

State of Wisconsin Repetitive Loss Report

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EXECUTIVE SUMMARY

The State of Wisconsin Repetitive Loss Report (RLR) was developed as an attachment to the State of Wisconsin Hazard Mitigation Plan and is intended to provide a written summary of the communities with repetitively flooded properties. The report includes a brief discussion of Wisconsin's 659 repetitive loss properties, the communities in which they are located, and the success of mitigation projects implemented through FEMA's Hazard Mitigation Assistance (HMA) programs and other state and local initiatives.

The resulting analysis of data on repetitive loss properties represents an important resource for prioritizing future mitigation projects. Per the State of Wisconsin Hazard Mitigation Plan, mitigating repetitive loss and severe repetitive loss properties is the second highest mitigation priority in the state following acquisition and demolition of substantially damaged properties.

The 2016 RLR reflects changes in data collection, findings, and Federal programs since the 2010 report was released. In preparation for drafting the 2016 Repetitive Loss Report, Wisconsin Emergency Management (WEM) exported statewide data on repetitive loss (RL) and severe repetitive loss (SRL) properties from the National Flood Insurance Program's (NFIP) Web Data Exchange. FEMA Region V also provided WEM with RL and SRL lists as part of the Flood Mitigation Assistance (FMA) program. Although FEMA and the NFIP compile their respective lists according to different criteria, there is some overlap between the two. Both the NFIP lists and the FEMA lists are summarized in this report.

Of the 659 properties listed in the NFIP database, 103 (15.6%) have been removed or protected from the threat of flooding through acquisition, elevation, floodproofing, or other mitigation measures. Acquisition is the mostly commonly chosen mitigation measure, representing 87 of the 103 mitigated properties, or 13.2% of all RL properties. Additionally, five properties on the RL list are in the process of being acquired and demolished through FEMA grant programs. Approximately 2% of the properties listed (13 properties) are recorded as mitigated due to a lack of information. Excluding mitigated properties and properties considered mitigated due to incomplete data, 538 properties in 104 NFIP communities remain flood-prone.

The Hazard Mitigation Grant Program (HMGP), Pre-Disaster Mitigation (PDM) program, and FMA program are the main avenues of Federal funding for RL and SRL property mitigation since the Repetitive Flood Claims and Severe Repetitive Loss programs were eliminated in 2012. Acquisitions continue to be a top priority for reducing repetitive loss, and many RL communities continue to protect life and property through acquisition projects. The success of acquisitions is most evident in communities with widespread damage such as Kenosha County, Jefferson County, the City of Wauwatosa, and the Village of Brown Deer. In these communities, acquisitions have eliminated a majority of the repetitive loss properties since acquisition first began in earnest following the 1993 floods.

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ACRONYMS

FEMA	Federal Emergency Management Agency
FFY	Federal Fiscal Year
FIA	Federal Insurance Administration
FMA	Flood Mitigation Assistance Program
HMGP	Hazard Mitigation Grant Program
NFIP	National Flood Insurance Program
PDM	Pre-Disaster Mitigation Program
PIN	Parcel Identification Number
RFC	Repetitive Flood Claims Program
RL	Repetitive Loss
RLR	Repetitive Loss Report
SRL	Severe Repetitive Loss
WEM	Wisconsin Emergency Management

I. INTRODUCTION

A. Purpose

The State of Wisconsin Repetitive Loss Report, referred to as the Repetitive Loss Report or RLR, is intended to serve as an attachment to the State of Wisconsin Hazard Mitigation Plan. The RLR provides information, by community, on the status of repetitive loss properties in Wisconsin. The report can be used as a floodplain management tool and to provide information to communities for flood mitigation grants administered by WEM.

B. Framework

FEMA, through the Federal Insurance Administration (FIA), collects data on each property in the United States when a flood insurance claim is made. When at least 2 flood losses of more than \$1,000 each have been paid in any 10-year period since 1978, the property is classified as a repetitive loss property. Information on these repetitive loss properties is collected for each state and compiled in the National Flood Insurance Program (NFIP) repetitive loss database. However, the information collected by FIA is not standardized and has errors that require correction as described in Section II.

FEMA also collects and compiles data on repetitive loss properties through its Flood Mitigation Assistance (FMA) program. Through this program, properties are classified as repetitive loss when they incur flood-related damages exceeding 25% of their market value on at least two occasions. If a property has received more than its market value in NFIP claim payments, or has incurred damages greater than or equal to 25% of its market value at least twice, it is considered to be a severe repetitive loss property.

C. Application

The NFIP Web Data Exchange repetitive loss and severe repetitive loss database and the FFY 16 FMA repetitive loss and severe repetitive loss lists are the sources of information for this report. The RLR serves as a statewide resource for addressing repetitive flood risk. Identifying communities with the greatest number of repetitive loss properties informs WEM's prioritization and funding decisions for mitigation projects. The success of these projects reduces the financial strain placed on local, state, and Federal resources by eliminating future flood losses.

II. METHODOLOGY

A. Organization

In contrast to previous reports, WEM lacked the staff and funding to conduct field verification of the information provided in the NFIP and FEMA databases for the 2016 RLR. Instead, data from the NFIP Web Data Exchange and from FEMA Region V was used to characterize repetitive and severe repetitive flood loss trends in Wisconsin.

B. Data Collection

WEM exported and analyzed statewide data on repetitive and severe repetitive loss properties from the NFIP Web Data Exchange in July of 2016. NFIP Repetitive Loss Update Worksheets (AW-501s) were reviewed for RL properties listed as mitigated. WEM identified properties listed on the RL and SRL lists that are also included in current mitigation projects. In addition to the NFIP database, FEMA also provided WEM with lists of repetitive and severe repetitive loss properties as defined by FEMA's FMA program. WEM compared the FEMA and NFIP lists and identified properties that were included on both lists.

Both the NFIP and FEMA databases included detailed information for each property protected by the Privacy Act. Copies of these databases are retained by the State of Wisconsin. Individual property data from each list was aggregated by community to portray trends at the municipal, county, and state levels. The following information was recorded and stored in an Excel worksheet for each community: NFIP Community Name, Community Number, Total RL/SRL Properties Listed, Total Number of Properties Acquired, Floodproofed, or In Progress, Total Number of Properties Considered Mitigated Due to Lack of Data, and Total Number of Remaining Flood-prone Properties.

III. DATA COLLECTION FINDINGS

A. Number of Repetitive Loss Properties – NFIP Web Data Exchange

The NFIP Web Data Exchange database used to generate this report was accessed in July 2016 and identified a total of 659 repetitive loss properties statewide in Wisconsin. This total includes properties that have been mitigated, properties that are in the process of being mitigated, and properties that are considered mitigated due to a lack of information on their location or source of flooding. A full list of NFIP communities with repetitive loss properties is provided in Attachment A.

B. Repetitive Loss Property Status – NFIP Web Data Exchange

Of the 659 repetitive loss properties identified, 103 (15.6%) are listed as mitigated by removal, elevation, or other means. A total of 13 additional properties are listed as mitigated due to an inability to verify their location and/or flood risk. WEM staff was able to further identify 5 properties that are part of ongoing mitigation projects and at least 1 mitigated property that is listed under the wrong community and incorrectly classified as flood-prone. This makes 122 repetitive loss properties (18.5%) that are not or will no longer be vulnerable to flooding by the end of 2017 (Table 1).

Table 1. Repetitive Loss Property Status

Building Status Description	Number of Properties	Percent of Total
Acquired and demolished	87	13.2%
Elevated or floodproofed	16	2.4%
Mitigation in progress	5	0.8%
Removed from RL list due to lack of data	13	2.0%
Flood-prone	538	81.6%
Total	659	100.00%

There are 538 (81.6%) repetitive loss properties that do not fall into any of the aforementioned mitigation categories. These properties are presumed to remain flood-prone.

C. Repetitive Loss Communities – NFIP Web Data Exchange

The NFIP database identifies 114 Wisconsin communities with repetitive loss properties. The majority of these communities have five or fewer repetitive loss properties, as displayed in Table 2.

Table 2. Repetitive Loss Communities
Grouped by number of repetitive loss listings

Number of Repetitive Loss Properties	All Communities (n)	All Communities (%)	Flood-Prone Properties Only (n)	Flood-Prone Properties Only (%)
0	0	0%	10	8.8%
1 to 5	93	81.6%	89	78.1%
6 to 10	11	9.6%	8	7.0%
11 to 20	5	4.4%	5	4.4%
21 to 50	4	3.5%	1	0.9%
More than 50	1	0.9%	1	0.9%
Total	114	100%	114	100%

Excluding mitigated, in progress, and unverifiable properties allows us to focus on structures and communities that are currently at risk of experiencing flood damages. Looking at flood-prone properties only, only two of 114 communities have more than 20 RL properties; ten communities on the NFIP list do not have any properties that are actually at risk. The 10 communities with the highest number of flood-prone repetitive loss properties are described in Table 3.

Table 3. Top Ten Repetitive Loss Communities
Ranked by number of currently flood-prone properties

Rank	Community Name	Flood-Prone Properties	Mitigated Properties	Properties Undergoing Mitigation	Unverifiable Properties	Total Number of Listings
1	Milwaukee, City of	222	8			230
2	Jefferson County	21	18		2	41
3	Kenosha County	18	14			32
4	Mequon, City of	14				14
5	Gays Mills, Village of	13	7	1		21
6	Glendale, City of	12		1		13
7	Thiensville, Village of	11				11
8	Pierce County	10				10
9	Brookfield, City of	9	2			11
10	Oshkosh, City of	9				9

D. Severe Repetitive Loss Properties – NFIP Web Data Exchange

The National Flood Insurance Program classifies insured residential properties as severe repetitive loss properties if they fall into one of two categories: four or more claim payments over \$5,000 (including building and contents) each have been made, and the cumulative amount of these claims payments exceed \$20,000; or at least two claims have been made, with cumulative amount exceeding the fair market value of the building (building only). For both, at least two of the claims must have occurred within a ten-year period, and the claims must be made more than ten days apart. Any eligible mitigation proposal for properties that fit these criteria in Wisconsin would be an extremely high priority for mitigation funding at WEM.

NFIP’s Web Data Exchange lists three SRL properties in two communities in Wisconsin. Both communities also have properties on the NFIP RL list. None of the three properties has been mitigated, is part of a current mitigation project, or is considered mitigated due to insufficient data. All three properties are thus considered flood-prone.

Table 4. Severe Repetitive Loss Communities

NFIP Community	CID #	Severe Repetitive Loss Properties
Pierce County	555574	1
Washington County	550471	2
Total		3

E. Changes Since the 2010 State of Wisconsin Repetitive Loss Report

There has been an overall increase in number of RL properties compared to the 2010 RLR. Although some properties and communities have been removed from the list, others have been newly added. The proportion of properties that are mitigated (15-18%), in progress (0.8%), or flood-prone (roughly 80%) remains about the same as in 2010.

Although the City of Milwaukee, Jefferson County, and Kenosha County still lead the state in repetitive loss communities, some changes have occurred in the top 10 RL communities. The Cities of Wauwatosa and Darlington, previously listed at numbers four and eight, are no longer in the top 10. The City of Oshkosh is new to the list in 2016, while other communities have shifted spots. These changes are primarily due to ranking communities by the number of flood-prone properties rather than by the number of total listings, which does not necessarily represent a community's true flood risk. Risk has also been reduced in several communities through continued efforts toward acquisition, elevation, and floodproofing flood-prone structures.

The NFIP SRL list is much shorter in 2016, featuring only two communities compared to eight in 2010. The six communities no longer included on the list were removed due to mitigation and/or insufficient data.

F. Success of Acquisitions in Reducing Repetitive Flood Risk

In general, communities tend to choose acquisition rather than floodproofing as a repetitive loss mitigation strategy based on the fact that permanently removing structures from the floodplain completely eliminates the risk of structure damage, potential injuries and fatalities, and the need for emergency response activities. However, floodproofing may be a preferable strategy for communities that wish to reduce flood risk while protecting the local tax base, retaining development patterns, and/or preserving historically or culturally significant structures. If this approach is selected, structures must be protected to withstand at least "100-year" (1% chance of annual occurrence) flood event, or elevated to the Base Flood Elevation (elevation of the 100-year or 1% annual chance flood) plus two feet.

After the Midwest Flood of 1993 (FEMA-DR-994-WI), the HMGP had new resolve to address repetitive flood losses and unprecedented funding to accomplish the task. Although some acquisitions were planned prior to 1993, the size of the 1993 disaster guided future acquisition

projects by refining Wisconsin’s implementation policies and procedures for acquisition grants, specifically the HMGP. The success of the post-1993 acquisitions led to an impressive reduction in repetitive losses. Today, the acquisition of flood-prone structures remains one of WEM’s top priorities, and Wisconsin communities continue to make progress toward eliminating flood risk to RL properties.

Table 5. Success of Acquisition in Reducing Repetitive Losses

NFIP Community	Repetitive Loss Properties (RLPs) (n)	RLPs Acquired (n/%)	RLPs Remaining (n)
Brown Deer, Village of	9	8 (88.9%)	1
Kenosha County	32	14 (43.8%)	18
Wauwatosa, City of	24	18 (75.0%)	6
Jefferson County	41	16 (39.0%)	25*

** includes two floodproofed properties and two unverifiable properties*

The Village of Brown Deer and the City of Wauwatosa are two communities where acquisition projects have eliminated the majority of local repetitive loss properties. Brown Deer acquired almost 90% percent of its repetitive loss properties through the HMGP, while Wauwatosa used HMGP funds to acquire 75% of its RL properties. Kenosha and Jefferson Counties have also demonstrated a commitment to acquiring and demolishing flood-prone properties. Kenosha County has acquired almost 80 properties in total (both RL and non-RL properties) since the 1993 floods, while Jefferson has acquired 58 such properties; both communities have reduced their number of RL properties by about 40%.

G. Number of Repetitive Loss Properties – FFY 16 FMA Repetitive Loss

In addition to accessing repetitive loss data via the NFIP Web Data Exchange, WEM received data on repetitive and severe repetitive loss properties from FEMA Region V. The lists of repetitive and severe repetitive loss properties provided through the FMA program are not verified by FEMA.

FEMA defines repetitive loss properties as those that have incurred flood-related damage on 2 occasions in which the cost of the repair (on average) equaled or exceeded 25% of the market value of the structure at the time of each such flood event. There are 23 such properties included on the FFY 16 FMA repetitive loss list, located in 11 communities across the state (Table 6). Of these, WEM verifies that four properties have been or are in the process of being acquired. Three of the 19 remaining properties are insured and thus eligible for acquisition through the FMA program.

Table 6. FFY 16 FMA Repetitive Loss Communities

Community Name	Flood-Prone Properties	Mitigated Properties	Properties Undergoing Mitigation	Total Number of Listings
Dane County	1			1
Gays Mills, Village of	0		1	1
Jefferson County	4	1		5
Kenosha County	1			1
Marquette County	1			1
Milwaukee, City of	6			6
Pierce County	3	1		4
Richland County	1			1
Rock County	1			1
Steuben, Village of	0		1	1
Trempealeau, Village of	1			1

All of the communities that appear on the FFY 16 FMA list also appear on the NFIP RL list; all but one (the acquired property in Jefferson County) of the individual properties appear in both databases.

H. Number of Severe Repetitive Loss Properties – FFY 16 FMA Severe Repetitive Loss
 Properties with at least two separate NFIP claim payments cumulatively totaling more than the market value of the property are considered to be severe repetitive loss properties under FEMA’s FMA program. The FFY 16 FMA severe repetitive loss list includes 17 properties, two of which have been or are in the process of being acquired (the acquired SRL property in Jefferson County is the same property found on the FFY16 FMA repetitive loss list). One of the 15 remaining properties is eligible for acquisition under FMA.

Table 7. FFY 16 FMA Severe Repetitive Loss Communities

Community Name	Flood-Prone Properties	Mitigated Properties	Properties Undergoing Mitigation	Total Number of Listings
Berlin, City of	1			1
Crawford County	1			1
Durand, City of	1		1	2
Janesville, City of	1			1

Community Name	Flood-Prone Properties	Mitigated Properties	Properties Undergoing Mitigation	Total Number of Listings
Jefferson County	1	1		2
Milwaukee, City of	3			3
Pierce County	1			1
Prescott, City of	2			2
Steuben, Village of	1			1
Washington County	2			2
Waukesha County	1			1

All but one (the acquired property in Jefferson County) of the properties included on the FFY 16 FMA list also appear on the NFIP RL list; three properties (two in Washington County and one in the City of Prescott) appear on the NFIP SRL list. Four of the SRL properties are also listed on the FMA RL list.

IV. IMPLEMENTATION SUMMARY

A. Funding Sources

The primary source of mitigation funds is the **Section 404 Hazard Mitigation Grant Program (HMGP)**. The HMGP can provide local communities 87.5 percent (75 percent federal, 12.5 percent state) of the funds to implement immediate and long-term hazard mitigation measures following a federal disaster declaration. Communities must provide a non-Federal match of 12.5 percent either through a state or local funding source. HMGP projects are scored and selected by WEM on a variety of criteria that favor permanent and cost effective mitigation of flood damaged structures. Repetitive loss structures are excellent candidates and are a high priority for mitigation with HMGP funds.

Another source of flood mitigation funds is the **Flood Mitigation Assistance (FMA)** program. FMA is a cost-share program (75 percent Federal, 25 percent local match) administered by WEM through which states and communities can receive grants for flood mitigation planning, projects, and technical assistance. Mitigation of RL properties can be funded at a 90 percent Federal/10% local cost share, and mitigation of SRL properties can be 100% Federally funded.

The overall goal of the FMA is to fund cost-effective measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other NIFP-insured structures. Other goals are to:

- Reduce the number of repetitively or substantially damaged structures and the associated claims on the NFIP;

- Encourage long-term, comprehensive mitigation planning;
- Respond to the needs of communities participating in the NFIP; and
- Complement other federal and state mitigation programs with similar goals.

In order to receive FMA funds, communities must develop an all-hazards mitigation plan that identifies structures vulnerable to flood damage, including any repetitive loss properties, and shows how the community plans to mitigate those properties.

The **Pre-Disaster Mitigation Program (PDM)** is another source of mitigation funds. The program's main objective is to reduce the overall risk to lives and property while also reducing reliance on funding from Presidential disaster declarations. The state administers the program through the National Pre-Disaster Mitigation fund, which is allocated for the nation by Congress each year. Grants are awarded on a nationally competitive basis with a 75 percent Federal/25 percent local cost share.

An approved Standard State Hazard Mitigation Plan is required for the state to remain eligible for PDM funding. Local governments applying to the program must have an approved all-hazards mitigation plan. All flood projects funded through PDM must be physically located in a participating NFIP community.

The significant difference between HMGP and the other two mitigation programs (FMA and PDM) is that HMGP is tied to a Federal disaster declaration for a specific hazard event, while PDM and FMA are available annually regardless of hazard events. PDM and FMA grants are funded annually by Congressional appropriations and are awarded on a nationally competitive basis.

Previously, funding for mitigation of properties with repeated flood damage was also available through FEMA's Repetitive Flood Claims (RFC) and Severe Repetitive Loss (SRL) programs. However, the Biggert-Waters Flood Insurance Reform Act of 2012 eliminated both programs.

B. Mitigation Recommendations and Projects

This report provides the state with a resource to identify the properties with the most repetitive losses and to prioritize specific mitigation strategies for those properties. The state utilizes the Repetitive Loss Report statistics from past and current mitigation projects to provide guidance for future mitigation projects and reduce flood losses.

Repetitive loss data is also considered during the review of mitigation project applications. When a community submits an application for mitigation funding, the state refers to the Repetitive Loss Report to determine if repetitive loss properties exist within the community and if so, whether they are identified on the application. If RL properties are not identified yet fit within the scope of the project, the state recommends adding the repetitive loss properties to the project. RL information is also provided to local governments for use in developing flood risk reduction strategies and mitigation plans.

C. Data Improvement and Standardization

Data provided on the FMA RL and SRL lists is not verified. Similarly, RL and SRL information provided through the NFIP Web Data Exchange is known to contain errors. Properties on both lists are often difficult to identify due to poor location information. The consistent use of Parcel Identification Numbers (PINs) on both lists helps to standardize the data and facilitate comparison between databases. WEM will continue to work steadily at improving data quality by reviewing the lists annually and providing updated information through submission of AW-501 forms and communication with FEMA Region V.

D. Updates

The Repetitive Loss Report will remain an addendum to the State of Wisconsin Hazard Mitigation Plan. RLP data will be reviewed each year as new claim information becomes available from FEMA Region V and the NFIP and as repetitive loss properties are mitigated through state-administered programs.

ATTACHMENT A

List of Communities with Repetitive Loss Properties

Source: National Flood Insurance Program Web Data Exchange, August 2016

NFIP Community	CID #	Total Listings	Acquired	Elevated / Floodproofed	In Progress	Unverifiable	Flood-Prone
Alma, City of	55540	1					1
Appleton, City of	55542	1					1
Bayside, Village of	550270	2					2
Beloit, City of	555544	1					1
Berlin, City of	550166	6					6
Black Earth, Village of	550079	1					1
Blair, City of	550440	2					2
Brookfield, City of	550478	11	2				9
Brown County	550020	2					2
Brown Deer, Village of	550271	9	8				1
Butler, Village of	550536	2				1	1
Chaseburg, Village of	550451	1				1	0
Chippewa Falls, City of	550044	2				2	0
Clark County	550048	1				1	0
Clintonville, City of	550494	1					1
Columbia County	550581	8					8
Crawford County	555551	2		1			1
Dane County	550077	6	1				5
Darlington, City of	550228	11	3	6			2
Delafield, City of	550479	1					1
Door County	550109	1				1	0
Dunn County	550118	1					1
Durand, City of	550320	2			1		1
Eau Claire, City of	550128	1				1	0
Elm Grove, Village of	550578	2	1				1
Fond du Lac County	550131	2					2
Fond du Lac, City of	550136	4	1				3
Fort Atkinson, City of	555554	3					3
Fountain City, City of	555555	1					1
Gays Mills, Village of	550071	21	3	4	1		13
Glendale, City of	550275	13			1		12
Grant County	555557	4					4
Green Bay, City of	550022	2					2
Hillsboro, City of	550455	4				1	3
Howard, Village of	550023	2					2
Janesville, City of	555560	3	1				2
Jefferson County	550191	41	16	2		2	21

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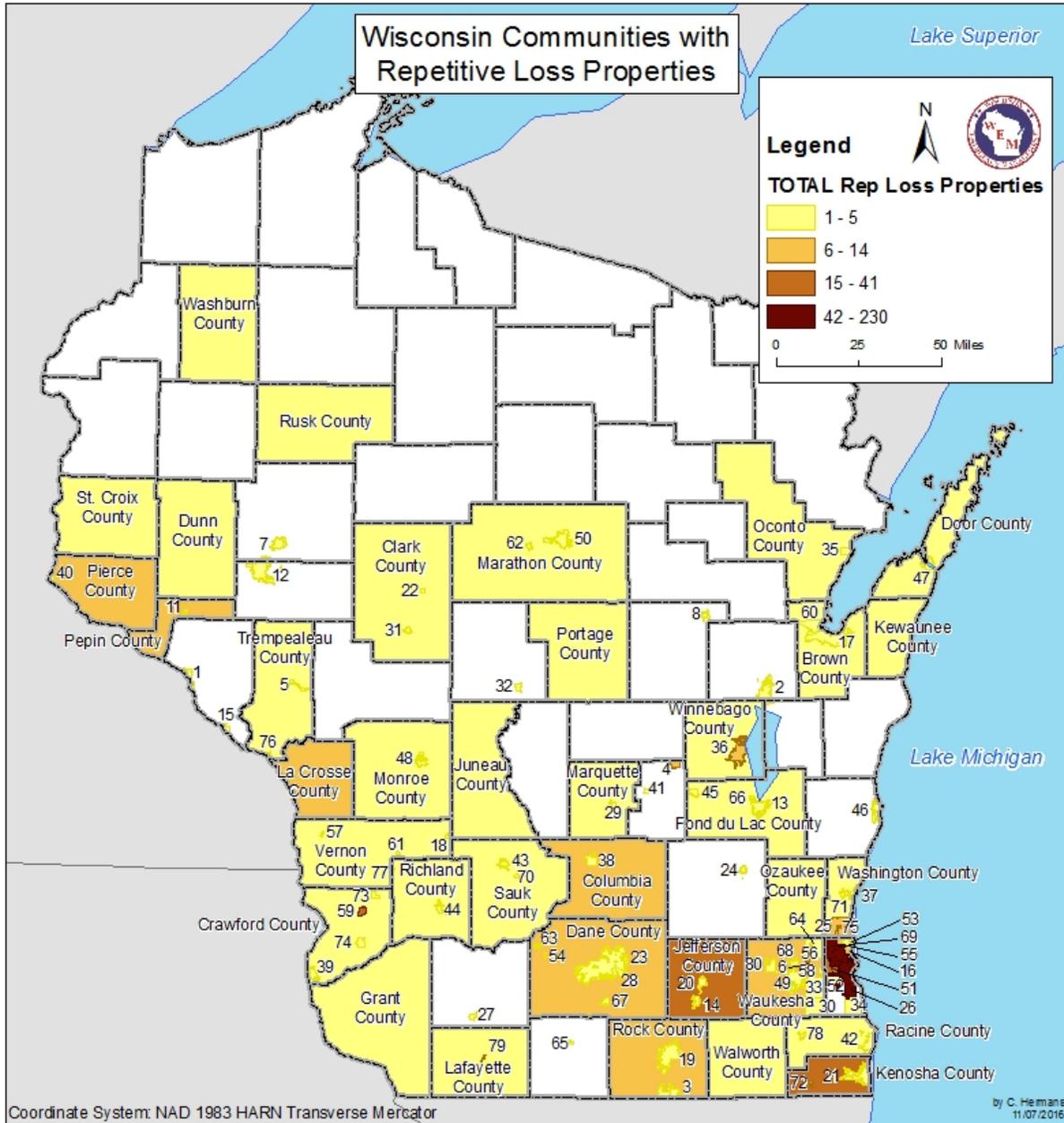
NFIP Community	CID #	Total Listings	Acquired	Elevated / Floodproofed	In Progress	Unverifiable	Flood-Prone
Jefferson, City of	555561	1					1
Juneau County	550580	1					1
Kenosha County	550523	32	14				18
Kenosha, City of	550209	1	1				0
Kewaunee County	550212	1					1
La Crosse County	550217	7					7
La Farge, Village of	550456	2	1				1
Lafayette County	550223	1					1
Loyal, City of	550052	1					1
Madison, City of	550083	1					1
Marathon City, Village of	550252	1					1
Marathon County	550245	1					1
Marquette County	550601	2					2
Mayville, City of	550103	1					1
Mazomanie, Village of	550085	1					1
Menomonee Falls, Village of	550483	1					1
Mequon, City of	555564	14					14
Milwaukee, City of	550278	230	8				222
Mineral Point, City of	550180	1					1
Monona, City of	550088	2		1			1
Monroe County	550571	1					1
Montello, City of	550266	1					1
Monticello, Village of	550163	1					1
Muskego, City of	550486	4					4
Neillsville, City of	550053	2					2
Nekoosa, City of	550516	1					1
New Berlin, City of	550487	4	2				2
North Fond du Lac, Village of	550138	1					1
Oak Creek, City of	550279	3	1				2
Oconto County	550294	2					2
Oconto, City of	550297	2				2	0
Oregon, Village of	550089	3	3				0
Oshkosh, City of	550511	9					9
Ozaukee County	550310	1			1		0
Pepin County	555570	6					6
Pewaukee, Village of	550489	1					1
Pierce County	555571	10					10
Port Washington, City of	550316	1					1
Portage County	550572	1					1
Portage, City of	550063	3					3

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NFIP Community	CID #	Total Listings	Acquired	Elevated / Floodproofed	In Progress	Unverifiable	Flood-Prone
Prairie du Chien, City of	555573	3					3
Prescott, City of	555574	4					4
Princeton, City of	550171	1					1
Racine County	550347	3					3
Racine, City of	555575	2					2
Reedsburg, City of	550402	2	1				1
Richland Center, City of	555576	2					2
Richland County	550356	3					3
Ripon, City of	550140	1					1
River Hills, Village of	550280	3					3
Rock County	550363	6		1			5
Rock Springs, Village of	550403	1					1
Rusk County	550602	2					2
Sauk County	550391	2					2
Saukville, Village of	550317	1					1
Sheboygan, City of	550430	1					1
Silver Lake, Village of	550210	6	1				5
Soldiers Grove, Village of	550074	3					3
St. Croix County	555578	2					2
Steuben, Village of	555580	3			1		2
Sturgeon Bay, City of	550111	1					1
Thiensville, Village of	550318	11					11
Tomah, City of	550291	2					2
Trempealeau County	555585	5	1				4
Trempealeau, Village of	555584	1					1
Vernon County	550450	5					5
Viola, Village of	550460	1					1
Walworth County	550462	2					2
Washburn County	550606	1					1
Washington County	550471	4					4
Waterford, Village of	550354	1					1
Waukesha County	550476	6		1			5
Waukesha, City of	550491	2					2
Wausau, City of	550491	1				1	0
Wauwatosa, City of	550284	24	18				6
West Allis, City of	550285	2					2
Winnebago County	550537	2					2
TOTAL		659	87	16	5	13	538

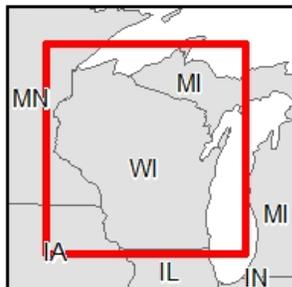
ATTACHMENT B

Communities with Repetitive Loss Properties



Coordinate System: NAD 1983 HARN Transverse Mercator

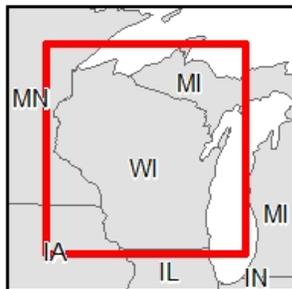
by C. Heiman
11/07/2016



City of Aims	1	City of Janesville	19	City of Oconto	35	City of Wauwatosa	51	Village of Oregon	67
City of Appleton	2	City of Jefferson	20	City of Oshkosh	36	City of West Allis	52	Village of Pewaukee	68
City of Beloit	3	City of Kenosha	21	City of Port Washington	37	Village of Bayside	53	Village of River Hills	69
City of Berlin	4	City of Loyal	22	City of Portage	38	Village of Black Earth	54	Village of Rock Springs	70
City of Blair	5	City of Madison	23	City of Prairie du Chien	39	Village of Brown Deer	55	Village of Saukville	71
City of Brookfield	6	City of Mayville	24	City of Prescott	40	Village of Butler	56	Village of Silver Lake	72
City of Chippewa Falls	7	City of Mequon	25	City of Princeton	41	Village of Chasaburg	57	Village of Soldiers Grove	73
City of Clintonville	8	City of Milwaukee	26	City of Racine	42	Village of Elm Grove	58	Village of Sturgeon	74
City of Durand	9	City of Mineral Point	27	City of Reedsburg	43	Village of Gays Mills	59	Village of Thiensville	75
City of Eau Claire	10	City of Monona	28	City of Richland Center	44	Village of Howard	60	Village of Trempealeau	76
City of Fond du Lac	11	City of Montello	29	City of Ripon	45	Village of La Farge	61	Village of Viola	77
City of Fort Atkinson	12	City of Muskego	30	City of Sheboygan	46	Village of Marathon City	62	Village of Waterford	78
City of Fountain City	13	City of Neilsville	31	City of Sturgeon Bay	47	Village of Mazomanie	63	City of Delafield	79
City of Glendale	14	City of Nekeosha	32	City of Tomah	48	Village of Menomononee Falls	64	City of Delafield	80
City of Green Bay	15	City of New Berlin	33	City of Waukesha	49	Village of Monticello	65		
City of Hillsboro	16	City of Oak Creek	34	City of Wausau	50	Village of North Fond du Lac	66		

ATTACHMENT C

Communities with Severe Repetitive Loss Properties



Legend

TOTAL Severe Rep Loss Properties

- 1
- 2



0 25 50 Miles

Coordinate System: NAD 1983 HARN Transverse Mercator

by C. Hermans
11/07/2016