



# VILLAGE OF ALLOUEZ

## 2016 FLOODPLAIN NEWSLETTER

### Flood Insurance Update\*

Changes came to the National Flood Insurance Program as of April 1, 2015 as required under the Homeowners Flood Insurance Affordability Act (HFIAA) of 2014. Flood insurance rates and other charges were issued for new or existing policies. These changes affected the total amount policyholders will pay for a flood insurance policy.

Key changes as of April 1, 2015 included:

- Implementing annual rate changes that set rates using rate-increase limitations set by HFIAA for individual premiums and rate classes:
  - Limiting increases for individual premiums to 18 percent of premium.
  - Limiting increases for average rate classes to 15 percent of premium.
  - Mandatory increases for certain subsidized policyholders.
- Increasing the Reserve Fund assessments required by Biggert-Waters. The Reserve Fund was created to help cover costs when claims exceeded the annual premium collected by the NFIP.
- Implementing annual surcharges required by HFIAA for all new or renewed policies based on the use of the structure and the type of policy. The goal of the surcharge is to offset the slow-down of the elimination of currently subsidized rates and ensure the financial stability of the NFIP. The surcharge will continue until all subsidies are eliminated.
- Guidance for insurance agents on rating requirements for substantially damaged and substantially improved structures, and additional rating guidance on buildings constructed before their communities' first Flood Insurance Rate Maps (FIRMs) became effective (known as pre-FIRM structures).
- Implementing a new procedure for properties newly mapped into the Special Flood Hazard Area (SFHA) and existing Preferred Risk Policy Eligibility Extension (PRP EE), a cost-saving flood insurance coverage option for property owners whose buildings were newly mapped into an SFHA. The premiums will be the same as the PRP, which offers low-cost flood insurance to owners and tenants of eligible residential and non-residential buildings located in moderate-to low-risk areas for the first year (calculated before fees and assessments) to comply with provisions of HFIAA.

**The Village of Allouez** is in FEMA Region V.  
To contact FEMA call 1-312-408-5500 or  
online at [www.fema.gov](http://www.fema.gov)

**The FEMA website provides updated  
information and floodplain news.**



## Flood Insurance Update continued....

- Reformulating expense loading on premiums, reducing the expense load on the highest-risk policies as an interim step while investigating expenses on policies as required by Biggert-Waters.

In addition to premium changes and surcharges, HFIAA introduced other options:

- A new \$10,000 deductible for residential properties. Insurers will be required to inform applicants of the availability of the new \$10,000 deductible.
- New minimum deductibles for Preferred Risk Policies (PRP) and the Mortgage Portfolio Protection Program (MPPP) policies are \$1,000 for both building and contents if the building coverage is less than or equal to \$100,000. If building coverage is greater than \$100,000, the new minimum deductible is \$1,250. The contents-only policies of the PRP and MPPP Policies have a \$1,000 minimum deductible.
- A “primary residence” is one that will be lived in by the insured or his or her spouse for more than 50% of the 365 days following the policy effective date. The insurer must now validate primary residence eligibility before applying the \$25 surcharge. To validate, an insurance agent must submit one of these: a driver’s license, an automobile registration, proof of insurance for a vehicle, voter’s registration, documents showing where their children attend school, or a Homestead Tax Credit Form for Primary Residence. Or if none of those documents are available then the agent must submit a signed and dated statement.

For further information on flood insurance and HFIAA go to:

- FEMA Flood Insurance Reform-Rates and Refunds Fact Sheets <https://www.fema.gov/flood-insurance-reform-rates-and-refunds>

- Association of State Floodplain Managers <http://www.floods.org/index.asp?menuID=651#BW-12 Implementation>

*\*Note: This article is taken from the Wisconsin Department of Natural Resources Quarterly Newsletter (Volume 14, Number 2, Summer 2015)*

### National Flood Insurance Program Background\*\*

In 1968, Congress created the National Flood Insurance Program (NFIP). Since most homeowners’ insurance policies did not cover flood, property owners who experienced a flood often found themselves financially devastated and unable to rebuild. The NFIP was formed to fill that gap and was designed to incorporate community adoption of minimum standards for new construction and development to minimize future risk of flood damage. Pre-existing homes and businesses, however, could remain as they were. Owners of many of these older properties were eligible to obtain insurance at lower, subsidized rates that did not reflect the property’s true flood risk.

In addition, as the initial flood risk identified by the NFIP were updated, many homes and businesses that were built in compliance with existing standards received discounted rates in areas where the risk of flood was revised. This “grandfathering” approach prevented rate increases for existing properties when the flood risk in their area increased.

After 45 years, flood risks continue and the costs and consequences of flooding are increasing dramatically. In 2012, Congress passed legislation to make the NFIP more sustainable and financially sound over the long term. However, as stated in the previous article, this legislation continues to be modified to find the most sustainable flood insurance solution.

*\*\*Note: This article deals specifically with Sections 205 and 207 of the Biggert Waters Flood Insurance Reform Act of 2012*

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### BE CREATIVE AND ALSO HELP REDUCE FLOODING IN OUR COMMUNITY

The installation of rain gardens and rain barrels help reduce the runoff from your property and also recharge the ground water. Contact the Brown County Extension Office for installation information.

County Extension Office for installation information (920-391-4610).



### Need Help

The Village of Allouez will investigate flooding or drainage concerns on private property and work with the homeowners to resolve the problem. Contact the Village Hall and ask for the Public Works Department.

**FLOOD SAFETY**

The following common sense guidelines can help protect you from the dangers of flooding:

- Do not drive through a flooded area. More people drown in cars than anywhere else. Do not drive around barriers.
- Do not walk through flowing water. Currents can be deceptive. Six inches of water can knock you off your feet.
- Stay away from power lines and electrical wires. If your house is about to be flooded, turn off the power at the service box. Electrical current can travel through water. Electrocution is the 2<sup>nd</sup> leading cause of death during floods.
- Be alert to gas leaks. Turn off the gas to your house before it floods. If you smell gas, report it to a Village official or your gas company. Do not use candles, lanterns, or open flames if you smell gas or are unsure if your gas has been shut off.
- Keep children away from the flood waters, ditches, culverts and storm drains. Flood waters can carry unimaginable items that have dislodged themselves. Culverts may suck smaller people into them rendering them helpless.
- Clean everything that has been wet. Flood water will be contaminated with sewage and other chemicals which pose severe health threats.
- Look out for animals, especially snakes. Small animals that have been flooded out of their home may seek shelter in yours.
- Do not use gas engines, such as generators, or charcoal fires indoors during power outages. Carbon monoxide exhaust can pose serious health hazard.



**VILLAGE PARTICIPATES IN COMMUNITY RATING SYSTEM**

The Village continues to participate in the CRS program. With a CRS Class 6 rating, residents who are required to have flood insurance receive a 20% discount on their flood insurance.

The Insurance Service Office monitors the CRS program and requires communities to complete specific tasks each year to retain their rating. Staff must provide community outreach and education, provide technical advice and assistance, maintain and provide floodplain documents to residents upon request.

Class	Premium Discount	
	SFHA*	Non-SFHA
1	45%	10%
2	40%	10%
3	35%	10%
4	30%	10%
5	25%	10%
6	20%	10%
7	15%	5%
8	10%	5%
9	5%	5%
10	0	0

\* Special Flood Hazard Area. Non-SFHA premium reductions apply to B, C, D, X, A99, and AR Zones.

**FLOODPLAIN PERMIT REQUIREMENTS**

All development within the 100 year floodplain (not just construction of buildings, but filling, excavation, fences, etc.) is required to obtain a village building permit. Applications must be made prior to doing any work in a floodplain area. Please contact the Village Building Inspector at the Village Hall to receive the information you will need to properly develop in the floodplain. You may report any illegal development activities to the Building Inspector as well.

**DRAINAGE SYSTEM MAINTENANCE**

As simple as it sounds, keeping smaller ditches and streams free of debris can dramatically improve the run-off capacity of low lying areas, as well as greatly reduce the occurrence blockage that significantly contributes to flooding. It is a violation of Village ordinance to dump or throw waste into ditches, gutters, or streams. Do your part by not placing grass clippings, leaves, or branches in gutters or drainage ditches. Village staff regularly check storm sewers and drainage ditches to insure they are clear and able to handle runoff. *Violators can be issued a citation.*

## FLOOD WARNING SYSTEM

Many times, flooding along the East River within the Village of Allouez can be predicted in advance, giving ample warning for preparation and evacuation. However, in the event of a flash flood due to a large rain event, you may be the first to notice the oncoming situation and have only hours to execute your plan. Notify Brown County Dispatch. Tune your radio to any local station for local and National Weather Service updates. You may also see regular interruptions on local television stations advising you of the situation.

### Important Contact Information:

**Allouez Village Hall:** (920)448-2800

[www.villageofallouez.com](http://www.villageofallouez.com)

**Brown County:** [www.co.brown.wi.us/zoning](http://www.co.brown.wi.us/zoning)

**County Extension Office:** (920)391-4610

**FEMA:** 1(312)408-5500 [www.fema.gov/nfip](http://www.fema.gov/nfip)

## BROWN COUNTY PLANNING DEPARTMENT SERVES VILLAGE AS FLOODPLAIN ADMINISTRATOR

The Village contracts with Brown County Planning for Floodplain Administration. Matt Heyroth, Assistant Zoning Administrator is filling this role for the village. In his absence, anyone in the Planning and Land Services Office may answer your questions.

Is my home in the floodplain? What do I have to do to put an addition on my home in the floodplain? How do I go about getting a LOMA (Letter of Map Amendment)? Do I need flood insurance? These and any other floodplain questions, questions about the program, or information on how to get your discount should be directed to Matt.

You can reach Matt by phone (920-448-6480) or by email ([heyroth\\_mr@co.brown.wi.us](mailto:heyroth_mr@co.brown.wi.us)). You can also visit him at the county offices at 305 E. Walnut Street, Room 320 Green Bay, WI 54305-3600.

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