



FLOODPLAIN & SHORELAND MANAGEMENT Notes

VOLUME 16, ISSUE 1

WINTER 2017

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.

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Second Flood Disaster Declaration for WI

On October 20, 2016, President Barack Obama issued a Major Presidential Disaster Declaration, resulting in Federal Emergency Management Agency (FEMA) Public Assistance (PA) being made eligible to applicants in ten counties and Hazard Mitigation Grant Program (HMGP) funding available throughout the state for severe storms that occurred on September 21-22, 2016, with flooding through September 29, 2016. Declared counties: Adams, Chippewa, Clark, Crawford, Jackson, Juneau, La Crosse, Monroe, Richland, and Vernon.

PA provides assistance to state and local governments and certain private nonprofit organizations for emergency work and the repair or replacement of disaster-damaged facilities, as well as assistance for debris removal and emergency protective measures. The HMGP provides assistance to eligible applicants for actions taken to eliminate or reduce long-term risk to life and property from natural hazards. All counties in the State of Wisconsin are eligible to apply for assistance under the HMGP.

Beginning on Wednesday, September 21, 2016, and extending through Thursday, September 22, 2016, multiple rounds of severe thunderstorms impacted much of west central through southwestern Wisconsin. During this two day period, the area received over ten inches of precipitation;

the heaviest rains resulted in flash flooding throughout the evening hours. Since the area experienced saturated soils and vegetative conditions due to high rainfalls over the preceding month, stream,



Gays Mills, WI — September, 2016

riverine, and urban flooding developed faster than normal, resulting in mudslides, washouts, and flooding on roadways.

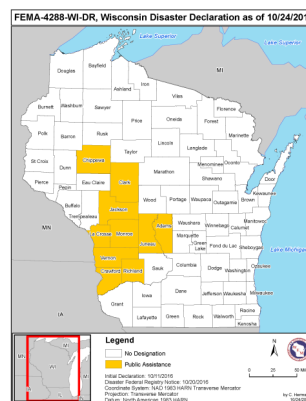
The result was widespread flash flooding across the region, causing numerous road closures, including the multiple-day closure of State Highway 35, a major transportation corridor along

the Mississippi River in western Wisconsin.

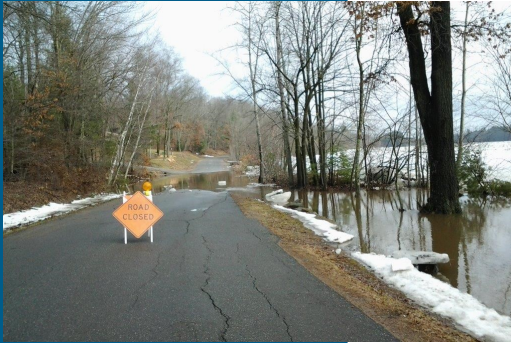
Tragically, this event included the loss of two lives in Vernon County. On September 22, 2016, a man died after a mudslide swept down a hill and destroyed his home while he was inside. A second man died on September 23, 2016, while pulling a horse trailer with his pickup truck; he drowned after swiftly moving water on top of a road surface swept his vehicle downstream.

This event impacted over 485 homes and left behind tens of millions of dollars in public sector damage. Both the initial storm and the flooded rivers through September 29, 2016 caused excessive road damage and generated large amounts of debris. For many counties, this was the fourth major storm and flood event since June 2016, resulting in intensified stress for citizens and local emergency response efforts.

If you have questions relating to PA and HMGP funding, please contact Roxanne Gray, Mitigation Section Supervisor, Wisconsin Emergency Management at 608-242-3211 or by e-mail at Roxanne.Gray@wisconsin.gov. If you have questions about floodplain management, please contact Michelle Staff, Floodplain Policy Coordinator, at (608) 266-3093 or by e-mail at Michelle.Staff@Wisconsin.gov.



Ice Jams and Flooding



Lake Arbutus, Clark County
Feb 2017

Ice Jams are pieces of floating ice carried with a stream's current that accumulate and obstruct the streams flow. Ice Jams can develop near river bends, mouths of tributaries, points where the river slope decreases, downstream of dams and upstream of bridges or obstructions. The water that is held back may cause flooding or flash flooding upstream. If the obstruction suddenly breaks then flash flooding may occur downstream. An ice jam can occur anytime from early winter to late spring depending upon changes in temperatures which can cause alternate freezing and melting of water surfaces. The most likely times are freeze-up jams in early winter and break-up jams in early spring. When snow melts it adds water to the ground that drains away in the same way as water from rainfall. Usually

three to five consecutive days with daily maximum temperatures in the 40s typically create enough melting to cause ice breakup on streams. At 40 degrees, one inch of rain will only produce a tenth of an inch of added water from snow melt. At the same time frozen ground will result in more of the available water running off directly to the streams. Ice jams may occur within a day or two after the rain begins. The main factor contributing to spring snowmelt flooding are: high water content of existing snow cover; high soil moisture in the preceding Fall session; deep frost depths in the ground; elevated stream levels; moderate to heavy rain during melting; rapid, continuous melting of the snow and ice jams.



Lake Arbutus, Clark County
February 2017

Based on past experience with ice jams, there is usually no safe and viable way of using mechanical means to remove or break up the ice jams. The standard recommendation is to let the situation take its natural course and resolve itself. As the water builds up on the upstream side of the ice jam, the pressure starts to break up the jam.

Accordingly, the impacted communities basically should continue to monitor the situation closely and do sandbagging to alleviate the flooding as best they can. If ice jams are a frequent and costly problem at certain locations studies can be done to identify long term solutions to prevent jams or assist with breaking up future ice jams.

ROAD CLOSED AHEAD

STEER CLEAR *of* FLOODED ROADS

- Never drive on flooded roads – almost half of flood deaths happen in vehicles.
- 6 inches of water is enough to cause you to lose control of your vehicle.
- If you encounter flood waters on a roadway, Turn Around, Don't Drown®.

FEMA

Questions about Flood Insurance??

FEMA has a service center for flood insurance policies holders.

Call 800-621-FEMA





NFIP/CRS UPDATE

2017 Edition of Coordinator's Manual Is on the Way

In accordance with its routine three-year cycle, the CRS is anticipating the release of an updated version of the CRS Coordinator's Manual any day now. The draft document is undergoing final review at the Office of Management and Budget to ensure adherence with the requirements of the Paperwork Reduction Act. When OMB issues its final approval, the new Coordinator's Manual will be available for download at www.CRSresources.org and at other sites. There will be no major changes in the 2017 Coordinator's Manual. Instead, you will find multiple improvements, clarifications, and minor corrections. None of this will require substantive changes to a community's CRS program or procedures. Some of the 2017 changes are discussed below. Appreciation is extended to all the communities and others who have contributed their suggestions for these ongoing improvements to the Coordinator's Manual.

- Communities do not need to change their preparation for the next verification visit. Just get ready as you always do. A community's coverage under the new edition will be phased in and the ISO/CRS Specialist will work with the community to spot any different documentation or other changes that will apply in the future.
- When approved, the 2017 Coordinator's Manual will be available for download at www.CRSresources.org and also will be posted on the website of the Federal Emergency Management Agency.
- Changes from previous editions will be marked with vertical bars in the margins of the pages of the 2017 Coordinator's Manual. This will help you spot places that you may want to review, to see if the change affects your community.
- The CRS has always credited mapping and regulations that account for future conditions and for sea level rise. The 2017 Coordinator's Manual establishes a sea level rise standard for crediting communities that assess and manage the changes anticipated from changing sea levels. The CRS has chosen to require, at a minimum, that communities use the "intermediate-high" projection for 2100, from the report Global Sea Level Rise Scenarios for the U.S. National Climate Assessment. This report was published by the National Oceanic and Atmospheric Administration's Climate Program Office in collaboration with 10 federal and academic science institutions.
- The U.S. Army Corps of Engineers' website offers a Sea-Level Change Curve Calculator that communities can use for purposes of CRS credit. Website links and instructions for determining the sea level rise for a community will be available on www.CRSresources.org and on www.FEMA.gov.
- The frequency of cycle visits for some communities will be changing, for the first time in the history of the CRS. In 2010, as part of the implementation of the CRS Strategic Plan, the CRS Task Force began considering whether the total dollar discount provided to a CRS community should be a consideration in determining the frequency of CRS credit verification. Beginning with the 2017 Coordinator's Manual, those communities receiving the top 10% of premium discount dollars, along with the Class 1–4 communities, will be verified every 3 years. All other communities will be verified every 5 years. This change will be phased in over the next 5 years. There will be no change to the timing of your next cycle visit.
- Credit for channel debris removal (CDR) will no longer be a prerequisite for all other credit under Activity 540 (Drainage System Maintenance). This is part of a subtle re-alignment of credit under this activity, in response to the recognition that capital improvement programs for drainage (credited as CIP) and maintenance of problem sites (credited as PSM), for example, are important to all communities—regardless of whether their drainage system is "natural," underground, engineered, or a combination—and thus should be eligible for CRS credit. This will provide more flexibility to communities to address their drainage-related flood problems and still qualify for CRS credit.
- CRS Category C repetitive loss communities are being re-defined as those with 50 or more repetitive loss properties (compared to 10 or more such properties previously). Under the 2017 definition, there will be fewer Category C communities. The 2017 Coordinator's Manual clarifies that Category C communities must either prepare and adopt a Repetitive Loss Area Analysis (RLAA) for all repetitive loss areas, or prepare and adopt a floodplain management plan (FMP) that includes a problem assessment of all repetitive loss areas and a review of flood insurance claims. You can find details about the FMP planning in Section 512.a of the 2017 Coordinator's Manual, and about the RLAA in Section 512.c. This is not a completely new idea, because Category C communities usually conduct these sorts of plans and assessments for their repetitive loss properties. However, many floodplain management plans and/or disaster mitigation assistance plans currently do not meet the requirements of CRS Activity 510 Floodplain Management Planning Step 5(c). Going forward, all Category C communities that do not produce a RLAA will have to earn full credit in Planning Step 5(c) for FMP.

For more information about the CRS Program, please contact Michelle Staff, WI NFIP Coordinator at 608-266-3093 or by e-mail at Michelle.Staff@Wisconsin.gov or Lou Ann Patellaro, ISO/CRS Specialist at 954-651-5021 or e-mail at LPatellaro@iso.com.

Mitigation Leads to Preservation and Economic Recovery



Pecatonica River
Darlington, WI
Photo taken by Michelle Staff

Darlington, WI — Located in the southwestern corner of Wisconsin, this rural city was founded beside the Pecatonica River and officially given the name of Darlington in 1869. Darlington is also the county seat and home of the Lafayette County Fair. During the past 172 years, this beautiful community has been at odds with the Pecatonica River. Numerous times the river wreaked havoc with its destructive force, leaving a trail of mud, debris and bacteria, contributing financial stress to both families and businesses. Repetitive flooding deteriorated structures and lowered property values. Owners experienced substantial loss of business during the times of flooding, cleanup and repair. The buildup of mold and mildew in constantly flooded structures led to unhealthy conditions in the buildings.

Most of the buildings date back to the mid-1800s and are of considerable historic importance. The continual flooding is well documented and photographed from 1937 and into the 1950s, its toll clearly imprinted on the faces of the Darlingtonians shown. As townspeople tired of the onslaught of the relentless river, many considered leaving town for good. Others closed long-time businesses and abandoned properties that were quickly becoming unsalable. Property values plummeted. It had become painfully clear that the multiple floods of the past 50 years had taken a terrible toll on Darlington. Something had to be done.



Elevated electrical panel at the Pecatonica River Trails Campground
Photo taken by Michelle Staff

After the 1993 flood, the community adopted four goals, as part of a comprehensive plan, in order to retain the historic and community value of Darlington's Main Street as well as to mitigate against future flood damage:

1. Preserve the historic downtown business district
2. Restore the downtown economic base
3. Develop an urban river open space park and recreation area.
4. Eliminate or substantially reduce flood damage in the future.

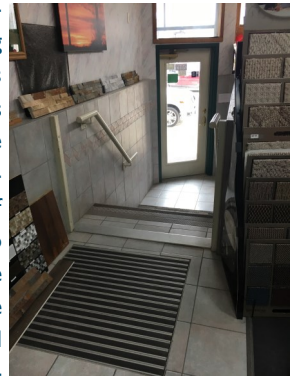
The success in reaching the city's goals depended on forming an interagency coalition and promoting the cooperation of government — local, state, and federal—

and businesses. Multiple agencies contributed grants and/or expertise to the projects, including:

- Federal Emergency Management Agency (FEMA)
- Wisconsin Emergency Management
- Wisconsin Department of Natural Resource
- Wisconsin Department of Commerce
- Wisconsin Department of Administration
- Wisconsin Historical Society
- Economic Development Administration
- Southwest Wisconsin Regional Planning Commission

In developing the mitigation goals, officials ensured efforts were locally-

based by involving civic leaders, business owners and residents in the planning. The plan included acquisition and demolition of businesses adjacent to the river that are subject to severe flood damage (several contaminated properties from oil related businesses were cleaned up after the acquisition / demolition projects). Historic buildings in the downtown business district were retrofitted while maintaining their historic character.



Elevated floors inside store where flood gate would be installed.



Outside of store pictured above

The engineered solution was to build a vestibule area as you step into the front door, at street level. Steps lead up to the elevated first floor level, and a floodwall separates the vestibule level from the first floor. (photos right)

The downtown district wasn't Darlington's only concern though. Adjacent neighborhoods and businesses also were being swamped by flood waters. Homes and their utilities were elevated above flood waters. The city acquired and demolished 13 commercial properties and developed a

Continue on next page...

Darlington article continued,



Elevated House in Darlington, WI

33 acre business park up and away from the floodplain for relocated and new businesses. The vacated land near the river was turned into a riverside park with a 1.2 mile paved trail, campground and open green space. A portion of a 39 mile tri-county multi-use trail also runs the park. To help address the downtown flooding problem, flood shields were designed to prevent flood waters from entering the downtown businesses. Made of a corrosion-proof aluminum, the shields would be clamped to rigid steel stanchions. The stanchions were to be cast into the top concrete entry portals, leading into the structure. Darlington officials approved fabrication of the flood shields at a total cost of about \$200,000. Each of the 150 shields are numbered and lettered for the specific buildings on which they would be installed. Early warning from flood gauges up-river at Calamine, WI, affords Darlington at least eight hours notice before flood waters reach the town.

Property owners were required to purchase flood insurance if they did not already have a policy. A major benefit of the entire project was a dramatic increase in property values city-wide. One city office official estimates that property values for the refurbished commercial buildings along the old main street have nearly doubled.

For more information hazard mitigation, please contact Katie Sommers, State Hazard Mitigation Officer at (608) 242-3222 or katie.sommers@wisconsin.gov. For questions on floodplain management, please contact Michelle Staff, DNR Floodplain Policy Coordinator at (608) 266-3093.

FEMA Letters: Flood Risk and Policy Options

The *Homeowner Flood Insurance Affordability Act of 2014 (HFIAA)*, section 28 required FEMA to clearly communicate full flood risk determinations to individual property owners. The National Flood Insurance Program reviewed every flood insurance policy and is writing to all NFIP policyholders to explain the current risk level for their property and the relation of the risk to their premium rates.

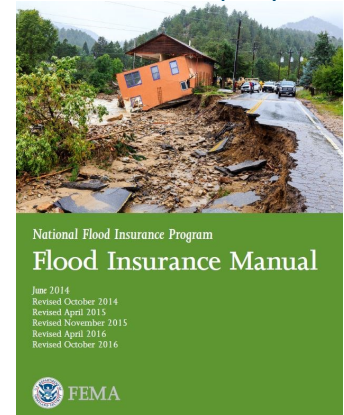
As you may be aware, HFIAA requires gradual insurance rate increases for properties currently receiving subsidized rates, and requires increases to premiums for most subsidized properties of no less than 5 to 15 percent annually, but no more than 18 percent for an individual policyholder--with limited exceptions--until the premium reaches its full-risk insurance rate.

Starting January 2017, policyholders will begin receiving letters about two months after their policy renews. Policyholders who renewed policies in October 2016 through December 2016 will also receive their first mailing. FEMA will continue to mail the letter at each subsequent renewal. Because policy information varies from one policy to the next, the letters encourage policyholders to contact their insurance agent to discuss their unique situation, or visit FEMA.gov/cost-of-flood to learn about their options.

All policyholders will eventually receive a letter upon the renewal of their policy. The NFIP has identified seven categories of policyholders to receive unique information based on their risk and current premium rates. The letters for each policyholder category are as follows:

- [Letter A: Newly mapped into the Special Flood Hazard Area, or high risk flood zone](#)
- [Letter B: Standard X Zone \(moderate risk\), not grandfathered](#)
- [Letter C: Standard X Zone \(moderate risk\), grandfathered](#)
- [Letter D: Pre-FIRM subsidized, primary residences](#)
- [Letter E: Pre-FIRM subsidized, non-primary residences and businesses](#)
- [Letter F: Preferred Risk Policy \(PRP\)](#)
- [Letter G: Post-FIRM, full risk](#)

Information for insurance agents, copies of each category of letter, details about what each letter means, and tips for how individual policyholders can lower their flood risk (and potentially their flood insurance premiums) can be found at FEMA.gov/cost-of-flood. Here is a [PDF of a list of Frequently Asked Questions](#).



Floodplain Management Training Opportunities

CRS Resources



Community Rating System (CRS) Webinars Available

The CRS offers webinars to help communities with their CRS requirements.

Registration is free, but required, as space is limited.

[Webinars on the Community Rating System](#)

The CRS Webinar Series provides training opportunities to communities that are not yet participating in the Community Rating System or local government staff that are new to the CRS, and to local government staff with experience in the CRS. The Series includes basic introductory sessions and more advanced topics, most averaging about an hour in length. All classes 1:00 pm Eastern/10:00 am Pacific.

2017 Schedule

Date	Title
March 21	Preparing for a Verification Visit
March 22	Changes in the 2017 CRS Coordinator's Manual
April 18	The Role of the Community CRS Coordinator
April 19	Repetitive Loss Properties and the CRS
May 16	Introduction to the CRS
May 17	CRS and Coastal Hazards
June 20	Preparing for a Verification Visit
June 21	Developing Outreach Projects (Activity 330)



FEMA

Emergency
Management
Institute

The NFIP through the Emergency Management Institute (EMI) offers free webinars on a variety of topics, including map changes and recent legislation through the Emergency Management Institute. Upon successfully passing the exam, you will receive a Certificate of Achievement to use as your proof of training.

EMI Independent Study Program—Webinars

[Engineering Principles and Practices for Retrofitting Flood-Prone Residential Structures \(IS-279.A\)](#)
[Overview of: Engineering Principles and Practices for Retrofitting Flood-prone Restructures \(IS-280\)](#)

[Using the Substantial Damage Estimator 2.0 Tool \(IS-284\)](#)

[Increased Cost of Compliance \(IS-1100.a\)](#)

[The Basic Agent Tutorial \(IS-1101\)](#)

[Theory of Elevation Rating \(IS-1102\)](#)

[Elevation Certificate for Surveyors \(IS-1103\)](#)

[EC Made Easy: Elevation Certificate Overview \(IS-1105\)](#)

[FEMA Mapping Changes \(IS-1106\)](#)

[Insuring Condominiums \(IS-1108\)](#)

[Writing Commercial Exposures \(IS-1110\)](#)

[Coastal Barrier Resources Act \(IS-1113\)](#)

Courses at the National Emergency Training Center—2017

[April 24, 2017 — E0282 Advanced Floodplain Management Concepts II](#)

[May 22, 2017 — E0273 Managing Floodplain Development through the NFIP](#)

[May 22, 2017 — E0279 Retrofitting Flood prone Residential Buildings.](#)

[June 26, 2017 — E0278 NFIP/Community Rating System](#)

[July 24, 2017 — E0284 Advanced Floodplain Management Concepts III](#)

[August 21, 2017 — E0273 Managing Floodplain Development through the NFIP](#)

[September 11, 2017 — E0278 NFIP/Community Rating System](#)

Association of State Floodplain Managers National Conference



The Association of State Floodplain Managers is an organization of professionals involved in floodplain management, flood hazard mitigation, National Flood Insurance Program, and flood preparedness, warning and recovery. ASFPM is a respected voice in floodplain management practice and policy in the United States

because it represents flood hazard specialists of local, state and federal government, research community, insurance industry and the fields of engineering, hydrologic forecasting, emergency response, water resources and others.

The ASFPM annual conference is recognized as the most important floodplain conference in the United States year after year. With more than 120 speakers and 1,200 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.

The 2017 ASFPM National Conference will take place at the Kansas City Convention Center in Kansas City, Missouri, April 30-May 5, 2017. The Kansas City Convention Center is connected to major downtown hotels and parking by skywalks and underground walkways. For more information on the ASFPM National conference, visit the [ASFPM web site](#).

Substantial Improvement and Substantial Damage under the NFIP

The National Flood Insurance Program (NFIP) underwrites flood insurance coverage only in communities that adopt and enforce floodplain regulations that meet or exceed NFIP criteria. When a proposal is made to develop within a flood hazard area, application of the criteria set forth in Federal regulation (Title 44 Code of Federal Regulations [CFR] Section (§) 60.3) is intended to minimize exposure and flood-related damage.

Among these criteria are “substantial improvement” (SI) and “substantial damage” (SD) requirements. Many buildings have been flooded, repaired or rebuilt, and flooded again. The purpose of the SI/SD requirements is to protect the property owner’s investment and safety, and, over time, to reduce the total number of buildings that are exposed to flood damage, thus reducing the burden on taxpayers through the payment of disaster assistance. Substantial improvement is defined as any reconstruction, rehabilitation, addition, or other improvement of a structure whose cost equals or exceeds 50 percent of the structure’s equalized assessed value. Substantial damage is damage by any origin sustained by a structure whose cost to

restore would equal or exceed 50 percent of its equalized assessed value.

Zoning nonconformities are existing uses, structures or lots that were legally established prior to a change in zoning provisions and which do not comply with today’s ordinance standards. This floodplain provision applies to structures that were already present at the time a community adopted a flood hazard ordinance or where Flood Insurance Rate Map (FIRM) changes resulted in a higher Regional Flood Elevation (RFE) or change in FIRM flood zone.

The intent of this SI/SD provision is to prevent existing buildings from being turned into a new or substantially different building, which would contribute to the longevity or permanence of the building and affect the structural quality of the building. A residence built today is expected to last an average of about 100 years. The purpose of the non-conforming provisions is to encourage gradual elimination of nonconformities. If a local official determines that improvements or repairs to a building constitute SI/SD, then the building must be brought into compliance with the NFIP floodplain management requirements for new construction in Special Flood Hazard Area (SFHA). New buildings and substantially

improved buildings must have their lowest floors (including basements) elevated to or above the Flood Protection Elevation (FPE) in Wisconsin. The FPE is 2 feet above the 1-percent annual chance flood or 100-year flood.

The formula for determining substantial improvement and substantial damage is based on the cost of the project and the equalized assessed value of the structure. These two numbers must be reviewed in detail. The cost of a project includes all structural costs including material, labor, built-in appliance, overhead and profit. The formulas apply to the cost **to** repair or improve, not the cost **of** repairs or improvements. Permits should have applicants (or their contractors) provide detailed descriptions of the proposed work and detailed breakdowns of the costs of work, as this information is essential for making SI/SD determinations.

Local officials in communities that participate in the NFIP determine whether proposed work qualifies as a substantial improvement or repair of substantial damage. Any questions regarding this topic, contact Michelle Staff, State NFIP Coordinator at Michelle.Staff@Wisconsin.gov.



FEMA



NATIONAL FLOOD
INSURANCE PROGRAM

Annual Report of the Flood Insurance Advocate's

We are pleased to announce the second Annual Report of the Office of the Flood Insurance Advocate (OFIA) is now live on [FEMA.gov](https://www.fema.gov). This report is being released publicly to further the OFIA's goal of transparency and can be found at <https://www.fema.gov/national-flood-insurance-program-flood-insurance-advocate>, under Information about the OFIA, by clicking the [Annual Report](#).

The OFIA identified six primary policyholder and property owner frustrations in 2016 that present opportunities for ongoing program improvement. These issues are: Erroneous Severe Repetitive Loss (SRL) property designations; gaps in flood insurance agent education; the need for consistency across FEMA Regions in public mapping outreach; difficulties in accessing Increased Cost of Compliance (ICC) coverage; difficulties with multiple and conflicting flood zone determinations; and inability to obtain a refund of the Homeowners Flood Insurance Affordability Act of 2014 (HFIAA) surcharge when cancelling a National Flood Insurance Program (NFIP) policy.

The issues identified in this report are based on the observations of OFIA through the hundreds of inquiries submitted to the Office this past year. These issues represent areas of concern that have a long-term impact to a broad population of NFIP customers. The Federal Insurance and Mitigation Administration's (FIMA) program areas were provided an opportunity to respond to these findings and responses are included with this report.

The OFIA is an independent office within FEMA with direct alignment to the FIMA Associate Administrator and the FEMA Administrator. The OFIA will make this report and subsequent reports available via its webpage.

The mission of the OFIA is to advocate for the fair treatment of policyholders and property owners by providing education and guidance on all aspects of the NFIP, identifying trends affecting the public, and making recommendations for program improvements to FEMA leadership. Policyholders who are confused and frustrated may seek assistance from the OFIA by visiting their webpage and clicking on "[Ask the Advocate](#)," though we do ask that policyholders and property owners continue to utilize existing NFIP resources to address questions related to their flood policies before requesting assistance from the OFIA.

Floodplain Management Information for Property Owners



The Risk Is Real — Anywhere it rains, it can flood. The fact that you haven't experienced a flood in the past doesn't mean you won't in the future. Flood risk isn't based only on history; it's also based on factors such as rainfall, river-flow and tidal-surge data, topography, flood-control measures and changes due to building and development. Knowing your risk and taking action to reduce it will help you recover more quickly after a flooding event.

Know Your Risk — To reduce your flood risk, you need to know your level of risk. Flood hazard maps show different degrees of risk for your community and help determine the cost of flood insurance. The lower the degree of risk, the lower the flood insurance premium.

Reduce Your Risk — Once you have learned your level of flood risk, you can work with your floodplain administrator to identify how to reduce it. If you are in a high-risk zone (labeled with letters beginning with "A"), you might consider elevating your property, installing approved flood vents or partially filling in enclosures. These actions could reduce your flood insurance premium. To identify whether you are in a low-, moderate- or high-risk area, you can visit the FEMA Map Service Center and enter your address to see an online map—or visit your local floodplain administrator's office to look at the flood hazard maps in person.

Insure Your Risk — Another way to reduce flooding impacts is to purchase flood insurance through the National Flood Insurance Program (NFIP).

ASFPM Certified Floodplain Manager Program Information

The Association of State Floodplain Managers (ASFPM) has established a national program for certifying floodplain managers. This program recognizes continuing education and professional development that enhances the knowledge and performance of local, state, federal and private-sector floodplain management professionals.

The role of the nation's floodplain managers is expanding due to increases in disaster losses, the emphasis on mitigation to alleviate the cycle of damage-rebuild-damage, and a recognized need for professionals to adequately address these issues. This certification program will lay the foundation for ensuring that highly qualified individuals are available to meet the challenge of breaking the damage cycle and stopping its negative drain on the nation's human, financial and natural resources.

View the CFM Education Awareness Videos On-line

[Becoming a CFM](#)

[What is the CFM Program?](#)

[Who Can Be a CFM?](#)

[What are the Benefits of a CFM?](#)



Zoning Board of Adjustment / Appeals Workshops

Zoning refers to the use of the public regulatory power to specify how land may be used and developed. The intent of zoning is to balance individual property rights with the rights of the general public to a healthy, safe and orderly living environment. The primary role of a zoning board of adjustment/appeals is to review and decide cases where there is an alleged error in a zoning decision or where a relaxation of the ordinance is sought.

The Center for Land Use Education offers zoning board of adjustment/appeals workshops serving multi-county areas of Wisconsin. Workshops are designed for newly appointed zoning board members, veteran zoning board members tackling complex issues, and planning and zoning staff whose job it is to support the zoning board. Workshops may be arranged through your county Cooperative Extension office or directly through the Center for Land Use Education by contacting us at 715-346-3783 or landcenter@uwsp.edu.

March 6th, 2017 -- Fox Crossing/Appleton, WI

March 8th, 2017 -- Eagle River, WI

April 26, 2017 -- River Falls, WI



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“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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Kay.Lutze@Wisconsin.gov

Dam Safety Contacts:

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- Meg Galloway, 608-266-7014
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