



# FLOODPLAIN & SHORELAND MANAGEMENT Notes

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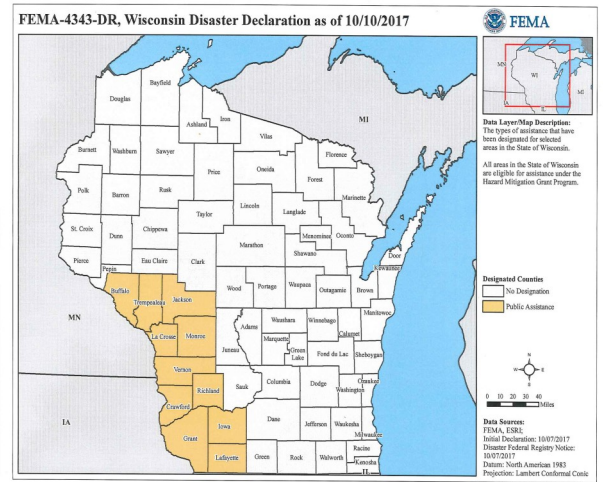
The goals of the Wisconsin Floodplain Management Program are: to protect life, health and property; to minimize costs for flood control projects; to reduce tax dollars spent for rescue, relief and repair of flood damage; to shorten business interruptions caused by flooding; to prevent future flood blight 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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## DISASTER ASSISTANCE FOR ELEVEN COUNTIES DUE TO JULY FLOODING

Beginning the evening of Thursday, July 19, 2017, multiple rounds of severe thunderstorms impacted much of Wisconsin, hitting southwest and west central Wisconsin particularly hard. A line of thunderstorms moved through parts of the region during the late afternoon and evening of July 19, producing damaging wind gusts over southwest Wisconsin. Later in the evening, storms redeveloped further north in western Wisconsin. These storms repeatedly hit the same areas just east of the Mississippi River into the Wisconsin River valley. Many towns were inundated by six to ten inches of rain and many rivers rose to major flood stage. A second line of thunderstorms hit the southernmost counties in the state overnight July 21-22, producing additional flooding in the southwest portion of the state. The Grant River in Grant County is a non-forecast point, but set a new record crest of 26.45 feet on July 22. Wisconsin recorded its wettest year from January through July of this year, causing stream, river, and urban flooding to develop faster than normal, resulting in flooded homes and businesses, washouts, and flooding on roadways. The estimated damages for emergency response and infrastructure damage were over \$10 million.



As a result, the state received Major Presidential Disaster Declaration FEMA-4343-DR-WI, on October 7, 2017, for Public Assistance (PA) in 11 counties and the Hazard Mitigation Grant Program (HMGP) statewide for severe storms, straight-line winds, flooding, landslides, and mudslides that occurred during the incident period defined as July 19-23, 2017. Counties included in the declaration were Buffalo, Crawford, Grant, Iowa, Jackson, La Crosse, Lafayette, Monroe, Richland, Trempealeau, and Vernon. In addition, the Small Business Administration (SBA) declared La Crosse and Trempealeau counties, and the adjacent counties of Buffalo, Eau Claire, Jackson, Monroe, and Vernon eligible for low-interest disaster loans for businesses and residents affected by the storm.

PA provides assistance to state and local governments and certain private nonprofit organizations in the declared area, 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.

Unfortunately, this was not the only event to impact the declared counties within the last year. On August 11, 2016, severe storms brought eight inches of rain and flash flooding to west central Wisconsin, damaging homes, businesses, and roads particularly in Buffalo, Jackson, and Trempealeau counties. The resulting damage to homes and businesses warranted a Small Business Administration (SBA) disaster designation for Buffalo County and adjacent counties on September 22, 2016.

Again on September 21-22, 2016, multiple severe thunderstorms impacted much of west central and southwest Wisconsin and caused local rivers to remain in flood stage for a week. Wisconsin received a PA Federal Disaster Declaration, FEMA-4288-DR-WI, in ten counties. Buffalo, Jackson, and Trempealeau counties, already impacted by the August 11th flooding, were again hit hard, and were included in the declaration along with Crawford, La Crosse, Monroe, Richland, and Vernon counties. The resulting damage to homes and businesses also warranted an SBA disaster designation for Vernon and adjacent counties. These eight counties sustained damages again during the July 19-23, 2017, event and were included in the FEMA-4343-DR-WI declaration.

Applicant Briefings were held in the 11 counties October 24-26. Requests for Public Assistance (RPAs) were received from 159 jurisdictions and nonprofits. This is the first declaration that the State and applicants will be using FEMA's new Public Assistance Delivery Model, which was designed to meet the needs of applicants by streamlining and categorizing projects. The goal is to deliver the program more efficiently to applicants as they work to rebuild public infrastructure after a disaster. The web-based FEMA Grants Portal Tool is a project tracking system that will be utilized by FEMA and applicants. The tool captures PA program projects in formulation for a seamless transition to grant obligation. The new delivery model is a new way to segment projects into three work streams: completed projects, standard projects, and specialized projects. The end result will be a more streamlined grant delivery process, faster funding, and a better overall experience with FEMA. FEMA's continued focus on strengthening people, processes, procedures, and tools will expedite community recovery by bringing greater simplicity, accuracy, efficiency, accessibility, and timeliness to the PA program. The success of the new delivery model depends on the strength of internal and external partnerships. A key aspect of the new model is continuous improvement; the agency will monitor progress, receive feedback, and make on-going adjustments and improvements to the process and tools.

# LARGEST GRANT PROGRAM

Source: FEMA

**\$4.7 BILLION/YEAR**  
**51% OF ALL GRANTS**



The Hazard Mitigation Grant Program (HMGP) is administered through Wisconsin Emergency Management (WEM). The HMGP makes grants available to state and local governments as well as eligible private, non-profit organizations and Indian tribes to implement cost-effective and long-term mitigation measures following a major disaster declaration. The amount of funding made available is a percentage of total disaster costs, and the estimated funds available for declaration DR-4343 are \$2 million. Communities must have a current FEMA-approved local or tribal hazard mitigation plan to be eligible for project funds. Eligible projects must be environmentally sound, cost-effective, solve a problem, and prevent future disaster damages. Projects can

Source: FEMA



Since 1989, there have been

**1,485 Major Disaster Declarations**

resulting in the availability of

**\$13.8 billion**

Hazard Mitigation Grant Program funds

Data current as of Feb. 2017

protect either public or private property. Past mitigation efforts in the declared counties totals nearly \$17 million through a variety of mitigation activities including acquisition and demolition, elevation of structures, protection of infrastructure, construction of tornado safe rooms as well as installation of river gauges.

As a result of the damages from the two events in 2016, Buffalo County received an HMGP award for the acquisition and demolition of two structures. There are also three pending HMGP applications for acquisition and demolition projects in unincorporated Richland County, the Village of Viola in Richland County, and the Village of Gays Mills in Crawford County.

For more information on the PA program, visit <http://emergencymanagement.wi.gov/recovery/public-assistance.asp>; and for HMGP visit <http://emergencymanagement.wi.gov/mitigation/programs.asp>.



Village of Arcadia

Courtesy of Wisconsin State Patrol 7/20/17

## MITIGATION EFFORTS RESULT IN REDUCED DAMAGES

Hazard Mitigation is any action taken to reduce or eliminate long term risk to people and property from natural disasters. Hazard Mitigation planning is a process used by State, tribal, and local governments to identify risks and vulnerabilities associated with natural disasters and develop mitigation strategies to reduce or eliminate long term risks.

As a result of severe storms and flooding that occurred July 19-23 in the southwest and west central parts of the state, the President declared a major disaster on October 7 for eleven counties. Counties included in the declaration were Buffalo, Crawford, Grant, Iowa, Jackson, La Crosse, Lafayette, Monroe, Richland, Trempealeau, and Vernon. These counties have incurred



July 19-23, 2017  
Gays Mills, Crawford Co.  
Photo: WEM

repeated flood damages over the years. As a result of past flooding, over \$15 million in mitigation funding to prevent future disaster damages has been provided to twenty communities within the declared area through the Hazard Mitigation Grant Program (HMGP), Pre-Disaster Mitigation (PDM) program, and the Flood Mitigation Assistance (FMA) program.

Mitigation measures have included the acquisition and demolition of 102 properties; elevation of 9 structures; floodproofing 21 structures; storm-water management projects; river gauges and other high water warning systems; tornado safe rooms as well as education and awareness programs.

After the devastating back to back floods in 2007 and 2008, the Village of Gays Mills located along the Kickapoo River in Crawford County ac-

quired and demolished 31 properties and elevated five through the HMGP. The villages of Chaseburg and LaFarge in Vernon County also acquired and demolished 11 and 14 flood damaged properties, respectively. The City of Darlington located along the Pecatonica River in Lafayette County has been successfully implementing its mitigation program since the early 90s which includes acquisition and demolition of 16 properties and floodproofing 21 with the majority in the downtown historic district.

The flooding that occurred in July provides the communities the opportunity not only to further their mitigation efforts but also to share the success of their earlier mitigation efforts and demonstrate the effectiveness of the projects by assessing the losses avoided. In the coming months, Wisconsin Emergency Management (WEM) will be developing success stories on the communities' efforts and the losses that have been avoided through their efforts.

The HMGP, PDM, and FMA programs are administered through Wisconsin Emergency Management (WEM). The programs make grants available to state and local governments as well as eligible private, non-profit organizations and Indian tribes to implement cost-effective, long-term mitigation measures. For more information regarding the Hazard Mitigation

Assistance programs, visit <http://emergencymanagement.wi.gov/mitigation/programs.asp> or <https://www.fema.gov/hazard-mitigation-assistance>. For questions regarding the above projects or for information regarding the programs, please contact [DMAWEMHazardMitigation@wisconsin.gov](mailto:DMAWEMHazardMitigation@wisconsin.gov).

Flooding is a temporary overflowing of water onto land that is normally dry. Flooding may happen with only a few inches of water, or it may cover a house to the rooftop. There are many possible causes of floods including heavy rain or snowmelt, coastal storms and storm surge, waterway overflow from being blocked with debris or ice, or overflow of levees, dams, or waste water systems. Flooding can occur slowly over many days or happen very quickly with little or no warning, called flash floods.

## ASDSO Honorary Member Award



Meg Galloway with Jim Pawlowski, ASDSO Past-President and Chairman of the ASDSO Awards Committee.

Photo WDNR

At the Dam Safety 2017 National Conference in September, Meg M. Galloway, Dam & Floodplain Section Chief, Watershed Bureau was recognized by the Association of State Dam Safety Officials (ASDSO) with an Honorary Member Award.

ASDSO is a national non-profit organization serving state dam safety programs and the broader dam safety community with the vision, "A future where all dams are safe." Annually, the ASDSO Board of Directors honors individuals who have contributed to the improvement of ASDSO and the advancement of dam safety over a lifetime of work. Meg served on the ASDSO Board for most years between 1996 and 2006, serving as Board President from 2004-2005. She wrapped up her term as Board President with a bang - Hurricane Katrina struck three weeks before the Dam Safety 2005 National Conference was to

held in New Orleans, Louisiana.

Meg participated in many committees while on the board. Notably, she co-chaired a committee that worked to develop a series of reports on what it would cost to rehabilitate the dam infrastructure across the nation and propose a framework for federal legislation to assist with funding. That work was carried on by others and resulted in a dam repair fund being authorized in the federal Water Resources Development Act of 2016.

In Meg's words, "My participation in ASDSO helped me become aware of dam safety issues across the country and allowed me to bring back many excellent ideas to improve our dam safety program. It was one of the most rewarding activities of my professional career and allowed me to build professional relationships and lasting friendships."

Congratulations Meg!

Article by Tanya Lourigan, DNR Water Management Engineer

## WAFSCM 2017 Awards



Laura Herrick, SEWRPC; Susan Josheff and Meg Galloway, WDNR

Photo WDNR

On October 26, 2017, the Wisconsin Association for Floodplain, Stormwater, and Coastal Management (WAFSCM) awarded Susan Josheff, retired DNR Environmental Engineer the Lifetime Achievement award for distinguished and extensive service, normally over the course of a career, toward advancing the cause and/or ideals of best practical floodplain management. Sue started her career in 1980 as an Environmental Engineer, implementing the floodplain management program in the South Central District of the state. In 1989 She transferred to the Bureau of Water Regulation and Zoning to take on the challenge of implementing the dam safety program throughout the state. As the DNR looked at reorganizing in the mid-1990s, Sue returned to South Central District to participate in a pilot project to decentralize program engineers in the waterway, floodplain and dam safety programs. Through Sue's efforts, the pilot was deemed successful and program engineers were decentralized to 12 offices throughout the state, bringing them much closer to the communities, dam owners and citizens they regulated. Sue spent the last 11 years of her career as the Rock River Basin Supervisor and then Program Supervisor for the waterway, floodplain and dam safety programs. Sue Josheff distinguished 37-year career protecting the water resources of the State and protecting the State's citizens from the impacts of flooding and dam failures.

WAFSCM aims to promote common water resources interests to enhance cooperation between the various private, local, regional, state, and federal stakeholders. The Association encourages and ensures effective, new and innovative approaches to managing the state's floodplain, stormwater, and coastal systems. WAFSCM's membership remains very active through a combination of conferences, workshops, committees and social events.

## Questions about Flood Insurance??

FEMA has a service center for flood insurance policies holders.

**Call 800-621-FEMA**



## Increased Cost of Compliance Coverage (ICC) The National Flood Insurance Program: Building Smarter and Safer

### FINDING ADDITIONAL POLICYHOLDER INFORMATION

FEMA encourages flood insurance policyholders whose homes are damaged extensively by flood to ask their claims adjusters or insurance agents about ICC coverage.

People can get more information online at: <http://www.fema.gov/library/viewRecord.do?id=3010> or by calling their insurance agents.



National Flood Insurance Program

Increased Cost of Compliance (ICC) coverage is one of several resources for flood insurance policyholders who need additional help rebuilding after a flood. It provides up to \$30,000 to help cover the cost of mitigation measures that will reduce flood risk. ICC coverage is a part of most standard flood insurance policies available under the Federal Emergency Management Agency's (FEMA's) National Flood Insurance Program (NFIP). ICC coverage provides payment to help cover the cost of mitigation activities that will reduce the risk of future flood damage to a building. When a building covered by a Standard Flood Insurance Policy suffers a flood loss and is declared to be substantially or repetitively damaged, ICC will pay up to \$30,000 to bring the building into compliance with State or community floodplain management laws or ordinances.

Usually this means elevating or relocating the building so that it is above the base flood elevation (BFE). Non-residential structures may also be flood-proofed. ICC coverage applies solely to buildings and only covers the cost of the compliance measures undertaken. It is filed separately from the normal flood insurance claim.

### I don't have flood insurance — Why do I need it?

**FACT:** Floods are the nation's most common and costly natural disaster and cause millions of dollars in damage every year.

**FACT:** Floods can happen anywhere--More than 20 percent of flood claims come from properties outside the high risk flood zone.

**FACT:** Homeowners and renters insurance does not typically cover flood damage.

**FACT:** Flood insurance can pay regardless of whether or not there is a Presidential Disaster Declaration.

## 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.

### 2018 Schedule

Date	Title
January 16	Preparing an Annual Recertification
January 17	Repetitive Loss Properties and the CRS
February 20	Preparing for a Verification Visit
February 21	Activity 540 (Drainage System Maintenance)
March 20	Developing Outreach Projects (Activity 330)
March 21	Floodplain Management Planning (Activity 510)
April 17	Preparing an Annual Recertification
April 18	Preparing an Impact Adjustment Map



**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 \(IS-1110\)](#)

### Courses at the National Emergency Training Center—2017—2018

[February 5-8, 2018 — E0284 Advanced Floodplain Management Concepts III](#)

[May 7-10, 2018; August 27-30, 2018 — E0273 Managing Floodplain Development through the NFIP](#)

[May 14-17, 2018 — E0279 Retrofitting Flood-prone Residential Buildings](#)

[July 30 - August 2, 2018 — E0282 Advanced Floodplain Management Concepts I](#)

[July 23-26, 2018 — E0284 Advanced Floodplain Management Concepts III](#)

[August 13-16, 2018 — E0386 Residential Coastal Construction](#)

[April 30 - May 3, 2018 — E0212 Unified Hazard Mitigation Assistance](#)

[March 26-29, 2018, June 25-28, 2018 — E0278 NFIP/Community Rating System](#)



It can be very frustrating for officials just starting in the field of floodplain management if they do not know some of the more basic aspects of floodplain management. One area which can be confusing is determining who is responsible for regulating the floodplain and which set of regulations is the one that must be followed. Floodplain management is regulated by the local community through the local floodplain zoning ordinance, the Department of Natural Resources (DNR) through Chapter NR 116, Wisconsin Adminis-

## Floodplain Management: Who's in Charge

trative Code and the Federal Emergency Management Agency (FEMA) which administers the National Flood Insurance Program (NFIP) through 44 CFR 59-72.

The NFIP sets national minimum standards for development in Special Flood Hazard Areas (SFHA). States may impose more restrictive standards. In turn, communities may also adopt higher, more restrictive standards. The NFIP is a voluntary program based on a mutual agreement between the federal government and the local government with the state providing technical advice, community monitoring and ordinance

approval. In exchange for adopting and enforcing a floodplain ordinance which meets the minimum standards of the NFIP, federally backed flood insurance is made available to property owners and renters throughout the community, in addition to other disaster grant assistance. For any proposed development in

a SFHA, the property owner or developer must obtain a land use/floodplain development permit from the community zoning official and then a building permit from the building inspector. The local zoning official via the local floodplain ordinance is the primary regulatory authority. Since the floodplain ordinance must be approved by both the DNR and FEMA, it must be compliant with their regulations. In SFHA, the local zoning official is the primary regulatory authority through the local floodplain ordinance. Both the DNR and FEMA can and will provide technical advice upon request. The DNR and FEMA will only become involved if the community fails to adequately enforce the local ordinance. If you have any questions about floodplain management, please contact Michelle Staff, DNR Floodplain Management Policy Coordinator at [Michelle.Staff@Wisconsin.gov](mailto:Michelle.Staff@Wisconsin.gov).

## Q/A on Flood Zone Determinations

Local officials are frequently called when property owners are told their property is located within a flood zone. The questions asked range from "what is a flood zone" to "how do I get my structure removed?" Local officials are not required to provide flood zone determinations, but they are required to provide assistance to property owners.

**Question:** What is a "flood zone determination" as it relates to a mortgage?

**Answer:** It is a process used by lending institutions to meet their federal banking regulation requirements to make an evaluation of whether or not the structure that they are processing a loan for is in the 1 percent chance flood hazard area. Lenders can do this evaluation themselves or, as most elect to do, hire such service provided by firms that make flood zone determinations their sole business.

**Question:** How do lenders find flood zone determination companies?

**Answer:** The Federal Emergency Management Agency's (FEMA) website provides a list of companies that are in the busi-

ness of providing flood determination services. FEMA does not attest to the quality of accuracy of the services offered. That must be determined by potential users of those services. FEMA does not approve, endorse, regulate, or otherwise sanction any company on this list.

**Question:** If a property owner disagrees with the lender's determination that the property is in a floodplain, what can be done?

**Answer:** In some cases, a lender determines that a property is in the Special Flood Hazard Area (SFHA), but the property owner disagrees. The SFHA is also known as the 1% chance flood. It is more precisely defined as the floodplain associated with a flood that has a 1 percent annual chance of being equaled or exceeded in any given year. Therefore, the SFHA is not a flood event that happens once in a hundred years; rather, a flood event that has a 1 percent chance of occurring every year. Property owners in this situation have a couple of options. They may apply for a Letter of Map Amendment (LOMA), or a Letter of Map Revision - based on Fill (LOMR-F) (if fill placement is the basis of the

request). In addition, property owners may apply for a Letter of Determination Review (LODR).

Letter of Determination Review (LODR) is an option available to a property owner to appeal a lender's flood zone determination. The request can be made to FEMA, at a current cost of \$80, jointly by a lender and borrower within 45 days of the notice being sent by the lender to the borrower stating the building is located within the Special Flood Hazard Area (SFHA). The LODR review process enables FEMA to verify whether the building's location was correctly identified on the applicable Flood Insurance Rate Map (FIRM).

A successful LODR releases the lender from the statutory obligation to require the purchase of flood insurance and identifies the building as being in a low to moderate flood risk area. However, lenders retain the prerogative to require flood insurance as a regulatory safety and soundness measure even without the federal requirement. If you have questions regarding your flood insurance, please contact your insurance agency.

## Zoning Challenge - Can I Use the New Maps that are not Effective Yet?

You are the local floodplain manager, and your community has a Letter of Map Revision (LOMR) for a large flood reduction project that has been issued, but will not be effective for several more months. This LOMR replaces a current detailed study (Zone AE).



A resident is requesting a permit for a building at the minimum elevation that the city's ordinance will require once the LOMR is effective, but that would be too low based on the current effective map.

The applicant has been advised that the pending new map could be appealed, and it is possible the final base flood elevation could change. Can you issue the permit?

Answer: No, in this scenario a permit cannot be issued based on the new Letter of Map Revision (LOMR) until the effective date or later. When the current effective map is an AE Zone (i.e., or some other type of detailed study), the pending updated map cannot be used for zoning decisions or Letters of Map Changes - such as Letters of Map Amendments (LOMAs) or Letters of Map Revisions based on Fill (LOMR-Fs).

### Why Should I Be Concerned About Flooding?

In the long term, floods kill more people in the United States than other types of severe weather. In recent years, only heat surpassed flood fatalities. Floods can roll boulders the size of cars, tear out trees, destroy buildings and bridges, and pose a significant threat to human lives. Once a river reaches flood stage, the flood severity categories used by the Nation Weather Service (NWS) include minor flooding, moderate flooding, and major flooding. Each category has a definition based on property damage and public threat. The impacts of floods stage associated with cooperation with local vary locally. For each NWS river forecast location, flood each of the NWS flood severity categories are established in public officials. Increasing river levels above flood stage constitute minor, moderate, and major flooding. Impacts vary from one river location to another because a certain river stage (height) above flood stage in one location may have an entirely different impact than the same level above flood stage at another location. The best way to prevent loss of life is to design and build communities where roads remain usable and undamaged during floods, and where homes and businesses are protected. While this may not always be possible, it is a goal we hope every community strives to reach.

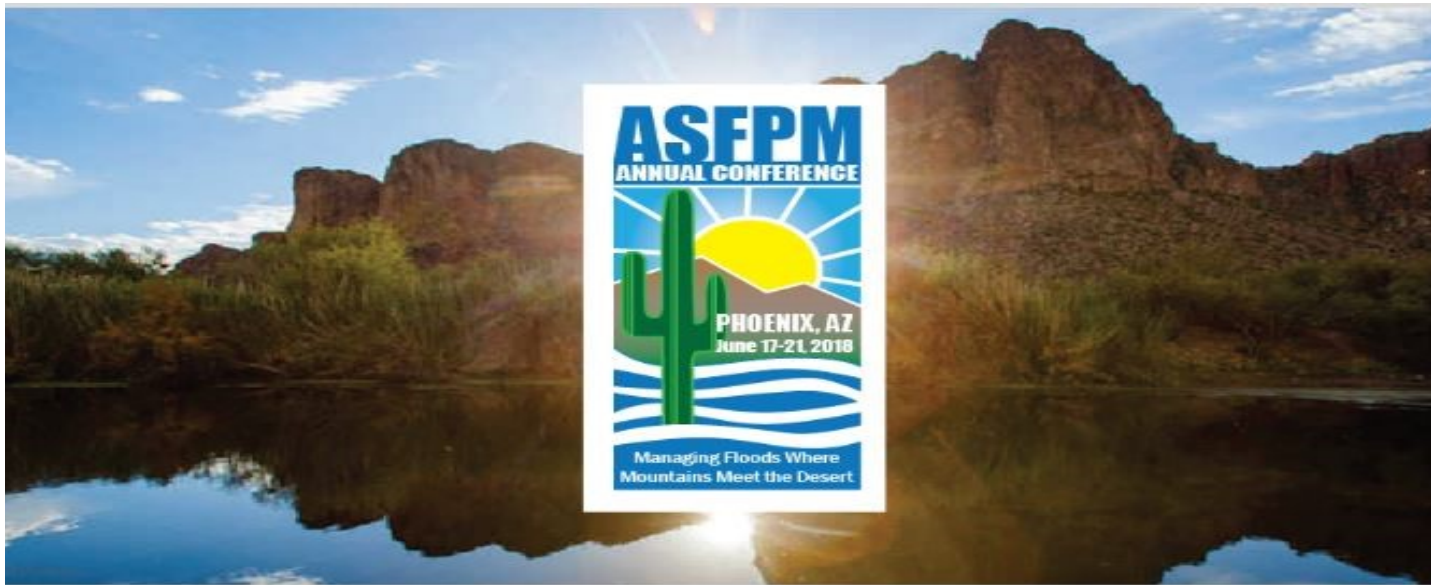


### Protect yourself, your home, your family, and your financial future.

When the clouds form, the rain pours, and water is all around, you'll ask yourself, how prepared or unprepared are you? Watch the video to learn more.







Save these dates now:  
June 17-21, 2018 for

ASFPM's 42nd annual national conference in Phoenix  
"Managing Floods Where the Mountains Meet the Desert"

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.

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



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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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