



Martenson & Eisele

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FLOODPLAIN RECOVERY FACT SHEET

Understanding FEMA Requirements After the July 27, 2026 Tornado

Does this Apply to Me?

- This fact sheet only applies to properties located within the FEMA-mapped floodplain.
- Not sure whether your property is in the floodplain? Contact the City of Menasha Community Development Department or view FEMA flood maps online:
msc.fema.gov/portal/search
 - If covered by **blue**, your property is in the floodplain.
- Floodplain regulations are based on federal FEMA requirements, not local City policy.

Step 1: Determine Whether Your Home Is Substantially Damaged

A home is considered **Substantially Damaged (SD)** when the cost to repair the structure equals or exceeds **50% of the home's pre-damage value**.

To make this determination:

- Provide repair estimates, contractor quotes, permit applications, and related documentation to the City.
- The City will compare repair costs to the home's pre-damage value.
- The City's assessed improvement value is typically used.
- If you believe the assessed value does not accurately reflect the home's value, you may obtain a private appraisal for consideration.

Example

- Home value: **\$200,000**
- Substantial Damage threshold: **\$100,000**
- Repair costs of **\$100,000 or more** may trigger FEMA Substantial Damage (SD) requirements ($\$100,000 \text{ in damage} \div \$200,000 \text{ home value} = 50\%$).





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Step 2: Obtain Elevation Information

The City is encouraging all floodplain property owners who do not already have a:

- Letter of Map Amendment (LOMA), or
- Elevation Certificate (EC)

to contact a licensed surveyor. *Unsure if you have either? A licensed surveyor can search Winnebago County Records to determine if a LOMA has been completed.*

A surveyor can:

- Determine your building elevations.
- Determine how your property relates to the Base Flood Elevation (BFE).
- Evaluate whether your property may qualify for a LOMA.

What does a LOMA accomplish?

A LOMA can determine whether your property is actually above the Base Flood Elevation (BFE), even if it is currently shown within the mapped floodplain. The FEMA floodplain map within the impacted area was created in 1977 and may not reflect present-day conditions. A LOMA rectifies that.

Examples of local surveyors who have submitted LOMAs to the City post-tornado include:

- **Martenson & Eisele, Inc. (Menasha local)** • 920-731-0381 • info@martenson-eisele.com
- **Davel Engineering (Menasha local)** • 920-991-1866 • john@davel.pro
- **McMahon Associates, Inc.** • 920-751-4200 • mcminfo@mcmgrp.com
- **Carow Land Surveying Co., Inc.** • 920-731-4168 • matt@clse.pro
- Search “surveyors near me” online

After reviewing the property, your surveyor can coordinate with the City regarding floodplain requirements and available options.

If Your Home Is **NOT** Substantially Damaged (SD)

- You may generally repair or reconstruct your home.
- FEMA elevation requirements associated with Substantial Damage do not apply.
- Normal building permits may still be required.





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If Your Home /S Substantially Damaged

Rebuilding options are available:

Step 1: Determine Whether a LOMA Is Available

A licensed surveyor can evaluate whether your property may qualify for a **Letter of Map Amendment (LOMA)**. FEMA maps do not always reflect actual ground elevations. A LOMA can determine whether your property is above the Base Flood Elevation (BFE) and may qualify for removal from the mapped floodplain.

If approved by FEMA:

- Some floodplain requirements may be reduced or eliminated.
- Future rebuilding options may expand.
- Flood insurance requirements may change.

Option A: Rebuild to FEMA Minimum Standards

Because the July 27, 2026 disaster was caused by a tornado rather than flooding:

- FEMA may allow reconstruction to the Base Flood Elevation (BFE).
- This is the minimum federal standard.

This option is legal but may leave the structure nonconforming under current Wisconsin floodplain standards.

Option B: Rebuild to Wisconsin Floodplain Standards

Property owners may choose to:

- Elevate the structure **2 feet above the Base Flood Elevation (BFE)**.

Benefits include:

- Meets current Wisconsin floodplain standards.
- Creates a conforming structure.
- May provide additional flexibility in the future





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Regarding Garages

Floodplain requirements for **garages and accessory buildings** may differ from those for homes. If a garage is used **only for parking vehicles and storage**, it may be eligible to remain below the Base Flood Elevation (BFE) provided it is designed to allow floodwaters to enter and exit safely.

Examples may include:

- Flood-resistant building materials below the BFE.
- Flood openings (vents) that allow water to flow through the structure.
- Utility equipment elevated or protected as required.
- No finished living area below the BFE.

These structures are often referred to as having "**flood-resistant construction**" or "**flood vents and flood-resistant materials**" (sometimes informally called "flood guts").

Important

A garage rebuilt below the BFE generally:

- ☒ May be used for vehicle parking and storage.
- ☒ May not be used as living space, bedrooms, or finished habitable areas.

Because requirements vary by property and project, discuss garage reconstruction plans with your surveyor and the City before rebuilding.





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After Reconstruction Is Complete

Some properties may be eligible for additional floodplain relief.

For example:

- A property elevated above flood elevations may qualify for a **Letter of Map Revision Based on Fill (LOMR-F)**.
- In some cases, a successful LOMR-F can remove a property from the mapped floodplain.

Ask your surveyor whether a LOMR-F may be feasible for your property.

Questions?

Contact the City of Menasha Community Development Department

☎ 920-422-5102

Watch the FEMA Floodplain Town Hall recording here: menashawi.gov/news_detail_T6_R534.php

