

National Flood Insurance Program: Flood Hazard Mapping



Through its Flood Hazard Mapping Program, Federal Emergency Management Agency (FEMA) identifies flood hazards, assesses flood risks and partners with states and communities to provide accurate flood hazard and risk data to guide them to mitigation actions. Flood Hazard Mapping is an important part of the National Flood Insurance Program (NFIP), as it is the basis of the NFIP regulations and flood insurance requirements. FEMA maintains and updates data through Flood Insurance Rate Maps (FIRMs) and risk assessments. FIRMs are the official map of a community on which FEMA has delineated both the special hazard areas and the risk premium zones applicable to the community. FIRMs include statistical information such as data for river flow, storm tides, hydrologic/hydraulic analyses and rainfall and topographic surveys. FEMA uses the best available technical data to create the flood hazard maps that outline your community's different flood risk areas.

The FIRMS for Dodge County began effective on May 19, 2014 and the FIRMS for Jefferson County became effective February 4, 2015. Digital copies of the Dodge County and Jefferson County FIRMS can be found on the Floodplain Insurance Rate Maps page ([please click here](#)). Hard copies are also on file at City Hall in the Engineering Department, 2nd Floor.

Property owners who live near or along Silver Creek and/or the Rock River and have mortgages may be contacted by their mortgage companies that their property has been identified as being in the flood plain. If that is the case, property owners may wish to contact the City of Watertown's Engineering Department for assistance with identifying the 100 year floodplain in relationship to their property. The City of Watertown will come out one time at no cost to the property owner and place a stake in their yard of where the 100 year flood elevation is on their property. The property owner needs to contact the City and request this. This is for your information. If the 100 year flood elevation is below your house elevation and you want to challenge the 100 year flood elevation designation of your property, we suggest you contact a Wisconsin Professional Licensed Surveyor (WI PLS) to complete an Elevation Certificate. If the house is shown inside the 100 year floodplain and you believe it is not, a WI PLS can survey your property and if determined that the house is outside the 100 year floodplain then prepare a Letter of Map Amendment (LOMA) verifying the house is not in the floodplain. The property owner can submit the Elevation Certificate and/or the LOMA to their mortgage lender and/or property insurance company as verification. FYI: The City does not have a WI PLS on staff and cannot provide this service.