

## **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 791 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.

In preparation for drafting the 2021 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) PIVOT Reporting website. FEMA Region V also provided WEM with RL and SRL lists as part of the Flood Mitigation Assistance (FMA) program; however, at time of writing this report, the FY2020 data was the best available. WEM was able to confirm that the FY2020 FMA RL and SRL lists from FEMA were the same as the 2021 data reported on the PIVOT website. 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 791 properties listed in the NFIP database, 111 (14%) 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 95 of the 111 mitigated properties, or 12% of all RL properties. Additionally, 20 properties on the RL list are in the process of being acquired and demolished through FEMA grant programs. Approximately 2.3% of the properties listed (18 properties) are recorded as mitigated due to a lack of information. Excluding mitigated properties and properties considered mitigated due to incomplete data, 642 properties in 144 NFIP communities remain flood-prone.

The Hazard Mitigation Grant Program (HMGP), Pre-Disaster Mitigation (PDM) program (ended in 2020), Building Resilient Infrastructure and Communities (BRIC) 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.

**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, FMA repetitive loss/severe repetitive loss database on PIVOT, and the FFY 20 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 2021 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 November of 2021. 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 November 2021 and identified a total of 791 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 791 repetitive loss properties identified, 111 (14%) are listed as mitigated by removal, elevation, or other means. A total of 18 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 20 properties that are part of ongoing mitigation projects. This makes 149 repetitive loss properties (18.8%) that are not or will no longer be vulnerable to flooding by the end of 2021 (Table 1).

**Table 1. Repetitive Loss Property Status**

<b>Building Status Description</b>	<b>Number of Properties</b>	<b>Percent of Total</b>
Acquired and demolished	95	12.0%
Elevated or floodproofed	16	2.0%
Mitigation in progress	20	2.5%
Removed from RL list due to lack of data	18	2.3%
Flood-prone	642	81.2%
<b>Total</b>	<b>791</b>	<b>100%</b>

There are 642 (81.2%) 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 144 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*

<b>Number of Repetitive Loss Properties</b>	<b>All Communities (n)</b>	<b>All Communities (%)</b>	<b>Flood-Prone Properties Only (n)</b>	<b>Flood-Prone Properties Only (%)</b>
0	0	0%	11	7.60%
1 to 5	117	81.30%	109	75.7%
6 to 10	13	9.00%	14	9.70%
11 to 20	9	6.30%	8	5.60%
21 to 50	4	2.80%	1	0.70%
More than 50	1	0.70%	1	0.70%
<b>Total</b>	<b>144</b>	<b>100%</b>	<b>144</b>	<b>100%</b>

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 2 of 114 communities have more than 20 RL properties; 11 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*

<b>Rank</b>	<b>Community Name</b>	<b>Flood-Prone Properties</b>	<b>Mitigated Properties</b>	<b>Properties Undergoing Mitigation</b>	<b>Unverifiable Properties</b>	<b>Total Number of Listings</b>
1	MILWAUKEE, CITY OF	227	8		1	236
2	JEFFERSON COUNTY	22	18	1		41
3	KENOSHA COUNTY	16	14	4		34
4	GAYS MILLS, VILLAGE OF	14	8			22
5	COLUMBIA COUNTY	13		1		14
6	MEQUON, CITY OF	13				13
7	GLENDALE, CITY OF	12	1			13
8	PIERCE COUNTY	12				12
9	THIENSVILLE, VILLAGE OF	11				11
10	VERNON COUNTY	11				11

**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 54 SRL properties in 30 communities in Wisconsin. Most communities also have properties on the NFIP RL list. None of the 54 properties has been mitigated or is considered mitigated due to insufficient data. WEM staff was able to further identify three properties that are part of ongoing mitigation projects. The remaining 51 properties are thus considered flood-prone.

**Table 4. Severe Repetitive Loss Communities**

<b>NFIP Community</b>	<b>CID #</b>	<b>Severe Repetitive Loss Properties</b>	<b>Properties Undergoing Mitigation</b>	<b>Total Number of Listings</b>
ALMA, CITY OF	555540	2		2
APPLETON, CITY OF	555542	2		2
BERLIN, CITY OF	550166	2		2
BROWN DEER, VILLAGE OF	550271	1		1
CLARK COUNTY	550048	2		2
DANE COUNTY	550077	3		3
DUNN COUNTY	550118	2		2
DURAND, CITY OF	550320	4		4
FOND DU LAC COUNTY	550131	1		1
FOND DU LAC COUNTY	550131	1		1
FORT ATKINSON, CITY OF	555554	1		1
GRANT COUNTY	555557	1		1
GREEN BAY, CITY OF	550022	2		2
JANESVILLE, CITY OF	555560	1		1
JEFFERSON COUNTY	550191	3		3
JUNEAU COUNTY	550580	1		1
KENOSHA COUNTY	550523	5	2	5
LA CROSSE, CITY OF	555562	1		1
LAFAYETTE COUNTY	550223	1		1
MEQUON, CITY OF	555564	1		1
MILWAUKEE, CITY OF	550278	4		4
MONROE COUNTY	550571	2	1	2
PIERCE COUNTY	555571	2		2
PRESCOTT, CITY OF	555574	2		2
RICHFIELD, VILLAGE OF	550518	1		1
SILVER LAKE, VILLAGE OF	550210	2		2



STEBEN, VILLAGE OF	555580	1		1
VERNON COUNTY	550450	1		1
WASHINGTON COUNTY	550471	1		1
WOOD COUNTY	550513	1		1
<b>Total</b>		<b>54</b>	<b>3</b>	<b>51</b>

E. Changes Since the 2016 State of Wisconsin Repetitive Loss Report

There has been an overall increase in number of RL properties compared to the 2021 RLR. Although some properties and communities have been removed from the list, others have been newly added. The proportion of properties that are mitigated (14-16%), in progress (2.5%), or flood-prone (roughly 81%) remains about the same as in 2021.

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 Brookfield and Oshkosh, previously listed at numbers nine and ten, are no longer in the top 10. Columbia County and Vernon County are new to the list in 2021, 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 longer in 2021, featuring 30 communities compared to two in 2016.

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**

<b>NFIP Community</b>	<b>Repetitive Loss Properties (RLPs) (n)</b>	<b>RLPs Acquired (n/%)</b>	<b>RLPs Remaining (n)</b>
BROWN DEER, VILLAGE OF	9	8 (88.9%)	1
KENOSHA COUNTY	34	14 (41.2%)	16
WAUWATOSA, CITY OF	22	16 (72.7%)	6
JEFFERSON COUNTY	41	16 (39.0%)	25

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 approximately 73% 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 (16 are considered RL and the remaining are non-RL properties) since the 1993 floods, while Jefferson has acquired 58 total properties (19 RL properties; remaining properties are non-RL); both communities have reduced their number of RL properties by about 40% and have mitigation projects in progress to further reduce their numbers.

**G. Number of Repetitive Loss Properties – FFY 21 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 48 such properties included on the FFY 21 FMA repetitive loss list, located in 20 communities across the state (Table 6). Of these, WEM verifies that 19 properties have been mitigated already and three properties have been or are in the process of being acquired. Seven of the 26 remaining properties are insured and thus eligible for acquisition through the FMA program.

**Table 6. FFY 21 FMA Repetitive Loss Communities**

<b>Community Name</b>	<b>Flood-Prone Properties</b>	<b>Mitigated Properties</b>	<b>Properties Undergoing Mitigation</b>	<b>Total Number of Listings</b>
BROWN DEER, VILLAGE OF		6		6
CASSVILLE, VILLAGE OF	1			1
CLARK COUNTY	2			2
DANE COUNTY	1			1
FOND DU LAC, CITY OF	3			3
GAYS MILLS, VILLAGE OF	1	1		2
JACKSON COUNTY	1			1
JEFFERSON COUNTY	4	6		10
JUNEAU COUNTY	1			1
KENOSHA COUNTY	1	1	2	4
MILWAUKEE, CITY OF	3	1		4
MONROE COUNTY			1	1
PIERCE COUNTY	3			3
PORTAGE, CITY OF	1			1
ROCK COUNTY	1			1
SILVER LAKE, VILLAGE OF		1		1
TREMPEALEAU, VILLAGE OF	2	1		3
WAUKESHA COUNTY		1		1
WAUWATOSA, CITY OF		1		1
WONEWOC, VILLAGE OF	1			1

All of the communities that appear on the 2021 FMA list also appear on the NFIP RL list. In total, there are three individual properties that do not appear on the NFIP RL list.

H. Number of Severe Repetitive Loss Properties – 2021 FMA Severe Repetitive Loss

Properties with at least two separate NFIP claim payments cumulatively totaling more than the market value of the property are severe repetitive loss properties under FEMA’s FMA program. As of 2021, the FMA severe repetitive loss list includes 56 properties, 17 of which have been or are in the process of being acquired (six of the acquired SRL properties are also found on the

FFY 21 FMA repetitive loss list). Nine of the 39 remaining properties are eligible for acquisition under FMA.

**Table 7. FFY 21 FMA Severe Repetitive Loss Communities**

<b>Community Name</b>	<b>Flood-Prone Properties</b>	<b>Mitigated Properties</b>	<b>Properties Undergoing Mitigation</b>	<b>Total Number of Listings</b>
ALMA, CITY OF	1			1
APPLETON, CITY OF	1			1
BERLIN, CITY OF	1			1
BROWN DEER, VILLAGE OF	0	1		1
CLARK COUNTY	1			1
DANE COUNTY	1	1		2
DUNN COUNTY	1			1
DURAND, CITY OF	2			2
FOND DU LAC COUNTY	1			1
FOND DU LAC, CITY OF	1			1
FORT ATKINSON, CITY OF	1			1
GRANT COUNTY	1			1
GREEN BAY, CITY OF	2			2
JANESVILLE, CITY OF	1			1
JEFFERSON COUNTY	4	3		7
JUNEAU COUNTY	1			1
KENOSHA COUNTY	2	1	3	6
LA CROSSE, CITY OF	1			1
LAFAYETTE COUNTY	1			1
MEQUON, CITY OF	1			1
MILWAUKEE, CITY OF	4	1		5
MONROE COUNTY	1		1	2
PIERCE COUNTY	2			2
PRESCOTT, CITY OF	2			2

Community Name	Flood-Prone Properties	Mitigated Properties	Properties Undergoing Mitigation	Total Number of Listings
RICHFIELD, VILLAGE OF	1			1
SILVER LAKE, VILLAGE OF	0	1	2	3
STEUBEN, VILLAGE OF	1			1
TREMPEALEAU, VILLAGE OF	0			1
VERNON COUNTY	1			1
WASHINGTON COUNTY	1			1
WAUWATOSA, CITY OF		2		2
WOOD COUNTY	1	1		2

All of the communities that appear on 2021 FMA SRL list also appear on the NFIP SRL list. There are only two individual properties that do not appear on the NFIP RL list.

Majority of the properties included on the 2021 FMA SRL list also appear on the 2021 NFIP RL list with the exception of three total properties. Sixteen of the 56 FMA SRL properties are also found on the 2021 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 funding 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 **Building Resilient Infrastructure and Communities (BRIC) Program**, which replaced the **Pre-Disaster Mitigation (PDM) Program** in 2020, is another source of mitigation funding. 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. PDM was funded through an annual Congressional appropriation, whereas BRIC is funded through an automatic 6% allocation from the Disaster Relief Fund. The state administers the program and applies on behalf of local units of government and state agencies. 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 BRIC funding. Local governments applying to the program must have an approved all-hazards mitigation plan.

The significant difference between HMGP and the other two mitigation programs (FMA and BRIC) is that HMGP is tied to a Federal disaster declaration for a specific hazard event and available only in the State of Wisconsin, while BRIC and FMA are available annually regardless of hazard events, 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, November 2021

<b>NFIP Community</b>	<b>CID #</b>	<b>Total Listings</b>	<b>Acquired</b>	<b>Elevated / Floodproofed</b>	<b>In Progress</b>	<b>Unverifiable</b>	<b>Flood-Prone</b>
ADAMS COUNTY	550001	1					1
ALGOMA, CITY OF	550213	3					3
ALMA, CITY OF	555540	1					1
APPLETON, CITY OF	555542	1					1
ARCADIA, CITY OF	550439	1					1
ASHLAND COUNTY	550004	1			1		0
ASHWAUBENON, VILLAGE OF	550600	1					1
BAY CITY, VILLAGE OF	555543	1					1
BAYSIDE, VILLAGE OF	550270	2					2
BELOIT, CITY OF	555544	2					2
BERLIN, CITY OF	550166	6					6
BIRON, VILLAGE OF	555545	1					1
BLACK EARTH, VILLAGE OF	550079	2					2
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
CASSVILLE, VILLAGE OF	555548	1					1
CHASEBURG, VILLAGE OF	550451	1					1



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<b>NFIP Community</b>	<b>CID #</b>	<b>Total Listings</b>	<b>Acquired</b>	<b>Elevated / Floodproofed</b>	<b>In Progress</b>	<b>Unverifiable</b>	<b>Flood-Prone</b>
CHIPPEWA FALLS, CITY OF	550044	2	2				0
CLARK COUNTY	550048	3	1				2
CLINTONVILLE, CITY OF	550494	1					1
COLUMBIA COUNTY	550581	14			1		13
COLUMBUS, CITY OF	550058	1					1
CRAWFORD COUNTY	555551	1		1			0
DANE COUNTY	550077	8	1				7
DARLINGTON, CITY OF	550228	12	3	6			3
DEFOREST, VILLAGE OF	550082	1					1
DELAFIELD, CITY OF	550479	1					1
DOOR COUNTY	550109	2				1	1
DOUGLAS COUNTY	550538	1					1
DUNN COUNTY	550118	2					2
DURAND, CITY OF	550320	2	1				1
EAU CLAIRE COUNTY	550128	1				1	0
ELM GROVE, VILLAGE OF	550578	2	1				1
ELROY, CITY OF	550201	1			1		0
FOND DU LAC COUNTY	550131	2					2
FOND DU LAC, CITY OF	550136	10	1				9
FORT ATKINSON, CITY OF	555554	4					4
FOUNTAIN CITY, CITY OF	555555	1					1
GAYS MILLS, VILLAGE OF	550071	22	4	4			14

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<b>NFIP Community</b>	<b>CID #</b>	<b>Total Listings</b>	<b>Acquired</b>	<b>Elevated / Floodproofed</b>	<b>In Progress</b>	<b>Unverifiable</b>	<b>Flood-Prone</b>
GLENDALE, CITY OF	550275	13	1				12
GRANT COUNTY	555557	6					6
GREEN BAY, CITY OF	550022	9					9
GREEN COUNTY	550157	1					1
HILLSBORO, CITY OF	550455	4				1	3
HOWARD, VILLAGE OF	550023	1					1
HUDSON, CITY OF	555558	1					1
JACKSON COUNTY	550583	2					2
JANESVILLE, CITY OF	555560	3	1				2
JEFFERSON COUNTY	550191	41	16	2	1		22
JEFFERSON, CITY OF	555561	1					1
JUNEAU COUNTY	550580	1					1
KAUKAUNA, CITY OF	550305	1					1
KENOSHA COUNTY	550523	34	14		4		16
KENOSHA, CITY OF	550209	1	1				0
KEWAUNEE COUNTY	550212	1					1
LA CROSSE COUNTY	550217	7					7
LA CROSSE, CITY OF	555562	3					3
LA FARGE, VILLAGE OF	550456	3	1				2
LAFAYETTE COUNTY	550223	2					2
LINCOLN COUNTY	550585	1					1
LOYAL, CITY OF	550052	1					1

State of Wisconsin Hazard Mitigation Plan

<b>NFIP Community</b>	<b>CID #</b>	<b>Total Listings</b>	<b>Acquired</b>	<b>Elevated / Floodproofed</b>	<b>In Progress</b>	<b>Unverifiable</b>	<b>Flood-Prone</b>
MADISON, CITY OF	550083	1					1
MARATHON CITY, VILLAGE OF	550252	1					1
MARATHON COUNTY	550245	1					1
MARQUETTE COUNTY	550601	4					4
MAYVILLE, CITY OF	550103	2					2
MAZOMANIE, VILLAGE OF	550085	1				1	0
MENOMONEE FALLS, VILLAGE OF	550483	1					1
MEQUON, CITY OF	555564	13					13
MIDDLETON, CITY OF	550087	1					1
MILWAUKEE, CITY OF	550278	236	8			1	227
MINERAL POINT, CITY OF	550180	1					1
MONONA, CITY OF	550088	2		1			1
MONROE COUNTY	550571	5			2		3
MONTELLO, CITY OF	550266	1					1
MONTICELLO, VILLAGE OF	550163	1					1
MUSKEGO, CITY OF	550486	4					4
NEILLSVILLE, CITY OF	550053	2	1				1
NEW BERLIN, CITY OF	550487	4	2			1	1
NEW RICHMOND, CITY OF	550384	1					1
NORTH FOND DU LAC, VILLAGE OF	550138	2					2
OAK CREEK, CITY OF	550279	4	1			1	2
OCONTO COUNTY	550294	6					6

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OCONTO, CITY OF	550297	3				2	1
ONTARIO, VILLAGE OF	550457	1					1
OREGON, VILLAGE OF	550089	3	3				0
OSHKOSH, CITY OF	550511	9					9
OZAUKEE COUNTY	550310	3	1				2
PADDOCK LAKE, VILLAGE OF	550073	1			1		0
PEPIN COUNTY	555570	6					6
PEWAUKEE, VILLAGE OF	550489	1					1
PIERCE COUNTY	555571	12					12
PLEASANT PRAIRIE, VILLAGE OF	550613	1					1
PLUM CITY, VILLAGE OF	550328	1					1
PORTAGE COUNTY	550572	1					1
PORTAGE, CITY OF	550063	7					7
PRAIRIE DU CHIEN, CITY OF	555573	7				1	6
PRESCOTT, CITY OF	555574	4					4
PRINCETON, CITY OF	550171	1					1
RACINE COUNTY	550347	3					3
RACINE, CITY OF	555575	2					2
READSTOWN, VILLAGE OF	550458	2					2
REEDSBURG, CITY OF	550402	4	1		2		1
RICHFIELD, VILLAGE OF	550518	1					1
RICHLAND CENTER, CITY OF	555576	2					2

State of Wisconsin Hazard Mitigation Plan

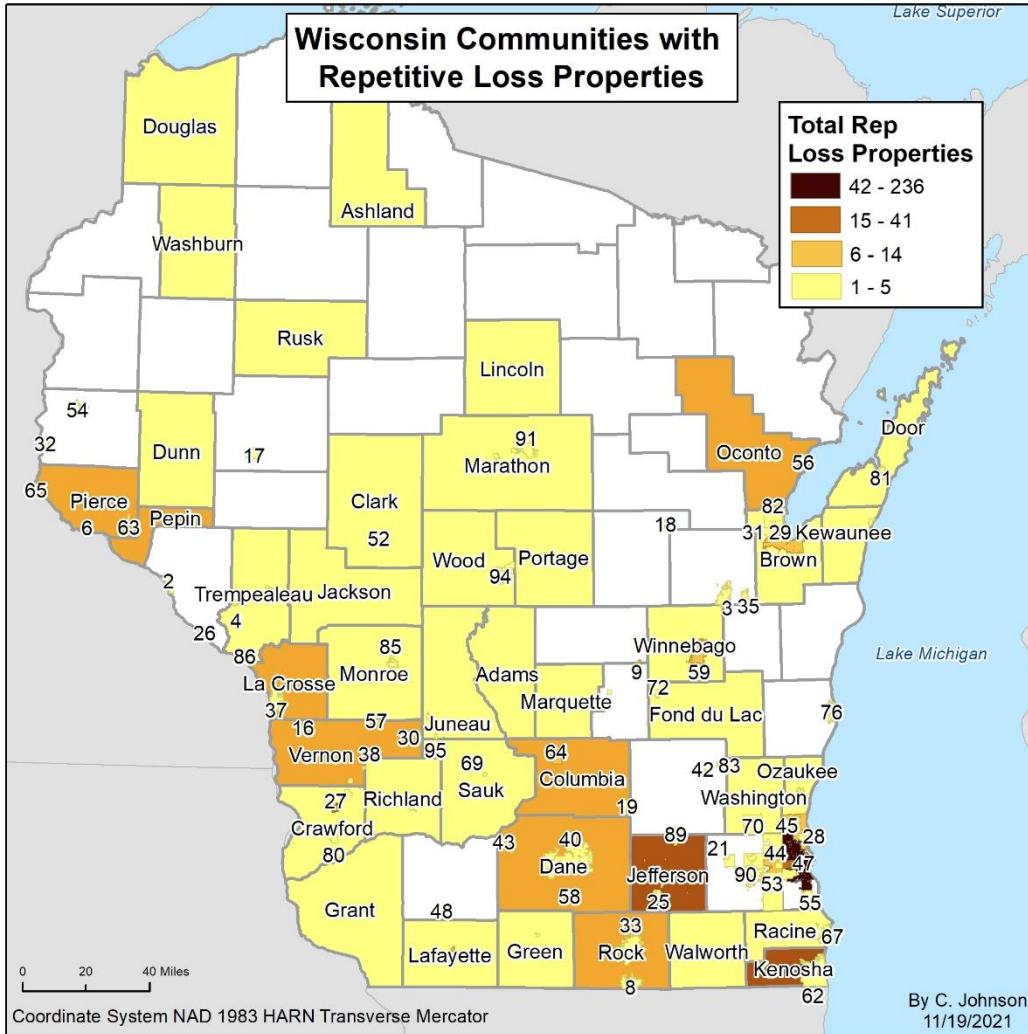
<b>NFIP Community</b>	<b>CID #</b>	<b>Total Listings</b>	<b>Acquired</b>	<b>Elevated / Floodproofed</b>	<b>In Progress</b>	<b>Unverifiable</b>	<b>Flood-Prone</b>
RICHLAND COUNTY	550356	4					4
RIPON, CITY OF	550140	1					1
RIVER HILLS, VILLAGE OF	550280	4					4
ROCK COUNTY	550363	11		1		1	9
ROCK SPRINGS, VILLAGE OF	550403	2					2
RUSK COUNTY	550602	2					2
SALEM LAKES, VILLAGE OF	550505	2					2
SAUK COUNTY	550391	4				1	3
SAUKVILLE, VILLAGE OF	550317	2					2
SHEBOYGAN, CITY OF	550430	1					1
SILVER LAKE, VILLAGE OF	550210	4	1		2		1
SOLDIERS GROVE, VILLAGE OF	550074	3					3
STEUBEN, VILLAGE OF	555580	4	1		2		1
STURGEON BAY, CITY OF	550111	2					2
SUAMICO, VILLAGE OF	550660	1					1
THERESA, VILLAGE OF	550106	1					1
THIENSVILLE, VILLAGE OF	550318	11					11
TOMAH, CITY OF	550291	2					2
TREMPEALEAU COUNTY	555585	3					3
TREMPEALEAU, VILLAGE OF	555584	5	1				4
VERNON COUNTY	550450	11					11
VIOLA, VILLAGE OF	550460	3					3

State of Wisconsin Hazard Mitigation Plan

<b>NFIP Community</b>	<b>CID #</b>	<b>Total Listings</b>	<b>Acquired</b>	<b>Elevated / Floodproofed</b>	<b>In Progress</b>	<b>Unverifiable</b>	<b>Flood-Prone</b>
WALWORTH COUNTY	550462	5					5
WASHBURN COUNTY	550606	1					1
WASHINGTON COUNTY	550471	3					3
WATERFORD, VILLAGE OF	550354	1					1
WATERTOWN, CITY OF	550107	1				1	0
WAUKESHA COUNTY	550476	10		1		4	5
WAUKESHA, CITY OF	550491	2					2
WAUSAU, CITY OF	550258	1				1	0
WAUWATOSA, CITY OF	550284	22	16				6
WEST ALLIS, CITY OF	550285	3					3
WINNEBAGO COUNTY	550537	2					2
WISCONSIN RAPIDS, CITY OF	555587	1					1
WONEWOC, VILLAGE OF	550208	4			3		1
WOOD COUNTY	550513	1					1
<b>TOTAL</b>		<b>791</b>	<b>95</b>	<b>16</b>	<b>20</b>	<b>18</b>	<b>642</b>

## ATTACHMENT B

### Communities with Repetitive Loss Properties



Algoma	1	Deforest	21	Loyal	41	Ontario	61	Saukville	81
Alma	2	Delafield	22	Madison	42	Oregon	62	Sheboygan	82
Appleton	3	Durand	23	Marathon City	43	Oshkosh	63	Silver Lake	83
Arcadia	4	Elm Grove	24	Mayville	44	Paddock Lake	64	Soldiers Grove	84
Ashwaubenon	5	Elroy	25	Mazomanie	45	Pewaukee	65	Steuben	85
Bay City	6	Fond Du Lac	26	Menomonee Falls	46	Pleasant Prairie	66	Sturgeon Bay	86
Bayside	7	Fort Atkinson	27	Mequon	47	Plum City	67	Suamico	87
Beloit	8	Fountain City	28	Middleton	48	Portage	68	Theresa	88
Berlin	9	Gays Mills	29	Milwaukee	49	Prairie Du Chien	69	Thiensville	89
Biron	10	Glendale	30	Mineral Point	50	Prescott	70	Tomah	90
Black Earth	11	Green Bay	31	Monona	51	Princeton	71	Trempealeau	91
Blair	12	Hillsboro	32	Montello	52	Racine	72	Unknown	92
Brookfield	13	Howard	33	Monticello	53	Readstown	73	Viola	93
Brown Deer	14	Hudson	34	Muskego	54	Reedsburg	74	Waterford	94
Butler	15	Janesville	35	Neillsville	55	Richfield	75	Watertown	95
Chaseburg	16	Jefferson	36	New Berlin	56	Richland Center	76	Waukesha	96
Chippewa Falls	17	Kaukauna	37	New Richmond	57	Ripon	77	Wausau	97
Clintonville	18	Kenosha	38	North Fond Du Lac	58	River Hills	78	Wauwatosa	98
Columbus	19	La Crosse	39	Oak Creek	59	Rock Springs	79	West Allis	99
Darlington	20	La Farge	40	Oconto	60	Salem Lakes	80	Wisconsin Rapids	100
								Wonec	101

# ATTACHMENT C

## Communities with Severe Repetitive Loss Properties

