

The National Flood Insurance Program (NFIP)



Conservation, Planning,
& Zoning Department

- Created by the National Flood Insurance Act of 1968
- Participation is **voluntary**
 - Adopt and enforce regulations
 - Eligible for flood insurance
- **Benefits** of participation:
 - Flood insurance
 - Grants and loans
 - Disaster assistance
 - Federally-backed mortgages



NFIP Goals



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- Reduce the loss of life and property caused by flooding
- Reduce rising disaster relief costs caused by flooding
- Maintain the natural and beneficial functions of the floodplains
- Minimize business interruptions and other economic disruptions



July 24, 1912 Wausau, Marathon County

Accomplishing NFIP Goals



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- Publish maps - identify risk
- Educate the public on their own risk
- Provide federally-backed flood insurance coverage
- Encourage development away from the flooding risks and minimize the damage potential to flooding through floodplain management



Basic NFIP Regulations



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- Ensure that all proposed **development** is reasonable safe from flooding
- Ensure that the **lowest floor** of any **new** or **substantially damaged** or **improved structure** within the Special Flood Hazard Area is elevated to or above the base flood elevation.
- Ensure that **development** within the Floodway does not increase flood heights.



Marathon
County
2010

Risk MAP Project Benefits



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- Flood risk products and flood hazard maps that are:
 - Developed by FEMA in accordance with communities
 - Based on the best available data from the community and latest technologies
 - Conducted by watershed
 - Strengthened by partnerships
- Risk MAP tools and data can be used to:
 - Create or improve your Hazard Mitigation Plans
 - Make informed decisions about development, ordinances, and flood mitigation projects
 - Communicate with citizens about flood risk

Flood Insurance 101



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- **Homeowners** insurance does **not** cover flooding
- Almost everyone in a participating community of the NFIP can buy flood insurance
- Available to homeowners, business owners, renters, condo unit owners, and condo associations
- Sold through private insurance companies and agents, or directly through the NFIP
- Claims are paid regardless of disaster declaration
- No payback requirement



Mandatory Purchase Requirement



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Flood Disaster Prevention Act of 1973

- Flood insurance purchase is required to make, increase, extend or renew any loan secured by structure in SFHA
- Flood insurance required for term of loan

Flood Insurance Reform Act of 1994

- Established penalties for lender non-compliance
- Requires lenders to review revised FIRMs
- Requires notification and mandatory purchase if revised FIRM shows structure in SFHA
- If escrow account is established, requires escrow for flood insurance

Letter of Map Amendment 2017 Act 242



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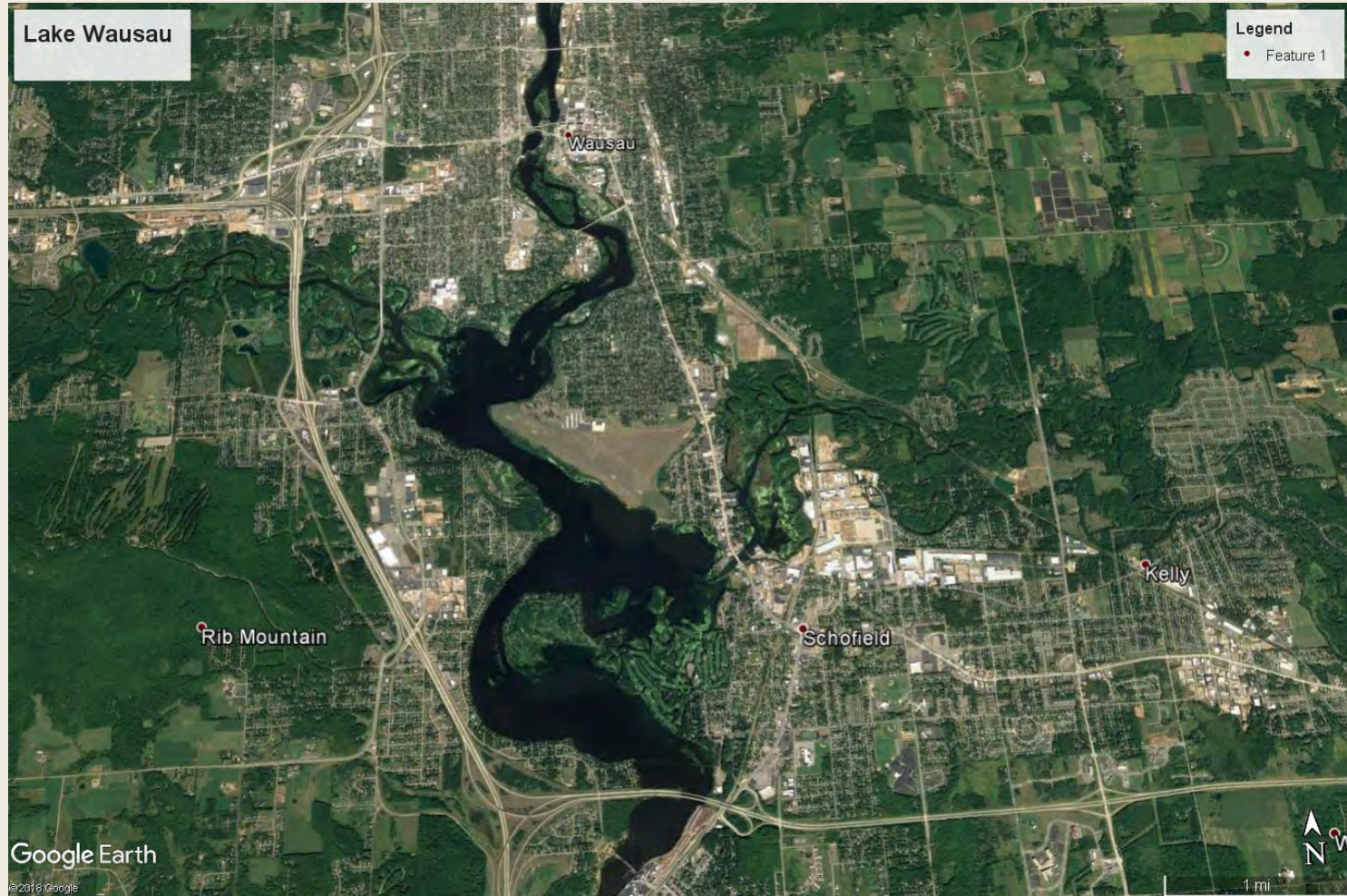
- On the request of a property owner who has obtained a letter of map amendment (LOMA) from the federal emergency management agency under 44 CFR 70, the county, city, village, or town in which the property is located shall amend its floodplain determination as necessary to conform with the letter of map amendment.



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- After amending its floodplain determination, the county, city, village, or town may **not** enforce a floodplain zoning ordinance with respect to that specific property or area to the extent that the ordinance is contrary to the letter of map amendment.

Lake Wausau – Wisconsin River



Website



Conservation, Planning,
& Zoning Department

Departments > Conservation Planning Zoning > Zoning and Regulatory Services > Lake Wausau-Wisconsin River Floodplain Remapping 5

Marathon County wisconsin central time

CONSERVATION, PLANNING AND ZONING

Search Home Live Work Visit Excellence Government Departments

- Conservation Planning Zoning
- Conservation Services
- GEO Services
- Planning Services
- Zoning and Regulatory Services
- Environmental Impact Funds
- Farmland Preservation
- Lake Programs
- Surveyor Office
- Wausau MPO
- Committee Agenda-Minutes
- CPZ News Letters
- CPZ Service Fees
- CPZ Contacts
- CPZ Ordinances & Regulations
- On Line Maps

Lake Wausau-Wisconsin River Floodplain: Physical Map Revision

Department of Natural Resources Comment and Appeal Period

Marathon County along with the City of Wausau, City of Schofield and the Village of Rothschild were notified that the Lake Wausau – Wisconsin River proposed flood hazard determinations were published by Federal Emergency Management Agency (FEMA) in the Federal Registry. Notice was also published in the Wausau Daily Herald on June 22 and 29, 2017 concerning the appeal & comment process.

The appeal & comment period for an owner or lessor of property in the affected area is 90 days. Appeals or comments to the Wisconsin Department of Natural Resources must be submitted through their regulatory community. The regulatory communities are City of Wausau, City of Schofield, Village of Rothschild and Marathon County for the Town of Rib Mountain. All appeals and comments must be in writing and include all the information on the forms to be considered as part of the process. Appeals and comments from owners or lessors must be submitted to the appropriate regulatory community by 4:15pm on September 20, 2017.

Outreach and Communication (Links will become live once data is available)

- [FEMA Appeal Notification Letter](#) (June 15, 2017)
- [Posting in Federal Registry](#) (May 19, 2017)
- [June 22, 2017 Public Notice](#) in Wausau Daily Herald
- [June 29, 2017 Public Notice](#) in Wausau Daily Herald
- [Power Point Presentation at Local Officials' Meeting](#) (February 9, 2017)
- Power Point Presentation to Marathon County Land Conservation and Zoning Committee (July 5, 2017)

Proposed Changes to General Code of Ordinances for Marathon County Chapter 22 – Shoreland, Shoreland-Wetland, and Floodplain Code. ([Link to Ordinance Page](#))

Forms

- [Appeal Form](#)
- [Criteria for an Appeal](#)
- [Comment Form](#)

Firm Panels and Insurance Study

- [Flood Insurance Study](#)
- [Marathon County FIRM Index Map 1 of 2](#)
- [Marathon County FIRM Index Map 2 of 2](#)
- [55073CO384G](#) (Wausau Dam)
- [55073CO392G](#) (Wausau Airport/Pine Island)
- [55073CO394G](#) (Rainbow Ln/ Rothschild Dam)
- [55073CO411G](#) (Eau Claire Dam)
- [55073CO413G](#) (US 29/Rothschild Dam)

Background of Project:

In 2013 the WI Department of Natural Resources approached Marathon County to remap the floodplain from the Wausau Dam to the Rothschild Dam.

Regulatory elevations are not changing but with the use of more accurate 2 foot contours instead of USGS 10 foot contours, the mapping accuracy has increased.

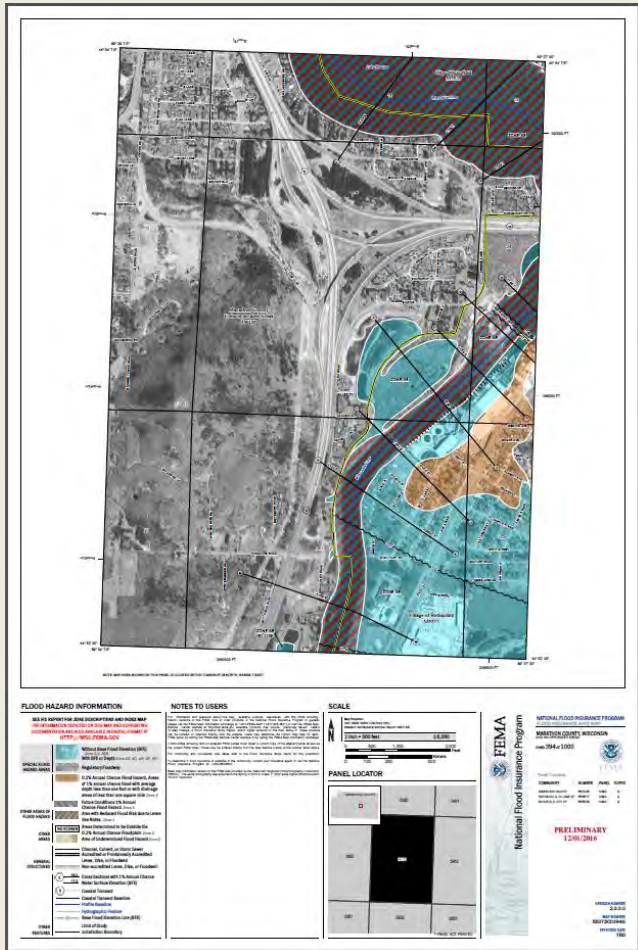
Marathon County, Rib Mountain, City of Wausau, City of Schofield and the Village of Rothschild held a public information meeting on October 30th, 2013 that gave the public an opportunity to view the proposed maps.

April 1, 2014 the Marathon County Land Conservation and Zoning Committee approved the Department of Natural Resources remapping study of the Lake Wausau area of the WI River. With this approval the study will be used for regulatory purposes and the Conservation Planning and Zoning Department will be issuing the Letter of Map Revision (LOMR) with FEMA.

Forms/Documents on Website



Conservation, Planning,
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FLOOD INSURANCE STUDY



MARATHON COUNTY, WISCONSIN AND INCORPORATED AREAS

- Abbotsford, City of
- Athens, Village of
- *Bismarwood, Village of
- Brokaw, Village of
- Colby, City of
- *Dorchester, Village of
- Edgar, Village of
- Elderon, Village of
- Fenwood, Village of
- Hatley, Village of
- *Kronenwetter, Village of
- Marathon City, Village of
- Marathon County (Unincorporated Areas)
- *Marshfield, City of
- Mosinee, City of
- Rothschild, Village of
- Schofield, City of
- *Spencer, Village of
- Stratford, Village of
- *Unity, Village of
- Wausau, City of
- Weston, Village of

- 550209
- 550246
- 550413
- 550247
- 550049
- 550241
- 550248
- 550249
- 550250
- 550251
- 550193
- 550252
- 550245
- 550515
- 555587
- 555577
- 555579
- 550315
- 550256
- 550257
- 550258
- 550023



*No Special Flood Hazard Areas Identified

PRELIMINARY
12/01/2016



Federal Emergency Management Agency
FLOOD INSURANCE STUDY NUMBER
55073CV0008

Project History – Lake Wausau PMR



Conservation, Planning,
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- Letter Of Map Revision (LOMR) (15-05-1713P)
Approved January 26, 2015
- Map production April - Nov. 2016
- Preliminary maps finalized and distributed
December 1, 2016
- Local Officials Meeting
February 9, 2017

History – cont.



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- Proposed Flood Hazard Determination (FHD) published to Federal Register by FEMA (May 2017)
- WDNR published FHD in local newspaper
 - June 22, 2017
 - June 29, 2017
- 90-Day Appeal Period (started June 29, 2017)

Appeal/Comment Flow Chart



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Where we are today



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& Zoning Department

- WI DNR resolve appeals and comments and produces final maps
- FEMA issues a Letter of Final Determination
 - Sent to CEO of Community
 - Establishes effective date of FIS and FIRM
 - Formal notification to community of need to update floodplain management regulations by the effective date
 - Followed by two additional reminder letters
 - 6 Months from the Date of Letter (March 28, 2018)
- Final FIRMs and spatial data are distributed to the communities

Final Steps



Conservation, Planning,
& Zoning Department

- Marathon County Conservation Planning and Zoning Staff work with DNR to correctly update Our Shoreland and Floodplain ordinances
- Marathon County Land Conservation Committee & County Board of Supervisors reviews and adopts
 - The new FIRMs
 - Updated Marathon County Chapter 22 – Shoreland, Shoreland-Wetland and Floodplain Ordinance
- FEMA and DNR approves and certifies revised ordinance
- FIRMs & Ordinance becomes effective within Marathon County

Questions?



Contact information:

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Thank you!