

DNR

Dam Safety/Floodplain Program



Michelle Staff
NFIP Coordinator



Be flood smart this spring

Flood Safety Awareness Week -- March 18-22



Floodplain Management Goals

- Reduce the loss of life and property caused by flooding;
- Reduce disaster relief costs caused by flooding;
- Minimize business interruptions and other economic disruptions;
- Minimize damage to public facilities in the floodplain.



Jefferson Co. 2008



Buffalo Co. 2016



Know Your Flood Risk

- County wide map moderations
 - Iron County
 - Lafayette County
 - Shawano County
 - Taylor County
 - Florence County
 - Kewaunee County (FEMA)
 - Mariette County (FEMA)
 - Ashland County (FEMA)



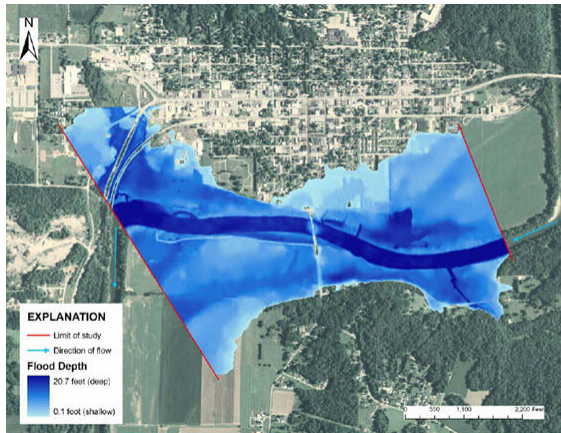
Know Your Flood Risk

- Milwaukee Watershed Project
 - The Milwaukee River basin is located in portions of seven counties, contains (entirely or portions of) 13 cities, 32 towns, 24 villages and is home to about 1.3 million people.
- Southeast Fox Illinois River basin
 - The Southeast Fox River basin is located in portions of seven counties, contains (entirely or portions of) 10 cities, 22 villages, 42 towns and is home to about 500,000 people.

Coastal – Great Lakes



Flood Inundation Mapping
Cedarburg
Portage



Future Funding
Douglas Co wide
Bayfield Co wide
Others????

2017 Flooding Forces State of Emergency in Buffalo County



Flooding Forces
State of Emergency
in Buffalo County,
Wisconsin.

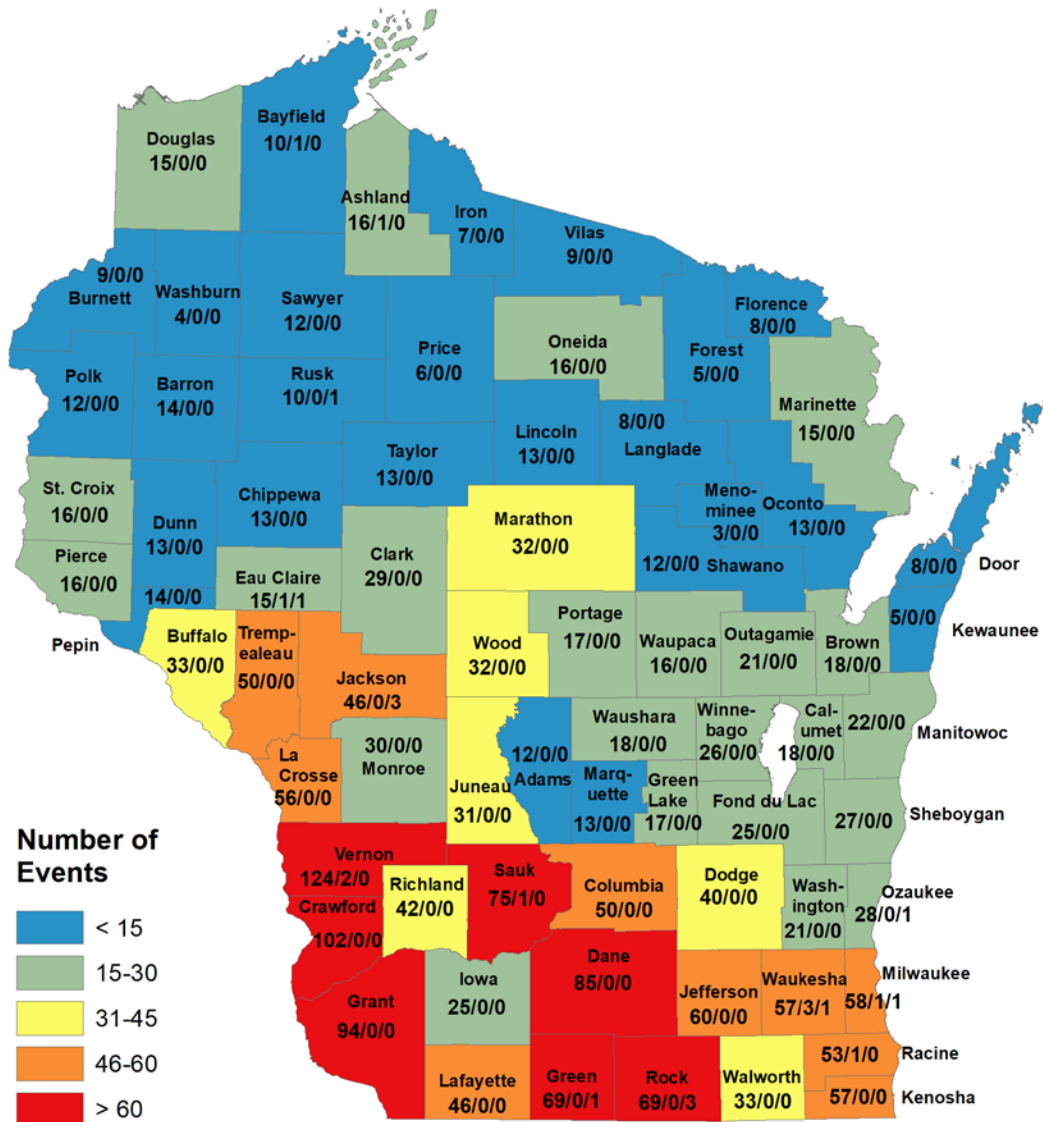
Video courtesy of WCCO | CBS Minnesota,
<https://www.youtube.com/watch?v=lxqbQS7VITo>. Published on Aug 11, 2016.



Wisconsin Flood Events

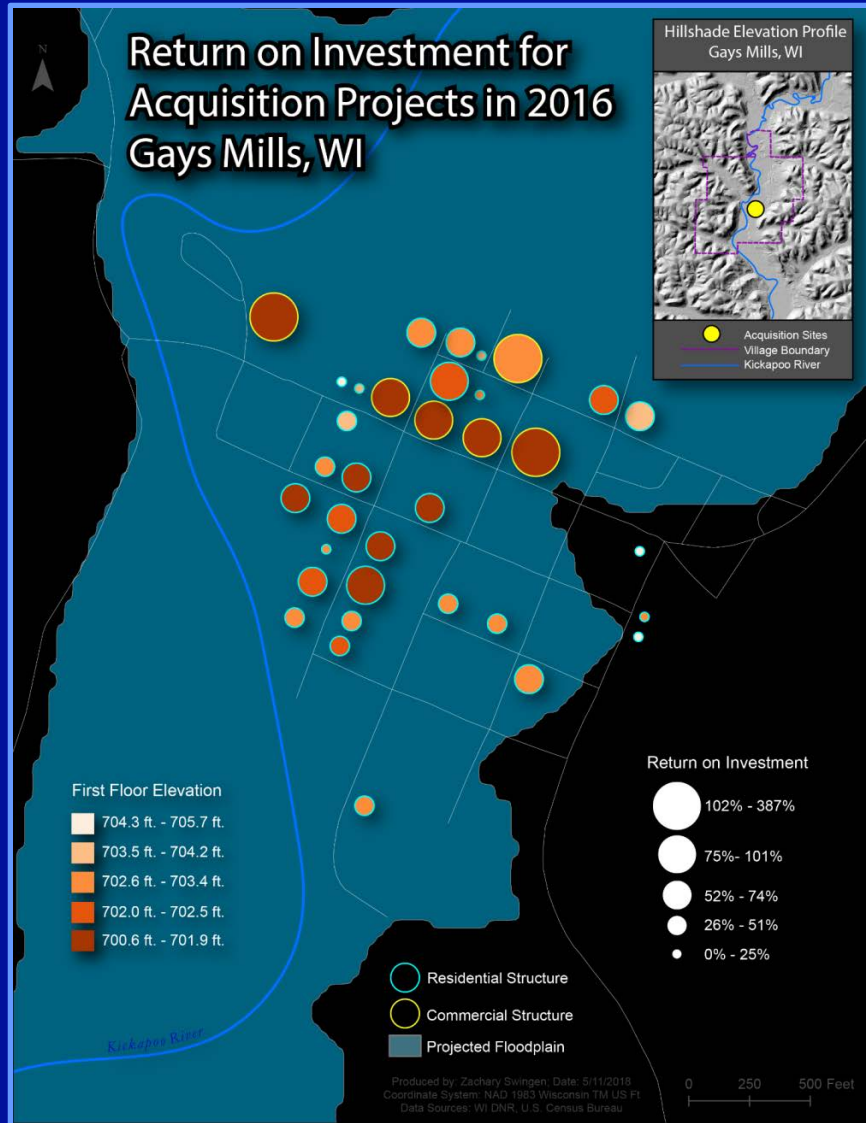
1844 - 2018

Events / # Deaths / # Injuries





Return on Investment: Gays Mills



- Estimated 277% overall return on investment
- 2018 flood not included
- Saved nearly \$6 million in taxpayer money
- As time passes, the ROI will continue to grow

From "Loss Avoidance Study: Property Acquisition and Structure Demolition in Gays Mills, Wisconsin, June 2018" by Zac Swingen.



Success: Gays Mills 2018





Community Resilience

- Mitigation
 - Flood Insurance
 - Education
 - Flood Zoning/Building Codes
 - Buys out
 - Elevations
 - Structural Mitigation (levees, dams, etc)
 - Open Space (wetlands, natural areas, etc)
 - Planning

Before the Flood

1:50

100%



Tweet



Governor Tony Evers

@GovEvers

You don't have to live near water to experience flooding. That's why [@WisconsinOCI](#) is urging residents to protect their home and business. Learn more about your options and how to get covered at [FloodSmart.gov](#). [#Wisconsin](#) [#Insurance](#) [#EmergencyPrep](#)

More than 20% of flood insurance claims come from outside high-risk areas.



5:27 PM · 14 Mar 19 · [TweetDeck](#)

3 Retweets 17 Likes

Tweet your reply



Tony Evers, Governor
Mark V. Afable, Commissioner
[Wisconsin.gov](#)

State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

125 South Webster Street • P.O. Box 7873
Madison, Wisconsin 53707-7873
Phone: (608) 266-3585 • Fax: (608) 266-9935
[ociinformation@wisconsin.gov](#)
[oci.wi.gov](#)

PRESS RELEASE

FOR IMMEDIATE RELEASE
March 5, 2019

For more information contact:

Olivia Hwang
(608) 267-9460 or
[olivia.hwang@wisconsin.gov](#)

Insurance Commission Urges Wisconsinites to Evaluate Flood Insurance Needs Before the Snow Melts

Madison, Wis. — The Wisconsin Office of the Commissioner of Insurance (OCI) is urging residents to evaluate their flood insurance coverage now as the National Weather Service predicts temperatures across Wisconsin will rise later this week. With rising temperatures comes the possibility of snowmelt-related flooding. The Federal Emergency Management Agency (FEMA)¹ noted late last month that Wisconsin's flood risk is above normal to well-above normal throughout March and April.

"I think it's fair to say that most Wisconsinites are ready for winter to be over," said Insurance Commissioner Mark Afable. "But while we're waiting for temperatures to rise, home and business owners should review their insurance policies to make sure they have appropriate coverage.

"If you purchase flood insurance, the policy does not go into effect for 30 days,"² explains Afable. "Consider flood insurance now as an important protection against this type of peril."

The U.S. Army Corps of Engineers is closely monitoring the Fox River between Wrightstown



Wisconsin Statistics

- 6,058 paid claims since 1978 for nearly \$103 million
- 241,000 improved parcels in the floodplain
- ~5% are covered by flood insurance
- 553 communities





During the Flood

- **Brown County** - Approximately 80-100 people evacuated. As the water recedes, the community is working on a re-entry plan for residents which includes building inspection.
- **Columbia County** - Town of Columbus, one apartment complex with approximately 15 - 20 residents evacuated and 175 homes were checked with 40 residents evacuated.
- **Trempealeau County** - Town of Dodge, approximately 12 homes evacuated.
- **Ozaukee County** - Waubeka (unincorporated), approximately 50 people displaced from homes.

2019 Spring Flooding





After the Flood

- Inspect damages/conduct assessments
- Make SD determination before issuing permit using defensible costs and equalized assessed value
- Assure that structure meets current requirements
- **Apply uniformly and consistently**

LINCOLN COUNTY

Floodplain Development Permit
#

Minimum Floodplain Requirements

Lowest Floor Elevation

Lowest Opening _____ NAVD

____ Elevation Certificate Required to Commence Construction
(Pre-construction EC must be on file at County GIS Office)
____ Final Elevation Certificate Required for Occupancy
(Finished EC must be on file at County GIS Office)

Other Specifications:

Any questions concerning these requirements should be directed to the
Lincoln County Floodplain Administrator,
605-764-0101 or gis@lincolncountysd.org

ATTENTION

DO NOT REMOVE THIS SIGN UNTIL PROJECT IS COMPLETED
Anyone caught defacing or removing this sign shall be
guilty of a misdemeanor

» Community best practices:

- Develop written procedures.
- Identify target areas for SD using data available.
- Develop a plan to conduct inspections before owners start repair work.

Definition of Substantial Improvement/Substantial Damage

Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50% of the equalized assessed value of the structure before the damage occurred.



Initial Damage Assessment

- ❖ Press Release
- ❖ Letters to homeowners in the floodplain
- ❖ Notify County Board Supervisors
- ❖ What is County policies on permitting?



Jefferson County

PLANNING AND ZONING DEPARTMENT
COURTHOUSE, 320 S. MAIN ST. ROOM 201, JEFFERSON, WI 53549
PHONE 674-8638, 674-7113, 674-7131 FAX 920-674-7525

TO: All Floodplain Property Owners

FROM: Robert Klotz, Director of Planning & Zoning
Jefferson County Planning and Zoning Department

RE: Flood Damage Reporting and Permitting Requirements

DATE: **DATE 2013**

As a consequence of the recent flooding event, Jefferson County is required by the Federal Emergency Management Agency (FEMA), the Department of Natural Resources (DNR) and Section 14.7.1(1)(bm) of the Jefferson County Floodplain Ordinance to conduct substantial damage assessments on all floodplain residences and businesses. A structure is considered substantially damaged if the total cost to restore the structure to its pre-damaged condition equals or exceeds 50 percent of the structure's present equalized assessed value. You will be notified if your residence and/or business has or has not been substantially damaged. All residences/businesses having sustained substantial damage will be required to comply with state and local floodplain ordinances.

From: Laurie Miller
Sent: Wednesday, June 25, 2008 3:06 PM
To: County Board Members
Cc: Rob Klotz
Subject: Jefferson County Zoning Floodplain Notifications
County Board Members,

The Jefferson County Zoning Department has sent out letters to property owners within the floodplain in the unincorporated areas of the county as required by DNR and FEMA. A copy of this letter was also mailed out to you to reference should you receive calls from your constituents who may have questions or concerns. If you have any questions regarding the correspondence, please do not hesitate to contact this office.

Laurie A. Miller
Zoning Assistant
Jefferson County Zoning & Sanitation Department
(920) 674-7524

In Office Procedures

FLOOD DAMAGE CALL

Name of Property Owner: Frank Holdeman

Site Address: W 7835 Willow Rd, Fort

Telephone Number: 630-961-2988

Date of Telephone Call: 7/1/08

Message: Quies the bog
showed into his
house. Referred to
Donna. E-mail LU
app. - did not re-
ceive.
fholdeman@carcarecollision
centers.com
Ln

Has previously spoke
to ROB

Info. to Convey:

- ☐ Web Page Address
- ☐ Letter & permit app. to be sent out 6/25/08
- ☐ Substantial damage inspections
- ☐ Substantial damage notifications
- ☐ Permitting

DNR Notification

State of Wisconsin
DEPARTMENT OF NATURAL RESOURCES
101 S. Webster Street
Box 7921
Madison WI 53707-7921

Scott Walker, Governor
Cathy Stepp, Secretary
Telephone 608-266-2621
Toll Free 1-888-936-7463
TTY Access via relay - 711



December 1, 2016

Thad Kubisiak, County Manager
Adams County
402 Main Street
PO Box 102
Friendship, WI 53934

Subject: Procedures for Flood Damage Estimation for Wisconsin Communities

Dear Mr. Kubisiak,

Your community participates in the National Flood Insurance Program (NFIP), making federally-backed flood insurance and mortgages available to all residences and businesses. In return, your community has adopted and administers a floodplain zoning ordinance meeting NFIP and Wisconsin standards. These regulations require your building/land use permit official to issue a permit for the repair of all damaged buildings and facilities located within the identified floodplain, including flood protection measures which are required as a condition for allowing repairs. For example, your floodplain ordinance includes the requirement for 'substantially damaged' structures to comply with the standards of your floodplain zoning ordinance to protect them from future flood damage. Your continued participation in the NFIP requires that these provisions be properly enforced.

If you have not already done so, you will need to inspect each recently flooded building in the identified Special Flood Hazard Area (SFHA) on your Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map (FHBM), whichever is more current. Substantial damage occurs when the total cost to repair a structure (including labor and materials) to its pre-damaged condition equals or exceeds 50% of the pre-damage equalized assessed value of the building. You will need to determine both the cost of repair (assigning local wage rates to donated labor and local market prices to donated materials) and compare the total of these two figures to the equalized assessed value of the building before any damage occurred (see attached WDNR fact sheet).

Take Some Time to Get Your Tools Ready

Community FIRM and Floodway Map

Parcel or Street Maps

Cameras

Inspection Tags

Notepad

Tape Measures

Personal safety equipment

Create a Form or Two.....

July 2008

_____ inches or 1.5 feet
of Water above First Floor

Date 7-21-08
Inspected by DK & MS

REMARKS: 100 yd. Flood 784.2
within water elev. 784.32 6-19-2008
2' 6.15 gals elev. at Bay 780-781

RSDE DAMAGE INSPECTION WORKSHEET Single/Multi-Family Site Built Residences

1. Subdivision: _____ Parcel # _____ Lot # _____
2. Elevation of lowest floor: _____ Datum: _____
3. NFIP Community Name: _____
4. Latitude: _____ Longitude: _____
5. Owner's First Name: _____ Last Name: _____
6. Building Address: 43742 Lampel City: _____
State: _____ Zip: _____ Phone #: _____
7. County: _____
8. Mailing Address: _____ City: _____
State: _____ Zip: _____ Phone #: _____
9. Date of Construction: _____ Date Damage Occurred: 10/1/07
10. Cause Of Damage: (A) Fire (B) Flood (C) Fire & Wind (D) Seismic (E) Wind
11. Duration of Flooding: (A) _____ hours or (B) _____ days
12. Description Of Residential Site-Built Modular Structure:
(A) Quality of Construction:
(1) Low _____ (2) Fair _____ (3) Average _____ (4) Good _____ (5) Very Good _____ (6) Excellent _____
(B) 1-story _____ 1 1/2-story _____ 2-story _____ More than 2 stories _____ 2-Story Bi-level _____ Split-level _____
(C) Foundation (check one):
Slab-on-grade _____ Basement _____ Crawl space _____ Piers _____ Footings _____
(D) Overall Dimensions of building foot print: Size (L) _____ ft X (W) _____ ft
(E) Walls (check one):
(1) Wood Frame _____ (2) Masonry _____ (3) Concrete Walls _____
(4) Exterior Finish (Type) _____
(5) Interior Finish (Type) _____

No water entered 1st floor

max 2' + above goods
in first floor
major Lakeside
- tree down

2007 - August

RSDE DAMAGE INSPECTION WORKSHEET Single/Multi-Family Site Built Residences

1. Subdivision: _____ Parcel # _____ Lot # _____
2. Elevation of lowest floor: _____ Datum: _____
3. NFIP Community Name: Jefferson County, WIS
4. Latitude: _____ Longitude: _____
5. Owner's First Name: _____ Last Name: _____
6. Building Address: _____ City: _____
State: _____ Zip: _____ Phone #: _____
* 7. County: Jefferson
8. Mailing Address: _____ City: _____
State: _____ Zip: _____ * Phone #: _____
9. Date of Construction: _____ Date Damage Occurred: August 18, 2007
10. Cause Of Damage: (A) Fire (B) Flood (C) Fire & Wind (D) Seismic (E) Wind - September 6, 2007
* 11. Duration of Flooding: (A) _____ hours or (B) 19 days
12. Description Of Residential Site-Built Modular Structure:
(A) Quality of Construction:
(1) Low _____ (2) Fair _____ (3) Average _____ (4) Good _____ (5) Very Good _____ (6) Excellent _____
(B) 1-story _____ 1 1/2-story _____ 2-story _____ More than 2 stories _____ 2-Story Bi-level _____ Split-level _____
(C) Foundation (check one):
Slab-on-grade _____ Basement _____ Crawl space _____ Piers _____ Footings _____
(D) Overall Dimensions of building foot print: Size (L) _____ ft X (W) _____ ft
(E) Walls (check one):
(1) Wood Frame _____ (2) Masonry _____ (3) Concrete Walls _____
(4) Exterior Finish (Type) _____
(5) Interior Finish (Type) _____

No Damage to Report - No water
above 1st. floor - Inspection 9/5/07 + 9/6/07

Rob Klotz

ROB KLOTZ

Michelle Staff

Michelle Staff



TOWN OF DUNDAS
W7742

No water
above 1st floor
7-28-04
R.K. 4215

2004 7 28



TOWN OF SHARON
W7742

JUL 21 2008

IT IS UNLAWFUL TO COMMENCE WORK BEFORE THIS PERMIT
IS PLACED IN A CONSPICUOUS PLACE ON THE PREMISES.
PERMIT EXPIRES TWO (2) YEARS FROM DATE OF ISSUE

ZONING PERMIT

NUMBER 57326

HAS BEEN ISSUED TO Patrick & Deborah Kennedy

IN COMPLIANCE WITH THE REQUIREMENTS OF THE JEFFERSON COUNTY ZONING ORDINANCE

FOR Flood Repair & Foundation at FPE 786.2

TOWN OF Sumner PARCEL # 028-0513-1144-013

LOT 32 BLOCK — SUBDIVISION Altpeckers Plat SM

DATE 9-19-08 RK
JEFFERSON COUNTY ZONING

THIS PERMIT EXPIRES 9-19-10 UNLESS RENEWED BEFORE THAT DATE.

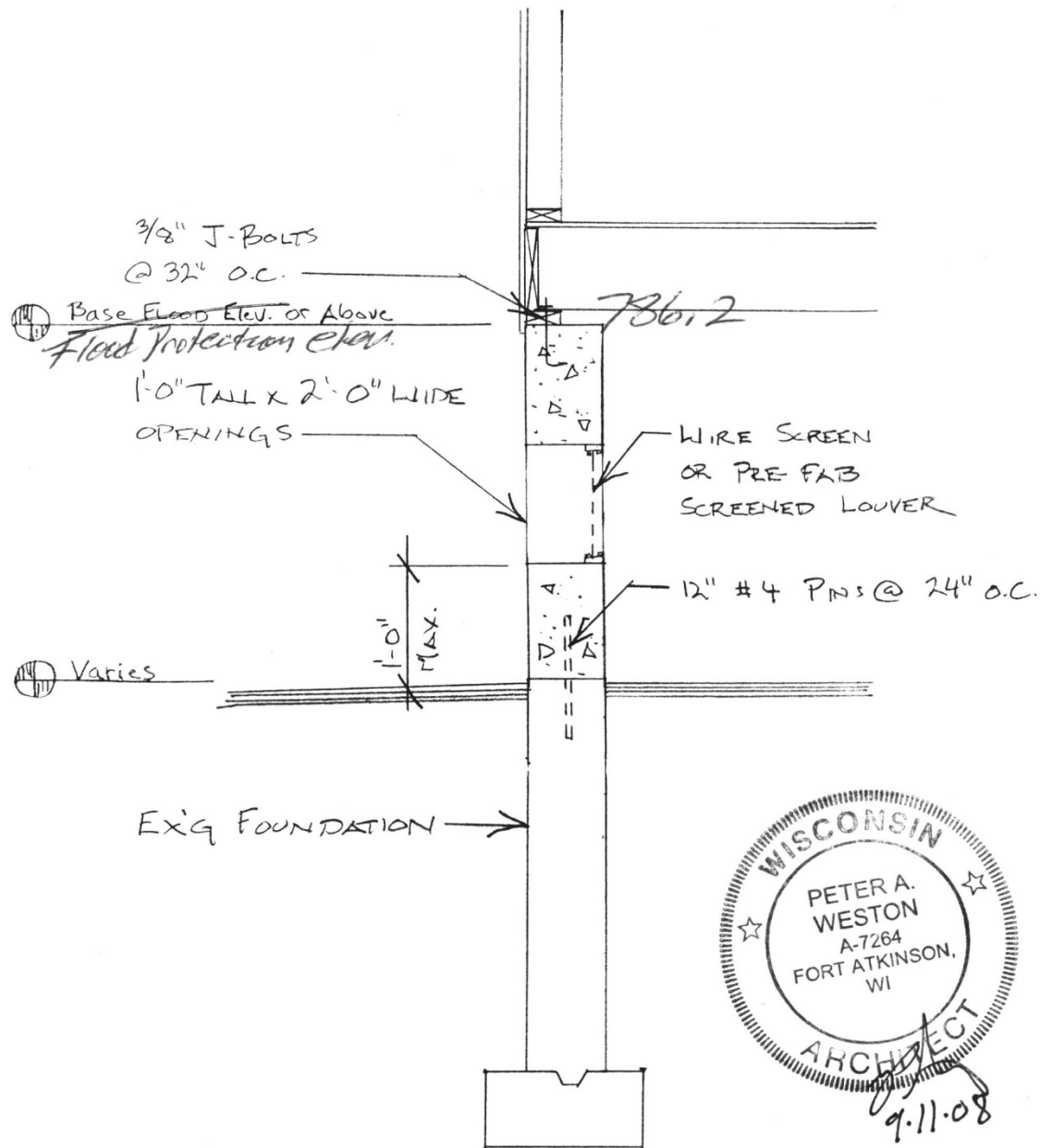
CAUTION: THIS PERMIT MAY BE APPEALED FOR 30 DAYS AFTER PUBLICATION OF ISSUANCE.

WICHITA COUNTY ZONING PERMIT 1.00



FEMA





SECTION A-A

No Scale





FEMA

What is Needed for a Substantial Damage/Improvement Determination?

1. Pre-Damage/Improvement Equalized Assessed Valuation of the Structure excluding the land value.
2. Total Estimated Cost of the Improvements or Repairs to the structure (Plan and specification fees along with permit fees are not counted toward the cost of the improvements).



FEMA

Cost of the Repair/Improvements

- Estimation process adopted by the community. (Substantial Damage Estimator, etc.)
- Signed contracts for the work
- Estimate from a professional estimator
- Estimate from the design Architect



FEMA

What's Included in the Repair or Improvement Cost?

All Structural Elements

All Interior Finish Elements

All Utility and Service Equipment

Labor

Other

Substantial Improvement/Substantial Damage: Items Included/Excluded

Items To Be Included

All Structural Elements, including	All Interior Finish Elements, including	All Utility and Service Equipment, including	Other
<ul style="list-style-type: none">▪ Spread or continuous foundation footings and pilings▪ Monolithic or other types of concrete slabs▪ All walls, tie beams, and trusses▪ Wood or reinforced concrete decking or roofing▪ Floors and ceilings▪ Attached decks and porches▪ Interior partition walls▪ Exterior wall finishes (e.g., brick, stucco, or siding) including painting and decorative moldings▪ Windows and doors▪ Re-shingling or reroofing a roof▪ Hardware	<ul style="list-style-type: none">▪ Tiling, linoleum, stone, or carpet over subflooring▪ Bathroom tiling and fixtures▪ Wall finishes, including dry wall, painting, stucco, plaster, paneling, marble, or other decorative finishes▪ Kitchen, utility, and bathroom cabinets▪ Built-in bookcases, cabinets, and furniture▪ Hardware▪ Ornamental work	<ul style="list-style-type: none">▪ HVAC equipment▪ Repair or reconstruction of plumbing and electrical services▪ Light fixtures and ceiling fans▪ Security systems▪ Built-in kitchen appliances▪ Built-in washer/dryer▪ Central vacuum systems▪ Water filtration, conditioning, or recirculation systems	<ul style="list-style-type: none">▪ Labor and other costs associated with demolishing, removing, or altering building components▪ Construction management/supervision▪ Overhead and profit▪ Equivalent costs for:<ul style="list-style-type: none">▪ Donated materials▪ Volunteered labor (including owners')▪ Any improvements beyond pre-damaged condition



FEMA

Calculate the Percentage

$$\frac{\text{Cost of the Repair/Improvement}}{\text{Equalized Assessed Valuation}} \times 100 = \text{Repair/Improvement Percentage}$$

When.....

$$\text{Repair/Improvement Percentage} > \text{or} = 50\%$$

You have a Substantially Damaged or Improved Structure.....



FEMA

FEMA P-784, Substantial Damage Estimator (SDE) Tool (2017)

FEMA developed the SDE tool to assist State and local officials in estimating Substantial Damage for residential and non-residential structures in accordance with the requirements of the National Flood Insurance Program (NFIP) as adopted by the communities. The tool can be used to assess flood, wind, wildfire, seismic, and other forms of damage. It helps communities provide timely Substantial Damage determinations so that reconstruction can begin quickly following a disaster.



Although the SDE data collection and reporting process remains relatively unchanged from previous versions of the tool, the SDE 3.0 release focuses on enhancing the three key areas of performance, data accessibility, and usability. Updates to the tool's algorithms and some new embedded functionality create significant performance enhancements over previous versions. Users can now access the underlying database to run queries, perform bulk updates of data, or generate custom reports using their own databases and reporting tools. SDE 3.0 improves the user experience with dozens of enhancements that address user feedback.

FEMA P-784, Substantial Damage Estimator (SDE) User Manual and Field Workbook: Using the SDE Tool to Perform Substantial Damage Determinations (August 2017), and the FEMA *Substantial Damage Estimator Best Practices* (August 2017) document have been updated to reflect the enhanced tool.

Before installing the new version, export any existing SDE data that you want saved from previous SDE versions.



Notification to the Owner

- ❖ What methods of delivering notices to homeowners?
 - ❖ Hand delivery
 - ❖ U.S. Mail Service
 - ❖ Registered mail
- ❖ Provide outreach and assistance



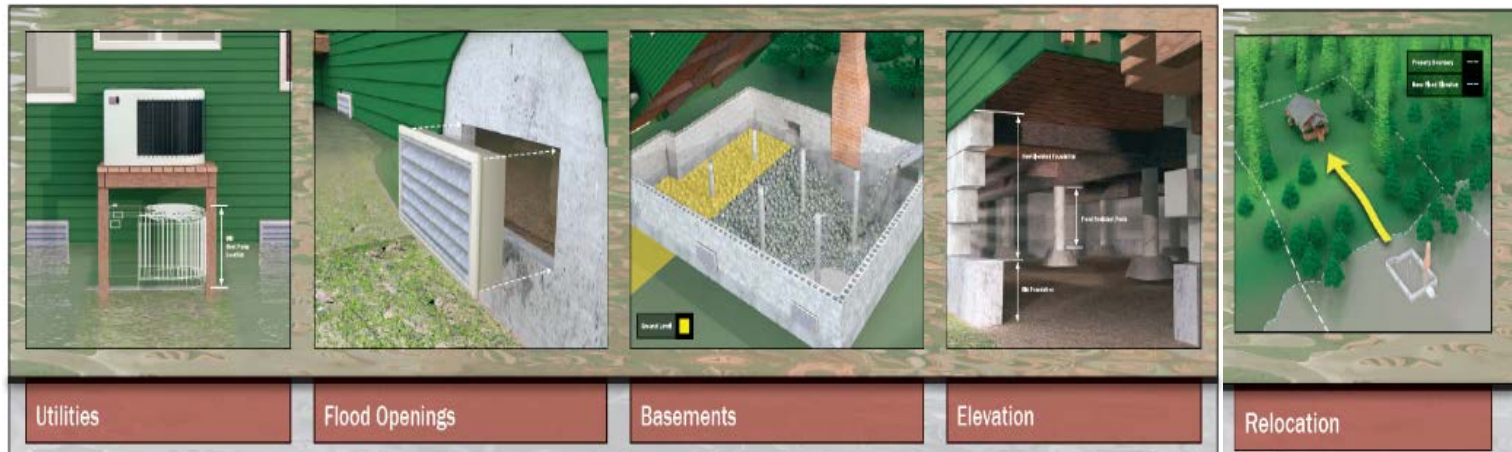
Homeowner Protests

- ❖ How many times will you go back and forth on the determination with the homeowner?
- ❖ Do you have procedures to deal with homeowners protests?
- ❖ Do you have an appeals process?
- ❖ How do you handle work without permits?



Mitigating Flood Risk Through Floodplain Management

- Building Codes and Ordinances
- Review/Issue permits for Development in SFHA
- Require new construction to be elevated or flood resistant
- Prohibit new development in designated floodways that would increase flood heights
- Mitigating risk of substantially damaged or improved structures...





FEMA Letter of Map Change (LOMC)

- Letters of Map Amendment (LOMAs) –
Typically, a LOMA is issued when the scale of the FIRM does not allow for small areas of natural high ground to be shown outside the SFHA
- Conditional Letter of Map Amendment (CLOMA)
– A letter from FEMA stating a proposed structure that is not to be elevated by fill (natural grade) would not be inundated by the base flood if built as proposed





Where can I find a LOMA?

Search Results for VERNON COUNTY ALL JURISDICTIONS

Click [subscribe](#) to receive email notifications when products are updated.

Please Note: Searching All Products by county displays all products for all communities within the county. You can refine your search results by specifying your specific jurisdiction location using the drop-down menus above.

Effective Products (190)

- ▶ FIRM Panels (157)  DL ALL
- ▶ FIS Reports (5)  DL ALL
- ▶ LOMC (22)
- ▶ NFHL Data-State (1)
- ▶ NFHL Data-County (5)

Preliminary Products (0)

Pending Product (0)

Historic Products (107)

Flood Risk Products (0)




Where can I find a LOMA?


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Effective Products (190)


▸ FIRM Panels (157)  DL ALL

▸ FIS Reports (5)  DL ALL

▾ LOMC (22)

▸ LOMR (0)

▸ LOMA (16)  DL ALL

▸ Revalidations (6)  DL ALL

▸ NFHL Data-State (1)

▸ NFHL Data-County (5)

Preliminary Products (0)

Pending Product (0)

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Flood Risk Products (0)

▼ LOMC (22)

▶ LOMR (0)

▼ LOMA (16)

DL ALL

Show 100 ▼ entries

Showing 1 to 16 of 16 entries

Previous 1 Next

Product ID	▲ Effective Date	Download
14-05-0733A-550450	11/12/2013	DL
14-05-0837A-555556	11/14/2013	DL
13-05-1168A-550458	11/15/2012	DL
15-05-1945A-550456	04/07/2015	DL
16-05-2260A-550450	02/25/2016	DL
13-05-2524A-550450	01/31/2013	DL
16-05-4167A-550455	06/01/2016	DL
16-05-4303A-550450	02/07/2017	DL
16-05-4683A-555556	07/07/2016	DL
14-05-5015A-550457	05/20/2014	DL
14-05-5140A-555556	04/22/2014	DL
13-05-6261A-550450	07/18/2013	DL
14-05-7329A-550457	08/14/2014	DL



▼ [FIRM Products \(0\)](#)

▼ **Historic Products (107)** [?](#)

▶ FIRM Panels (50)

[DL ALL](#)

▶ FIS Reports (10)

[DL ALL](#)

▼ LOMC (47)

▶ LOMR (0)

▶ LOMA (47)

[DL ALL](#)

▶ Revalidations (0)

▼ **Flood Risk Products (0)** [?](#)

[Clear This Page](#)



Letter of Map Amendment - LOMA

Items to be Removed from the SFHA

- Structure
- Entire Lot
- Part of the Lot

For any map change letter other than a LOMA, a local official must sign the request.



LOMA

- Limitations in the scale or topographic detail of the source maps used to prepare a FIRM may cause small elevated areas to be included in a Special Flood Hazard Area (SFHA).
- FEMA has established the LOMA process for properties on **naturally** high ground.



LOMA (cont)

- FEMA does not charge a fee to review a LOMA request, but requesters are responsible for providing the required mapping and survey information specific to their property.
- For FEMA to remove a structure from the SFHA through the LOMA process, Federal regulations require the lowest ground touching the structure, or Lowest Adjacent Grade (LAG) elevation, to be at or above the Base Flood Elevation (BFE).



LOMA

- The exception to this requirement is when the submitted property information shows that the structure is outside the SFHA. In this case, the property is referred to as “out as shown.”
- BFEs for a certain SFHA have not yet been determined. FEMA will attempt to calculate the BFE when a LOMA application is submitted for properties of less than 50 lots or 5 acres.



FEMA



How to Request a Letter of Map Amendment (LOMA) or Letter of Map Revision Based on Fill (LOMR-F)

What is a LOMA or a LOMR-F?

The Federal Emergency Management Agency (FEMA) applies rigorous standards to develop Flood Insurance Rate Maps (FIRMs) and uses the most accurate hazard information available. However, limitations in the scale or topographic detail of the source maps used to prepare a FIRM may cause small elevated areas to be included in a Special Flood Hazard Area (SFHA). SFHAs are high-risk areas subject to inundation by the base (1-percent-annual-chance) flood. They are also known as 1-percent-annual-chance floodplains, base floodplains, or 100-

For More Information

- For general information, contact the FEMA Map Information eXchange by telephone, toll free, at 1-877-FEMA MAP (1-877-336-2627) and choose "Option 1"; by e-mail at FEMAMapSpecialist@riskmap.cds.com; or by live chat at www.floodmaps.fema.gov/fhm/fmx_main.html.
- The forms and other documents referenced in this flier are also available on the "Forms, Documents, and Software" portion of the FEMA website at <https://www.fema.gov/forms-documents-and-software>.



LOMA (cont)

"It is important to note that the issuance of a LOMA or LOMR-F does not mean the risk of flooding has been eliminated. Therefore, not having a flood insurance policy could have disastrous consequences, leaving you with no financial protection from future flood losses. FEMA recommends flood insurance coverage even if it is not required by law or a lender. The good news is that you may be eligible to pay much less for flood insurance coverage if your property is removed from the SFHA."



Michelle Staff

Floodplain Management Policy Coordinator
Wisconsin Department of Natural Resources

Phone: 608-266-3093

Michelle.Staff@Wisconsin.gov



FEMA