Last week the City Council adopted new Flood Insurance Rate Maps (FIRM). These replace the maps that have been in place since 1992 and will take effect on August 18.

These are the maps that designate the floodplains and are used for flood insurance. In adopting the maps, the city essentially enabled property owners to participate (or continue participating) in the National Flood Insurance Program (NFIP).

A couple of years ago, the Federal Emergency Management Agency (FEMA) decided to update all floodplain maps in Rock County. They hired the Wisconsin Department of Natural Resources (DNR) to conduct the studies necessary to updating the maps; FEMA also set the parameters for how the studies were to be performed.

They went through the technical and legal processes; then they basically said, "Here are the new maps."

In order to remain compliant with NFIP, the city had to formally recognize the new maps as the basis for flood insurance and floodplain management in Evansville. If the city had not adopted the maps, property owners would no longer have been eligible to buy flood insurance.

Essentially the maps mark two floodplains: one along Lake Leota and Allen Creek through the middle of the city and the other along an un-named drainage ditch just west of the city.

The old maps recognized the floodplain along Allen Creek, so the area affected is generally the same as before. However, the map is more refined – where the old map was based on 10-foot contours, the new map is based on 2-foot contours. So the boundary may now be larger or smaller at any specific location, but the general location of the floodplain is the same. The new map also establishes base flood elevations (BFE) at a number of cross sections along Allen Creek.

The old map did not recognize the drainage ditch west of the city, so there was no floodplain associated with it. The new map delineates a floodplain based on a 10-foot topographical contour. Much of this area is developed, so some property owners will find themselves with new concerns due to the legalities of the floodplain designation.

Flood insurance is a prerequisite for federally backed loans within a mapped floodplain, so some homeowners may suddenly find themselves with new expenses. Construction within a floodplain is regulated, so some bare lots may suddenly need "flood-proofing" in order to become buildable.

There are means to changing the map. Different regulations apply to different circumstances, but we can generically lump several together under the heading "Letter of Map Change." The 10-foot contour map is not as accurate as an actual survey. So, for example, some homeowners may be able to show that the floodplain only covers a portion of the backyard and their house is outside the floodplain. Or, for example, a developer might be able to bring in fill to raise the bare lots above the floodplain. In either case, some type of Letter of Map Change may make sense.

For sake of a brief, plain-English article, I am not going to go into the procedures of a Letter of Map Change here. But I wanted to point out the possibility.

Whether they were already outside the floodplain or removed from it by a Letter of Map Change, properties outside the floodplain are still eligible for flood insurance. The "100-year flood" may be terribly misleading name, but it is the basis for much of the calculations behind establishing the floodplain. With that in mind, some property owners may want to purchase flood insurance despite being outside the floodplain.

Flood insurance rates are based on a property's location. A property higher in the floodplain pays lower rates than one located deeper. And a property outside the floodplain pays much lower premiums than one in the floodplain.

The option of a Letter of Map Change may not be realistic for some properties. The city will be applying for and expects to participate in the Community Rating System (CRS). By performing certain actions – such as public education/outreach, mapping additional flood data, and drainage system maintenance – the city can merit a better CRS score. Based on a recent meeting with the DNR, it appears that Evansville can fairly easily reach a score that would translate to a 5% to 10% reduction in flood insurance rates city-wide.

The new FIRM maps are available for viewing at both City Hall and the Eager Free Public Library. As much as I like to see staff be helpful, please note that staff is not authorized to interpret the maps. In addition to the maps, we are compiling information on floods, floodplains, flood insurance, and related topics. I expect that the city's Public Works Committee will also host at least one question and answer session on floodplains later this summer or fall.