



*A newsletter for people concerned with water management issues.*

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*The Wisconsin Association for Floodplain, Stormwater, and Coastal Management held its 8th Annual Conference on November 3 and 4, 2010 at the Glacial Canyon Lodge Hotel and Conference Center in Wisconsin Dells.*

### Message from the Editor

The WAFSCM newsletter is published twice a year to update members on chapter activities and to provide information on publications, seminars, etc. that may be beneficial to our water community. If you have articles, announcements, or other information that you would like us to include in future newsletters, please forward it to me at [cindi.debruine@rasmithnational.com](mailto:cindi.debruine@rasmithnational.com). Additional information is available on our website <http://wi.floods.org>.

Thank you to all the newsletter contributors and to Rhonda Janos for the newsletter preparation.

Cindi DeBruine  
Newsletter Editor



## Message from the Chair

It's that time of year where the conference committee is pulling together yet another wonderful event. This year, as you may be aware, our annual conference will be in the Milwaukee area. As I watch it take on a life of its own, I am amazed at how far our chapter has come since the first conference I attended (in Milwaukee) years ago. This year, thanks to the efforts of Laura Kletti (Conference Committee Chair and current Vice Chair) and support from the Conference Committee members, we are quickly bringing a grand vision into fruition. I've always believed in the power of the "ripple effect" in that any one person has the ability to make changes, one small wave at a time. The point I was trying to make is that although our chapter doesn't boast the largest membership or attendance, we have enough power to make waves.

That being said, let's turn our attention to current events. According to the Chippewa Herald (March 14, 2011), "*Walker has proposed reducing standards for phosphorus which were set in a rule passed by the Natural Resources Board last year. His budget also includes a plan to eliminate municipal stormwater standards that regulate pollutants running off streets, parking lots and other urban surfaces.*"

Should we, WAFSCM, as a group be putting our two cents in? But, is there a slot anywhere for our two cents?? I am really struggling with an action plan and/or a response, if any. However, can we as a group be bystanders on a topic that is so huge for us? As I watch the impact from the forces of nature on Japan that not one person could control, I can't help but think that we should try to control what is humanly possible - to help protect our ecological resources to the maximum extent practicable. **I'm formally requesting your feedback on this issue.** Please post your comments on our website at <http://wafscm.blogspot.com/>. Our organization is tasked to educate, not lobby, so we cannot and will not take a position, but will forward your comments to the legislative decision makers, as appropriate.

As I briefly mentioned above, the forces of nature can be over powering as we saw with the impacts from the recent earthquake in Japan. Please take a moment to help lend our thoughts and prayers to those impacted by the effects of the earthquake, and the subsequent tsunami and nuclear crisis. Thank you and don't forget to mark your calendars for our annual conference on November 2-4, 2011.

Sincerely,

*Minal Hahm, PE, CFM*



## **2010 Annual WAFSCM Conference Celebrated the 8th Anniversary of our Organization**

The Wisconsin Association for Floodplain, Stormwater, and Coastal Management held its 8<sup>th</sup> Annual Conference on November 3 and 4, 2010 at the Glacial Canyon Lodge Hotel and Conference Center in Wisconsin Dells, Wisconsin. The theme was *Healthy Watersheds, Healthy Communities* and the conference was a great success with 120 people attending.

On Wednesday, the conference offered three workshop tracks including the Community Rating System, National Flood Insurance Program, and a Certified Floodplain Manager (CFM) refresher. The CFM exam was also offered. Wednesday evening was a social that included time to visit the exhibit booths. The main conference on Thursday included plenary speakers from the Wisconsin Department of Natural Resources and FEMA and 14 presentations in concurrent sessions. Presentations and more photos from the 2010 WAFSCM conference are posted our website at [wi.floods.org](http://wi.floods.org). Information on the 2010 awards presented at the conference can be found in this newsletter.



We would like to thank our Silver Sponsors, R.A Smith National and GRAEF, and Bronze Sponsors, PBS&J, SEH, and Stormwater Solutions Engineering for their support. The sponsors and exhibitors are listed at <http://wi.floods.org/Sponsors.htm>.



## ***A Message About the Conference from Scholarship Winner, Carol Buck***

Not knowing exactly what to expect at my first WAFSCM Conference as a scholarship recipient, I was pleasantly surprised by the caliber of presentations, the variety of informational topics and the friendliness of the attendees, presenters and vendors. The Wilderness Resort venue was unbelievably wonderful as well!

Why did I want to attend the WAFSCM Conference as an Emergency Management Director you might ask? Well, the sessions I attended were based on my personal purpose of gaining knowledge regarding flooding, mitigation and recovery and how I could incorporate or utilize this new found knowledge for use in response & recovery planning, as well as our newly adopted County Hazard Mitigation Plan. Sometimes it is good to get outside of your comfort zone to learn new concepts and ideas.

Happily I met all my goals and objectives and am grateful to WAFSCM for the wonderful experience.

Again, thank you!

*Carol Buck*

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## **WAFSCM Award Nominees Sought**

At its November conference at the Country Springs Hotel in Waukesha, November 2-4, the Wisconsin Association for Floodplain, Stormwater, and Coastal Management would like to present several awards, relying upon the membership for nominations. The Board has acted to establish a Chapter Service Award, a Local Award for Excellence, and would entertain a Lifetime Achievement Award, if appropriate. The Awards Program was begun in 2006.

The **Chapter Service Award** is intended to recognize individuals who, through significant accomplishments and/or long-term efforts, have clearly influenced the work of the Association to improve floodplain, stormwater, or coastal management in Wisconsin. Previous recipients of this award were Dave Fowler, Milwaukee Metropolitan Sewage District; Roxanne Gray, Wisconsin Emergency Management; and Cindi DeBruine, R. A. Smith National.

The **Local Award for Excellence** is intended to recognize an individual, organization, program, governmental unit, or the like, which has contributed outstanding or essential work toward implementing sound floodplain, stormwater, or coastal management. Previous recipients of this award were Donna Haugom, Jefferson County Emergency Management Director; David Fowler, Milwaukee Metropolitan Sewage District and Tom Sear, SEH; and Mike Campbell, Ruekert and Mielke, Inc.

A **Lifetime Achievement Award** would also be entertained for distinguished and extensive service, normally over the course of a career, toward advancing the cause and/or ideals of best practical floodplain, stormwater, or coastal management. This award may be given annually as warranted.

To make award nominations a fairly easy process which is not cumbersome for members, the following are simply asked for, pertaining to both the nominee and person submitting information (may be one-in-the-same):

- Name
- Title
- Affiliation
- Contact information, including telephone and email
- Brief description of merit (regarding nominee; no resumes, please)
- Statement of familiarity re: the meritorious work (nominator relationship/perspective)

If necessary, the Awards Committee may contact persons submitting nominations for additional information. Please submit by September 19, 2011, preferably electronically, and feel free to direct any questions to:

Gary Korb, WAFSCM Awards Chair  
UW-Extension/SEWRPC  
W239 N1812 Rockwood Drive  
P.O. Box 1607  
Waukesha, WI 53187-1607  
Phone: 262-547-6721  
Fax: 262-547-1103  
[gkorb@sewrpc.org](mailto:gkorb@sewrpc.org)

Thank you for the consideration on behalf of deserving individuals, groups, and efforts.



## **WAFSCM Award Winners 2010—Pigeon Creek Restoration Project**

# **2010 EXCELLENCE IN PROJECT DESIGN & IMPLEMENTATION AWARDS**

Excellence in Project Design &  
Implementation Award

of the  
Wisconsin Association for Floodplain,  
Stormwater, and Coastal Management

In special recognition  
**Michael F. Campbell, P.E.**  
**Ruekert & Mielke, Inc.**

**Pigeon Creek Restoration Project**  
**Village of Thiensville**

Exemplary efforts in realizing a long-term dream that:  
Was a growing need in the Thiensville community  
Dated to the 1950's and faced many prior obstacles  
Featured complexity, determination, and dedication  
Reduced chronic flooding via added upstream storage  
Widened/naturalized a stream for multiple benefits.

*Presented by the WAFSCM Board*  
*November 4, 2010*



Wisconsin Association for  
Floodplain, Stormwater, and Coastal  
Management

**WAFSCM**



## **WAFSCM Award Winners 2010—Underwood Creek Rehabilitation**

# **2010 EXCELLENCE IN PROJECT DESIGN & IMPLEMENTATION AWARDS**

Excellence in Project Design &  
Implementation Award

of the  
Wisconsin Association for Floodplain,  
Stormwater, and Coastal Management

In special recognition  
Milwaukee Metropolitan Sewerage District  
& Short Elliott Hendrickson Inc.

**Underwood Creek Rehabilitation  
and Flood Management – Phase 1**

David Fowler, MMSD & Thomas Sear, SEH  
Project Managers

For exemplary and innovative efforts including:  
Demolition and removal of a concrete lined channel  
Development of a meandering stream with riffles and pools  
Establishment of an ecologically functioning floodplain  
Achieving a healthier water resource with aesthetic appeal.

*Presented by the WAFSCM Board  
November 4, 2010*



Wisconsin Association for  
Floodplain, Stormwater, and Coastal  
Management

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## 2011 WAFSCM Annual Conference

### MARK YOUR CALENDARS!

November 2011 Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2 2011 WAFSCM Annual Conference	3	4	5
6	7	8	9	10	11 Veteran's Day	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

2011 WAFSCM Annual Conference  
Water—Friend or Foe  
November 2-4, 2011  
Country Springs Hotel and  
Conference Center  
Waukesha

The 2011 WAFSCM conference will be November 2-4 at the *Country Springs Hotel and Conference Center* (<http://www.countryspringshotel.com/>) in Waukesha. This is a beautiful complex with a water park and within an easy drive to all that the Milwaukee metropolitan area has to offer.

The 2011 conference will have the following basic schedule:

Wednesday November 2<sup>nd</sup> – workshops (CFM review, NAI among others), CFM exam, and reception

Thursday November 3<sup>rd</sup> – main conference day with plenary and breakout sessions

Friday November 4<sup>th</sup> – morning field tour of local flood control projects

We will be offering scholarships to attend the conference; if interested please contact Roxanne Gray to receive the email notification. For information on being a sponsor or exhibiting at the conference, please contact Cindi DeBruine. To get involved on the conference planning committee please contact Laura Kletti, Conference Chair.

Registration information will be available on the WAFSCM website <http://wi.floods.org> later this summer.

Roxanne Gray [roxanne.gray@wisconsin.gov](mailto:roxanne.gray@wisconsin.gov)

Cindi DeBruine [cindi.debruine@rasmithnational.com](mailto:cindi.debruine@rasmithnational.com)

Laura Kletti [lkletti@sewrpc.org](mailto:lkletti@sewrpc.org)



## NFIP's New Lower-Cost Insurance Option

***Has your community recently been affected by flood map changes? Property owners may be eligible for a new flood insurance option that can provide temporary financial relief.***

In 2003, more than 70 percent of the flood maps (known as Flood Insurance Rate Maps, or FIRMs) in the United States were at least 10 years old and many no longer reflect current flood hazards. Congress passed a law and appropriated funds that directed the Federal Emergency Management Agency (FEMA) to create the five-year Flood Map Modernization Program—a program dedicated to using current data and technology to update flood maps nationwide. Since then, communities across the country have been experiencing flood map changes.

With the Flood Map Modernization Program—and now Risk MAP<sup>1</sup>—providing updated FIRMs, communities are gaining a better understanding of their real flood risk. In some cases, this means areas in a community previously thought to be at a moderate-to-low-risk for flooding are now being accurately identified as high-risk and designated as Special Flood Hazard Areas (SFHAs). This increased risk of flooding is real and many property owners now find themselves required by lenders to purchase flood insurance.

To help reduce costs, property owners can now purchase the low-cost Preferred Risk Policy (PRP) during the two years following a map revision. However, at the end of the two year eligibility period, the PRP would have to be rewritten as a higher premium standard-rated policy at each subsequent renewal. While the PRP premiums are not permanently available, policies converted from a PRP to a standard-rated policy will be eligible for grandfathering using the lower risk zone reflected on a previous map. FEMA recognizes the financial hardship that a SFHA may place on property owners; therefore, they are extending the eligibility period for PRPs starting January 1, 2011.

**Who's Eligible?** Owners of buildings that were mapped into an SFHA due to a FIRM revision effective *on or after October 1, 2008, and before January 1, 2011* are eligible to receive a reduced premium for up to two years beginning January 1, 2011 through December 31, 2012. Additionally, owners of buildings that will be newly mapped into an SFHA due to a map revision *on or after January 1, 2011*, will also be able to receive up to two years of reduced premiums. The property must still meet PRP eligibility requirements related to claims and disaster aid. In addition, insurance agents will need to provide previous and current flood zone documentation (e.g., previous and current effective FIRM<sup>2</sup>) to validate PRP extension eligibility. Property owners should be reminded to talk to their insurance agent about other available rating options offered through the National Flood Insurance Program that may provide them with additional savings (e.g., grandfathering, elevation rating, and higher deductibles).

### Significant Savings

Beginning January 1, 2011, a property owner who has a home without a basement will pay \$343 for \$200,000 in building and \$80,000 in contents coverage for a PRP versus more than \$1,400 for a standard-rated policy in an X zone, and even more if rated in a high-risk flood zone (i.e., A zone)...a savings of more than \$1,000+ a year.

**For More Information.** The PRP extension provides affected property owners with temporary financial relief in order to adjust to the new flood risk designation. To learn more about this cost-savings option, visit [www.Floodsmart.gov/PRPExtension](http://www.Floodsmart.gov/PRPExtension).

<sup>1</sup> Risk MAP (Mapping, Assessment, Planning) is FEMA's current five-year mapping initiative that builds on the successes of Flood Map Modernization. While Flood Map Modernization was focused on generating new county-wide FIRMs, Risk MAP will be focusing more on a watershed level as well as remapping all coastal areas. For more information about Risk MAP, go to [http://www.fema.gov/plan/prevent/fhm/rm\\_main.shtm](http://www.fema.gov/plan/prevent/fhm/rm_main.shtm).

<sup>2</sup> One source is FEMA's online Map Service Center at [www.msc.fema.gov](http://www.msc.fema.gov).



## **Key Bulletins Issued on Changes in National Flood Insurance Program**

On April 1 (no fooling), the NFIP issued two important bulletins regarding changes in the flood insurance program. The first discusses the changes that will occur in the flood insurance program as of October 1, 2011. The second discusses a change in how the community's substantial damage percentage can be used to trigger an ICC claim if its ordinance has it set at a number less than 50%.

The following are some highlights:

### **Changes to the flood insurance program effective October 1, 2011 (Bulletin #W-11020):**

- Premiums go up on average just 4%:
  - Biggest increase is pre-FIRM V zones at 7%
  - Standard X, A99, AR, and post/pre-FIRM AE/A# go up 5% (A's go up 6%)
  - PRPs are left alone
- Some new elevation rating requirements for AH, AO and unnumbered A zones
- New documentation requirements for applications for buildings in map panels where there are also CBRS and OPAs (to help avoid finding out at claim time that the property is in a CBRS area and is not eligible for flood insurance!!).

### **New NFIP Policy Issuance (01-2011) regarding ICCs and using the community's substantial damage value (Bulletin #W-11021):**

- Effective April 1, 2011, ICC claims can now be adjusted using a threshold contained in the State's or community's Floodplain Management Ordinance that has been adopted and is uniformly enforced prior to the loss by the State or community that may be lower than 50% of the market value of the building or structure at the time of loss. ASFPM is especially pleased that FEMA has issued this guidance as it was an important element of the 2004 Reform Act that ASFPM supported.

These two bulletins can be found on the National Flood Insurance Program page under the National Policy and Programs menu on the ASFPM website.

If you have any questions or comments, please email them to the ASFPM Insurance Committee Co-Chairs:

#### **Co-Chair**

Gary Heinrichs  
Wisconsin DNR  
[Gary.Heinrichs@wisconsin.gov](mailto:Gary.Heinrichs@wisconsin.gov)

#### **Co-Chair**

Bruce Bender  
Bender Consulting Services  
[Babender@cox.net](mailto:Babender@cox.net)

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## **Flood Insurance is a Good Thing CRS Communities Can Encourage Purchase of Policies**

By: Gary Heinrichs and Bruce Bender Co-Chairs of the ASFPM Insurance Committee

*Editor's Note: Communities that participate in the CRS can receive credit points for promoting flood insurance, but that's not the most important reason for supporting the purchase and maintenance of building and contents coverage. This article, excerpted from one that appeared in the Association of State Floodplain Managers' News & Views, reiterates the rationale for making flood insurance a priority in any community's flood mitigation approach.*

Self-reliant, sustainable communities know that flood insurance is the only vehicle guaranteed to assure a smooth and complete recovery from a damaging flood. Experience has shown that an insured community recovers more quickly and more thoroughly than it would if no insurance were in place. Consider that:

- People without the needed financial resources may not be able to make full repairs to their homes after a flood and may move back into an unsafe or unsanitary structure—if they move back at all. In either circumstance, neighborhoods can be prone to deterioration over time, which tends to result in social problems and also undermines the tax base.
- One of out every four damaged businesses does not re-open after a disaster, because they are not financially prepared to do so, according to the Institute of Business and Home Safety. Business closures reverberate through the local economy and the community, as jobs are lost, tax revenues decline, and consumer spending is disrupted.
- Very few floods are declared federal disasters. No declaration means no federal grants, loans, or temporary housing funds for the people or for the local government. And even in the few cases in which there is a disaster declaration, the vast majority of federal assistance to households comes in the form of small, restricted grants and disaster loans.

The good news is that flood insurance can remedy these situations. Renters and homeowners with building and/or contents coverage are assured of quick financial help to recover and to repair or rebuild. Businesses with the proper flood insurance coverage can repair, reopen, and put their employees back to work faster. Further, insured properties are eligible for Increased Cost of Compliance (ICC) payments—an additional source of funding that helps in local redevelopment. All of these circumstances generate a sense of well-being and positive outlook in a flood-damaged community.

Local officials can help their communities get ready for the next flood by making flood insurance a high priority. Here are some ideas:

- Promote the advantages of flood insurance in town newsletter articles, public service announcements, town events, and other outreach projects.
- When residents apply for permits for projects in the floodplain, remind them that their homeowners' policy does not cover flooding, but they can purchase it through their own insurance agent.
- Check the amount—and distribution—of flood insurance coverage in your community to see if some areas need to be targeted for receiving additional information. (CRS communities get a list of local flood insurance policies from FEMA once every year).





## ***Flood Insurance is a Good Thing (Cont.)***

- Supply elevation certificates from your building permit files to insurance agents, real estate agents, and property owners.
- Let the insurance agents in your community know that training in flood insurance is available. Better yet, arrange training sessions for them.
- Don't forget to explain the Preferred Risk Policy in all your promotional work.
- Buy flood insurance for community-owned buildings. This sets a good example and also ensures that the community will have financial resources for repair and rebuilding. Remember, even if a federal disaster is declared, the amount of assistance provided for flood-damaged public property will be reduced by the amount of insurance coverage the community should have had.

Article reprinted from the *NFIP/CRS Update August - September 2010* [excerpted from ASFPM's [News & Views 22\(5\) 2010](#), pp. 8-9]

### **Statement of Purpose**

The *NFIP/CRS Update* is a publication of the National Flood Insurance Program's Community Rating System. Its purpose is to provide local officials and others interested in the CRS with news they can use.

The *NFIP/CRS Update* is produced in alternate months. It is distributed electronically, at no cost, to local and state officials, consultants, and others who want to be on the mailing list. **Communities are encouraged to copy and/or circulate the *NFIP/CRS Update* and to reprint its articles in their own local, state, or regional newsletters. No special permission is needed.**

To become a subscriber or to suggest a topic that you would like addressed, contact  
*NFIP/CRS Update*, P.O. Box 501016, Indianapolis, IN 46250-1016  
(317) 848-2898 fax: (201) 748-1936 [NFIPCRS@iso.com](mailto:NFIPCRS@iso.com)



**Wisconsin Association for  
Floodplain, Stormwater and Coastal Management  
(WAFSCM)**

## **Membership Application/Renewal Form**

For January 2011 – December 2011

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 <input type="checkbox"/> No <input type="checkbox"/>		
Other Affiliations:		
Primary Interest:	Floodplain	Stormwater Coastal
Specific Interest:		

**Please include a check for the annual Membership Fee of \$20.00 made payable to WAFSCM**

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

If you have questions, call Carrie Bristol-Groll at (262) 673-9697 or [cbg@stormwater-solutions-engineering.com](mailto:cbg@stormwater-solutions-engineering.com).