural disasters. The primary audience for this course is engineers and architects. Floodplain Managers and Building Code Officials are also encouraged to attend. Hazard Mitigation, Planning, Zoning, Public Works, and other Building Officials with building science knowledge and also those from the private sector, such as engineering firms may also apply.

**Recommended Prerequisite:** 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. ACE: Credit Hours: 2 Course Length: 4 days CEUs: 2.8 CECs: 12 (CORE)

# Community Rating System Webinars

FEMA's Community Rating System (CRS) offers webinars to help communities with their CRS requirements. Many will be recorded, so they can be accessed later. Registration is free, but required, as space is limited. Some courses provide continuing education credits for Certified Floodplain Managers (CFMs). Go to <http://crsresources.org/training/> for a calendar of all CRS training opportunities.

The following one-hour topical webinars are on the calendar, and others can be scheduled. All webinars begin at 1:00 pm EST / 10:00 am PST.

- Introduction to the CRS— February 17, 2015; April 21, 2015; June 16, 2015
- Developing Outreach Projects (Activity 330) — February 18, 2015
- Preparing for a Verification Visit— March 17, 2015; May 19, 2015
- Developing a Program for Public Information under Activity 330 or a Coverage Improvement Plan under Activity 370— March 18, 2015
- Drainage System Maintenance (Activity 540)— April 22, 2015
- The CRS and Higher Regulatory Standards— May 20, 2015
- The CRS and Natural Floodplain Functions— June 17, 2015
- Preparing an Annual Recertification— August 18, 2015; September 15, 2015

Some of the other webinars anticipated in 2015 include CRS Credit for Mapping and Regulations (the 400 Series); CRS Credit for Flood Damage Reduction (the 500 Series); and CRS and Climate Change. If you'd like to have a webinar on the 2013 Coordinator's Manual, the FEMA Elevation Certificate, or any other activity, contact your ISO/CRS Specialist.

For more on the CRS webinar series, to register, and to obtain agendas and required materials, go to [www.CRSresources.org/training](http://www.CRSresources.org/training). If you have questions about the CRS Webinar Series or suggestions for future topics, please contact [Becca.Croft@atkins-global.com](mailto:Becca.Croft@atkins-global.com).



## 2015 Conference

The Association of State Floodplain Managers will convene its 39th annual gathering the week of May 31 - June 5, 2015, at the Hyatt Regency in downtown Atlanta, GA. This year's conference theme is "Mitigation On My Mind".

The ASFPM annual conferences are recognized as the most important floodplain conference in the United States year after year. With more than 120 speakers and over 1200 participants, they are the national conferences all community, state and federal floodplain managers plan to attend. And because of that, many of the most important

consulting firms and product vendors associated with floodplain management attend.

In recent years, the attendance has had about an equal number of private, local, state and federal participants from all over the United States and several foreign countries.

Information on registration, accommodations and workshops can be found on the ASFPM website [www.floods.org/](http://www.floods.org/).

## Staff Changes

Staff changes have come once again to the DNR Dam Safety/Floodplain Management staff with the recent departure of Jordan Thole, Water Management Engineer from the La Crosse office and Dustin DeFelice, Water Management Engineer from the Eau Claire office. Jordan provided dam safety, floodplain management and engineering assistance to Crawford, Grant, Richland and Vernon Counties and communities. Dustin provided dam safety, floodplain management and engineering assistance to Chippewa, Dunn, Eau Claire, Marathon, Rusk and Taylor Counties and communities.

Until Jordan and Dustin's positions are filled, please contact:

Chippewa/Dunn/Eau Claire La Crosse County	Mike Rogne - Eau Claire (Dams/Floodplain) 715-839-3735 michael.rogney@wisconsin.gov
Crawford County	Rob Davis - Fitchburg (Dams) 608-275-3316 robert.davis@wisconsin.gov  Miriam G. Anderson - Madison (Floodplain) 608-266-5228 miriam.anderson@wisconsin.gov
Grant/Richland County	Tanya Lourigan - Fitchburg (Dams/Floodplain) 608-275-3287 tanya.lourigan@wisconsin.gov
Marathon/Taylor	Joe Behlen - Wisconsin Rapids (Dams/Floodplain) 715-421-9940 joseph.behlen@wisconsin.gov
Rusk County	Frank Dallam - Spooner (Dams/Floodplain) 715-635-4064 frank.dallam@wisconsin.gov
Vernon County	Mark Stephenson - Black River Falls (Dams/Floodplain) 715-284-1418 mark.stephenson@wisconsin.gov

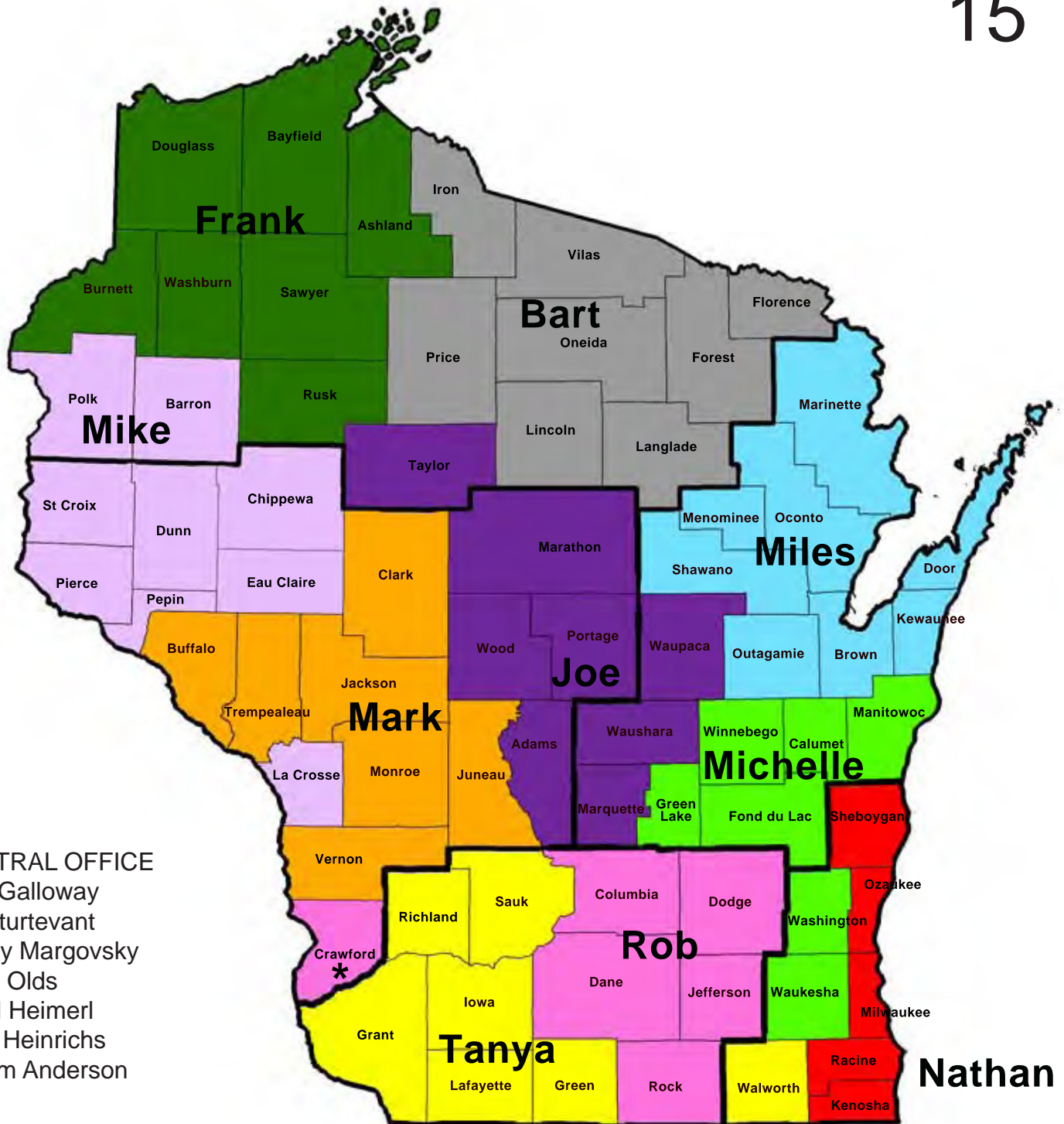
The above county assignments are temporary. Please check the list of Water Management Engineers by county on the WDNR Floodplain Management website at: [http://dnr.wi.gov/topic/floodplains/staff\\_flood.html](http://dnr.wi.gov/topic/floodplains/staff_flood.html) for the most current contact information. A map of the current Dam Safety/Floodplain contacts by county can be found on page 15.

## 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 Heinrichs at [gary.heinrichs@wisconsin.gov](mailto:gary.heinrichs@wisconsin.gov) or Miriam G. Anderson at [miriam.anderson@wisconsin.gov](mailto:miriam.anderson@wisconsin.gov) for further information.

# Dam Safety/Flood Management Contacts

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CENTRAL OFFICE  
Meg Galloway  
Bill Sturtevant  
Konny Margovsky  
Chris Olds  
Chad Heimerl  
Gary Heinrichs  
Miriam Anderson

Go to [http://dnr.wi.gov/topic/floodplains/staff\\_flood.html](http://dnr.wi.gov/topic/floodplains/staff_flood.html) for the most current contact information.

In the case of emergencies, the State Warning Center and the DNR Duty Officer can be reached at 1-800-943-0003, prompt 1; or directly at 608-576-5358.

\* Floodplain related questions should be directed to Miriam Anderson at the Central Office.

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

Membership Application/Renewal Form January 2014 - December 2014

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:

Minal Hahm  
WAFSCM  
c/o M Squared Engineering  
W62N215 Washington Avenue  
Cedarburg, WI 53012

If you have questions, contact Minal Hahm at either (262) 376-4246 or [minal@msquaredengineering.com](mailto:minal@msquaredengineering.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.

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#### Floodplain Contacts:

- Gary G. Heinrichs, 608-266-3093  
[gary.heinrichs@wisconsin.gov](mailto:gary.heinrichs@wisconsin.gov)
- Miriam G. Anderson, 608-266-5228  
[miriam.anderson@wisconsin.gov](mailto: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](mailto:william.sturtevant@wisconsin.gov)
- Meg Galloway, 608-266-7014  
[meg.galloway@wisconsin.gov](mailto:meg.galloway@wisconsin.gov)