

# CITY OF PORTAGE

115 West Pleasant Street  
Portage, Wisconsin 53901  
Telephone: (608) 742-2176 • Fax: (608) 742-8623



"Where the North Begins"

## NOTICE OF PUBLIC HEARING

**PLEASE TAKE NOTICE** that the Planning Commission of the City of Portage, Wisconsin will consider the granting of a Conditional Use Permit to Tommy D Nakielski at 901 E. Wisconsin Street, City of Portage, Columbia County, Wisconsin

**A PUBLIC HEARING** on the request for a Conditional Use Permit to be issued to Tommy D Nakielski. to provide vehicle sales and equipment services to be considered at the Municipal Building in Portage, Columbia County, Wisconsin on Monday, October 21, 2013 at 6:25 p.m.

**ALL INTERESTED PERSONS** may appear in person or by their attorney or agent for the purposes of offering such proof in support of their position opposing or endorsing the granting of this Conditional Use Permit to said property.

**DATED** this 24<sup>th</sup> day of September, 2013.

By Robert G. Redelings  
Robert G. Redelings, P.E.  
Director of Public Works/Utility Manager

**PLEASE PUBLISH**

October 2<sup>nd</sup>  
October 10<sup>th</sup>

**City of Portage  
Plan Commission Meeting  
Monday, October 21, 2013  
Public Hearing – 6:25 p.m.  
Regular Meeting – 6:30 p.m.  
City Municipal Building, 115 West Pleasant Street  
Conference Room Two  
Agenda**

Members: Mayor Bill Tierney, Chairperson; Addie A. Tamboli, Vice-Chairperson;  
Robert Redelings, City Engineer, Jan Bauman, Brian Zirbes, Mike  
Oszman, Peter Tofson

Public Hearing – 6:25 p.m.

Consider conditional use permit for Tommy D. Nakielski vehicles  
sales & equipment.

Regular Meeting – 6:30 p.m.

1. Roll call
2. Approval of minutes from previous meeting
3. Discussion and possible action on Conditional Use Permit for Tommy D. Nakielski for the additional use of vehicles sales and equipment at 901 E. Wisconsin Street.
4. Discussion and possible action on Certified Survey Map resulting from request to combine tax parcels 11271-112 and 11271-113.
5. Discussion and possible action regarding letter from FEMA regarding final flood hazards.
6. Discussion and possible action on Sidewalk Master Plan.
7. Discussion and possible action on P.A.T.H.S.
8. Adjournment.

**City of Portage  
Plan Commission Meeting  
Monday, September 23, 2013  
Public Hearing – 6:25 p.m.  
Regular Meeting – 6:30 p.m.  
City Municipal Building, 115 West Pleasant Street  
Conference Room One**

Members present: Mayor Bill Tierney, Chairperson; Addie A. Tamboli, Vice-Chairperson; Robert Redelings, City Engineer, Brian Zirbes and Mike Oszman.

Members excused: Jan Bauman and Peter Tofson

Others present: Charles Poches, PCSD Superintendent, Dave Gunderson, Jim Grothman, Bill Welsh and Craig Sauer

Public Hearing – 6:25 p.m.

Consider amending conditional use permit for Portage Community School District issued on August 16, 2010.

Mayor Tierney read the Notice of Public Hearing and asked for the first time if there was anyone present who wished to speak for or against amending the conditional use permit issued to the PDSD. Charles Poches indicated the PCSD's appreciation for the Planning Commission's reconsideration of the initial CUP and that it's the PDSD's intention to construct the concrete sidewalk when the parking lot is reconstructed. Mr. Poches mentioned that the fence had been removed which made the walkway safer and at this time, finances were a factor in not proceeding at this time.

Mayor Tierney asked for the second time if there was anyone present who wished to speak for or against amending the conditional use permit issued to the PDSD.

Mayor Tierney asked for the third and final time if there was anyone present who wished to speak for or against amending the conditional use permit issued to the PDSD. Hearing no comments, the Mayor declared the Public Hearing over at 6:28 p.m.

Regular Meeting – 6:30 p.m.

1. Roll call
2. Approval of minutes from previous meeting

Motion by Oszman, second by Tamboli to approve the minutes. Motion passed 5 to 0 on call of the roll.

3. Discussion and possible action on sidewalk request by Amy Cohee.

Redelings mentioned that this sidewalk was suggested as one to be included on the sidewalk master plan. Oszman suggested it be moved up on the schedule. Tamboli suggested a letter be sent to Ms. Cohee along w/ a map of the proposed sidewalks. Mayor Tierney indicated he had been contacted by Ms. Cohee, requesting the sidewalk and agreed that a letter would be appropriate.

4. Discussion and possible action on amending the conditions of the Conditional Use Permit issued to the Portage Community School District for the construction of a District Administration Building in an R1 Single Family Residential District.

Mayor Tierney indicated the parking lot pathway was marked very well, but the sidewalk construction should coincide with the parking lot reconstruction. Mr. Poches said it would be appropriate to hold the PCSD to a timeline.

Redelings mentioned that he wouldn't be able to support the pavement as sufficient for sidewalk purposes due to the severe cracking which is not permitted by City ordinance. Mayor Tierney inquired as to potential exposure. Redelings replied that both the City and PCSD would likely incur exposure.

Zirbes suggested the sidewalk be constructed in the next 5 years. Mr. Poches said the parking lot reconstruction wasn't on PCSD's 5 year CIP but would expect it to be reconstructed within the next 10 years.

Motion by Tamboli, second by Oszman to amend the previous CUP with the following conditions:

- A concrete sidewalk is to be constructed by 2020 or in concert with the parking lot reconstruction if it occurs sooner.
- The PCSD is to maintain highly visible striping to delineate the pathway from the remainder of the parking lot, and
- When the sidewalk is constructed, the terrace area is to be replaced with a grassed area (to assist with stormwater management)

Motion passed 4 to 1 with Redelings voting no.

5. Discussion and possible action on proposed CSM for Dave Gunderson.

Mr. Gunderson mentioned that until he received communication from Redelings last week, he wasn't aware there were concerns with fire department vehicles turning onto Marlyn Drive. Earlier today, he met with the Chief Simonson on site to review the issue. He also met with Engineer Redelings to discuss other concerns. Mr. Grothman drafted a revised CSM to address the issues (attached).

In response to Mayor Tierney's inquiry, Mr. Gunderson indicated that he expects the 2 single family lots to be more marketable than if the land remained a condo development expansion area. Mr. Grothman indicated the proposed CSM is the first step in revising the plat of Rolling Hills Country Estates.

Redelings expressed the ongoing concern of Marlyn Drive functioning as a public way. Mr. Grothman said a public easement would be provided for Marlyn Drive and the ultimate development would have Marlyn Drive as an 18' alley. Redelings suggested this may be feasible, but the section of Marlyn Drive intersecting Wood Thrush Circle is under the control of Oak Hills Condominium Association. Mr. Grothman indicated there are on-going discussions with the condo association and cooperation is likely because Marlyn Drive may not be plowed if the association allowed it to remain as a private drive. Oszman agreed.

Zirbes inquired as to why have an easement in lieu of a public right of way. Mr. Grothman said they didn't want to go full bore without an overall plan in place.

Tamboli inquired about water service. Redelings indicated there's a watermain on Morningstar and Wood Thrush. Mr. Gunderson mentioned there's also (private) water and sewer on Marlyn Drive. Tamboli suggested it would be beneficial to have a watermain loop on Marlyn Drive and Forest Hill Drive. Redelings supported the suggestion.

Zirbes inquired if the lots would have Morningstar addresses. Redelings indicated that addresses would be assigned when building permits were obtained. Lot 2 would have a Morningstar address. Zirbes inquired about setbacks. The frontage on Marlyn Drive would be the rear yard, which has a 40' setback.

Tamboli suggested a conditional approval of the CSM may be appropriate with the private drive issue still unresolved. Redelings

mentioned that a deed restriction on building permits also would be appropriate. Motion by Tamboli to approve the revised CSM to permit lot sales with the following deed restrictions for issuing building permits:

- Intersection improvements at Marlyn Drive and Wood Thrush Circle to permit entrance by fire department vehicles.
- The provision of a 10' wide public alley easement on parcel no. 3144.D abutting lots 1 and 2 of the proposed CSM.

Second by Oszman. Mayor Tierney still expressed reservations about the private drive but indicated new development would be a wonderful thing. Motion passed 5 to 0 on call of the roll.

6. Discussion and possible action on Sidewalk Master Plan.

The proposed sidewalks in the northwest quadrant is correct.

The sidewalk along Pierce street needs to be reviewed for accuracy. Also, there should be a sidewalk along the entire length of Charles Street on one side – possibly the north side; City Engineer to determine. The proposed path along W. Conant St. and River St. was discussed. On the east end, the path could run through Pauquette Park in lieu of along the street. On the west end, in lieu of running on the north-south section of River St. the path could proceed northwestward on park land and then north within an easement and on Ridgeview Ct. to Cemetery St.

7. Adjournment.

Motion by Tamboli, second by Oszman to adjourn. Motion passed 5 to 0 on call of the roll.

The meeting concluded at 7:50 p.m.

Respectfully submitted,

Robert G. Redelings, Public Works Director

**CITY OF PORTAGE  
CONDITIONAL USE PERMIT APPLICATION**



*'Where the North Begins'*

Recorded at Register of  
Deeds, Columbia County:

Receipt #: C150924-1      9/24/13  
Amount: \$100.00

Name of Applicant: Tommy D. Nakielski  
Address: W9090 Hilltop Rd. Portage, WI 53901  
Name of Owner: Tommy D. Nakielski  
Address of Property: 901 E. Wisconsin St. Portage, WI  
Parcel #: 124      Zoning: B4

Reason for Requesting Permit:  
Vehicle Sales + Equip. need conditional use permit

Please return to:  
City of Portage  
115 West Pleasant Street  
Portage, WI 53901

**Attachments:**

- Map (Site Plans 300 ft.)
- List of Adjacent Property Owners
- Development Plans

142-3777

Tommy Nakielski      9-24-13  
Signature of Applicant      Date

Tommy Nakielski      9-24-13  
Signature of Owner      Date

Received by: Tommy O'Leary      Date: 9/24/13  
Date of Public Hearing: 10/21 @ 6:25 pm  
Result of Public Hearing: \_\_\_\_\_

Conditions of Approval: \_\_\_\_\_

**For Office Use Only**  
**Department Approval:**

Department	Approved	Denied	Signature/Date
Building Inspector	✓		<u>[Signature]</u>
City Administrator	✓		<u>[Signature]</u>
City Clerk	✓		<u>[Signature]</u> 9/25/13
City Treasurer	✓		<u>[Signature]</u>
Director of Public Works Utilities Manager	✓		<u>[Signature]</u> 9/25/13
Fire Chief	✓		<u>[Signature]</u>
Police Chief	✓		<u>[Signature]</u> 9-30-13

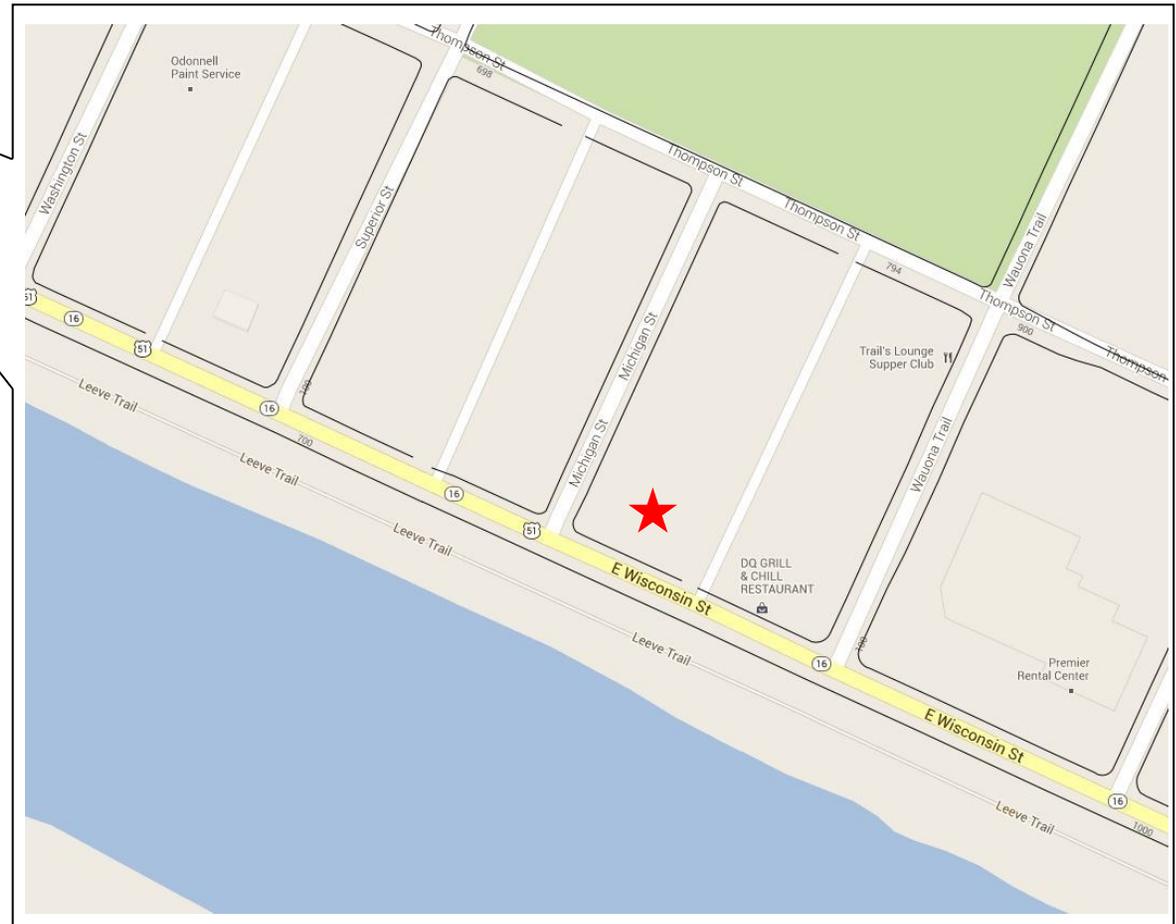
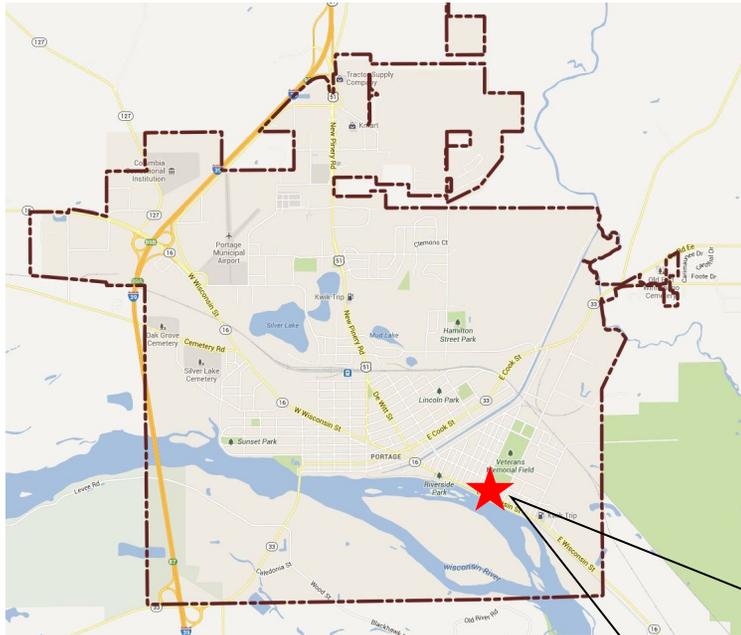
If denied, explain reason: \_\_\_\_\_



NTS

# CITY OF PORTAGE, WI

**901 E. Wisconsin St.  
City of Portage**



**CITY OF PORTAGE**

115 West Pleasant Street  
Portage, Wisconsin 53901  
Telephone: (608) 742-2176 • Fax: (608) 742-8623



*'Where the North Begins'*

COLUMBIA COUNTY LAND INFORMATION DEPARTMENT  
REQUEST TO COMBINE TAX PARCELS

SEP 19 2013

Date of Request: 9/19/13

Owner's Mailing Address:  
Number & Street: 1761 East St. Andrew Place  
PO Box: \_\_\_\_\_  
City, State, ZIP: Santa Ana, Ca, 92705  
Daytime Telephone Number: (909) 658-0308 Contact is Chris Morley

List the current Tax Parcel Number(s) of those parcels you wish to combine. Attach additional pages as necessary. (The tax parcel number can be obtained from the tax bill.):

11271-112 & 11271-113  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**NOTICE: COMBINING PARCELS MAY AFFECT THE WAY THE NEW TAX PARCEL IS VIEWED BY OTHER AGENCIES. ANY EFFECTS OF COMBINING THE PARCELS ARE THE OWNERS REPONSIBILITY.**

Parcels may be combined if:

- They are contiguous and located within the same tax districts.
- The ownership of all parcels is identical.
- There are no delinquent taxes due on any of the parcels.
- An authorized representative of the local taxing district signs this request.

The Columbia County Land Information Department reserves the right to deny any requests for combinations or splits at its discretion. If the request is denied, the owner and local taxing district will be notified. Approved requests in the current year will appear on the following years assessment roll and tax bill.

Vickie Bellitto

Owner's Name (Please Print) \_\_\_\_\_

Taxing District Representative \_\_\_\_\_

Owner's Signature \_\_\_\_\_

Taxing District, Signature \_\_\_\_\_

Date of Signature 9-19-13

Date of Signature \_\_\_\_\_

FOR DEPARTMENT USE ONLY.

Date Received: \_\_\_\_\_

Date processed: \_\_\_\_\_

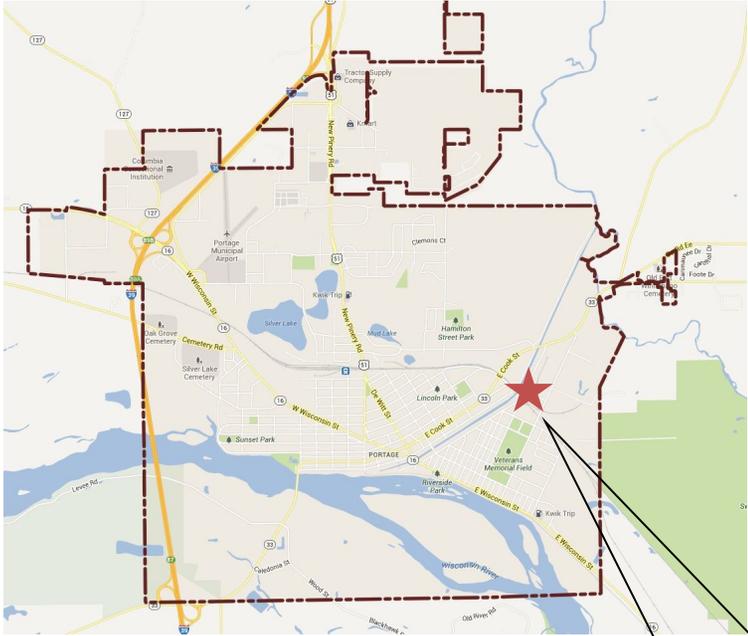
Date and Reason Denied: \_\_\_\_\_



NTS

# CITY OF PORTAGE, WI

## Combining of Parcels #112 & #113



**CITY OF PORTAGE**



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*'Where the North Begins'*

Created: 10/17/2013

SHERIFF'S DEED

Document Number

Drafted by: Duncan C. Delhey

Case No. 10-CV-156

DOC # 843671  
REGISTER OF DEEDS  
COLUMBIA COUNTY

RECORDED ON:  
11/29/2012 10:55AM  
PAGES: 1

LISA WALKER  
REGISTER OF DEEDS  
REC FEE: \$30.00

Exempt #: 14

ELECTRONICALLY RETURNED TO SENDER

Deutsche Bank National Trust Company, as Trustee for ABFC Asset Backed Securities Series 2005-WF1

Plaintiff,

vs.

Michael D. Kopfhamer and Julie L. Kopfhamer

Defendants.

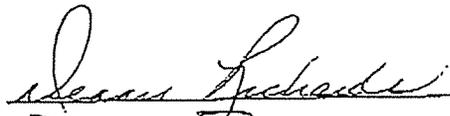
Pursuant to a judgment of foreclosure entered in this matter, the subject premises was sold at auction to the highest and best bidder, Deutsche Bank National Trust Company, as Trustee for ABFC Asset Backed Securities Series 2005-WF1. Therefore, the sheriff docs hereby grant and convey unto said successful bidder, all of the following described land, located in the County of Columbia, State of Wisconsin, to wit:

Lots 4, 5, 6, 7, 8 and 9, Block 76, Webb and Bronson's Plat of the Town of Port Winnebago, in the City of Portage, Columbia County, Wisconsin, excepting that part of Lots 7, 8 and 9 of said block, described as follows; Beginning at the most Southerly corner of said Lot 7; thence Northeasterly along the Northwesterly margin of Waunona Trail, a distance of 198 feet to the most Easterly corner of said Lot 9; thence Northwesterly along the Northeasterly line of said Lot 9, a distance of 100 feet to a point; thence Southwesterly at right angles a distance of 98 feet to a point; thence Southeasterly at right angles, a distance of 16 feet to a point; thence Southwesterly at right angles a distance of 100 feet to the Northeasterly line of Center Street; thence Southeasterly at right angles and along said Northeasterly line of Center Street to the place of beginning.

NAME AND RETURN ADDRESS:

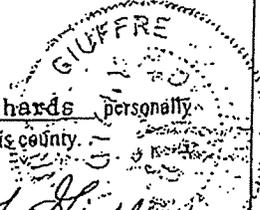
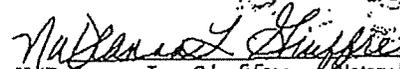
Gray & Associates, L.L.P.  
Attorneys at Law  
16345 West Glendale Drive  
New Berlin, WI 53151-2841

11271 1120000 and 11271 1130000  
Parcel Identification Number (PIN)

  
Dennis Richards  
(Type/Print Name)  
SHERIFF - ~~DEPUTY SHERIFF~~  
(Strike the inappropriate title)

STATE OF WISCONSIN )  
 )ss  
COUNTY OF COLUMBIA )

Personally came before me this 29th day of October, 2012, the above named Sheriff Dennis Richards personally known to me as the officer described above, and who executed this document as the sheriff or on behalf of the sheriff of this county.

  
  
Deanna L. Gluffre, Notary Public  
Columbia County, Wisconsin  
My commission expires: 11/01/2015.

THIS SPACE RESERVED FOR RECORDING DATA

KNOW ALL MEN BY THESE PRESENTS, that Deutsche Bank National Trust Company, a national banking association organized and existing under the laws of the United States, and having its usual place of business at 1761 East St. Andrew Place, Santa Ana, California, 92705, as Trustee (the "Trustee") for ABFC 2005-WF1 Trust, ABFC Asset-Backed Certificates, Series 2005-WF1, pursuant to that Pooling and Servicing Agreement dated as of April 1, 2005 (the "Agreement"), by and between Asset Backed Funding Corporation, as Depositor, Wells Fargo Bank, N.A., Securities Administrator and as Servicer (the "Servicer"), and the Trustee hereby constitutes and appoints the Servicer, by and through the Servicer's officers, the Trustee's true and lawful Attorney-in-Fact, in the Trustee's name, place and stead and for the Trustee's benefit, in connection with all mortgage loans serviced by the Servicer pursuant to the Agreement solely for the purpose of performing such acts and executing such documents in the name of the Trustee necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust" respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Trustee for various certificateholders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which Wells Fargo Bank, N.A., is acting as the Servicer.

This Appointment shall apply only to the following enumerated transactions and nothing herein or in the Agreement shall be construed to the contrary:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording is solely for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued; provided that (i) said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured and (ii) otherwise conforms to the provisions of the Agreement.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
4. The completion of loan assumption agreements.

5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
  - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
  - b. the preparation and issuance of statements of breach or non-performance;
  - c. the preparation and filing of notices of default and/or notices of sale;
  - d. the cancellation/rescission of notices of default and/or notices of sale;
  - e. the taking of deed in lieu of foreclosure; and
  - f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e. above.
9. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including, without limitation, the execution of the following documentation:
  - a. listing agreements;
  - b. purchase and sale agreements;
  - c. grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
  - d. escrow instructions; and
  - e. any and all documents necessary to effect the transfer of property.

10. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement of personal property.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall be effective as of April 4, 2011.

This appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney.

Nothing contained herein shall (i) limit in any manner any indemnification provided by the Servicer to the Trustee under the Agreement, or (ii) be construed to grant the Servicer the power to initiate or defend any suit, litigation or proceeding in the name of Deutsche Bank National Trust Company except as specifically provided for herein. If the Servicer receives any notice of suit, litigation or proceeding in the name of Deutsche Bank National Trust Company, then the Servicer shall promptly forward a copy of same to the Trustee.

This limited power of attorney is not intended to extend the powers granted to the Servicer under the Agreement or to allow the Servicer to take any action with respect to Mortgages, Deeds of Trust or Mortgage Notes not authorized by the Agreement.

The Servicer hereby agrees to indemnify and hold the Trustee and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of or in connection with the exercise by the Servicer of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Agreement or the earlier resignation or removal of the Trustee under the Agreement.

This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York, without regard to conflicts of law principles of such state.

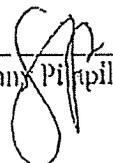
Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

IN WITNESS WHEREOF, Deutsche Bank National Trust Company, as Trustee for ABFC 2005-WF1 Trust, ABFC Asset-Backed Certificates, Series 2005-WF1 has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 4<sup>th</sup> day of April 2011.

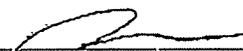
Deutsche Bank National Trust Company, as Trustee for ABFC 2005-WF1 Trust, ABFC Asset-Backed Certificates, Series 2005-WF1

By:   
Name: Ronaldo Reyes  
Title: Vice President

Prepared by:

  
Name: Jenny P. P. P.

Witness:

  
Ann Phung  
Trust Administrator

Witness:

  
Richard Vicia  
Trust Administrator

State of California)  
County of Orange}

On April 4, 2011, before me, Tuan Quach Notary Public, personally appeared Ronaldo Reyes, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal.



\_\_\_\_\_  
Notary signature

WELLS FARGO BANK, NATIONAL ASSOCIATION  
MORTGAGE BANKING COMMITTEE I OF THE BOARD OF DIRECTORS

ACTION BY WRITTEN CONSENT

The sole member of Mortgage Banking Committee I of the Board of Directors of Wells Fargo Bank, National Association (the "Bank"), a national banking association, hereby consents to the adoption of the following resolutions, effective as of the date set forth below:

WHEREAS, in the normal course of business, employees of the Bank need to execute various documents in connection with closings for the sale of real property, contracts and addenda; and are required to present certification of their authorization authority;

WHEREAS, these actions will be best and most efficiently accomplished by a confirmation of existing corporate officer authority to execute individual documents on behalf of the Bank, and the appointment of Designated Signers with authority to execute individual documents on behalf of the Bank.

RESOLVED, that the Bank confirms the authority of the officers listed on Exhibit A, attached hereto and incorporated herein, to execute all instruments as authorized under their officer title pursuant to the General Signature Resolution of the Mortgage Banking Committee I on behalf of the Bank.

RESOLVED FURTHER, that the employees of the Bank listed on Exhibit A, attached hereto and incorporated herein, are elected as Designated Signers for the Bank and authorized to execute any instrument relating to the origination, closing and servicing of Conventional, FHA-insured, or VA-guaranteed mortgages, including deeds and conveyances of real property acquired through foreclosure on behalf of the Bank.

RESOLVED FURTHER, that each individual's authority as an Officer or Designated Signer of the Bank as aforesaid shall terminate automatically upon the termination of such individual from employment with the Bank.

RESOLVED FURTHER, that any and all actions heretofore or hereafter taken or caused to be taken by the individual listed above consistent with the terms of the foregoing resolutions are, and the same hereby are, approved, ratified, and confirmed.

SECRETARY'S CERTIFICATION

I, Deidre A. Messenger, Assistant Secretary of Wells Fargo Bank, N.A., a national banking association, do hereby certify that the foregoing is a full, true and correct copy of the resolutions adopted by Mortgage Banking Committee I of the Board of Directors of Wells Fargo Bank, N.A., effective as of August 1, 2013; that said resolutions have not been amended or revoked and that the same are, on the date of this certification, in full force and effect.

WITNESS MY HAND AND THE SEAL OF THE BANK, this 28<sup>th</sup> day of August, 2013.



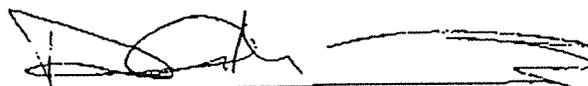
  
Deidre A. Messenger, Assistant Secretary

Exhibit APremiere Asset Services – Des Moines, Iowa/Ft. Lauderdale, FloridaOfficers

Baker, Jeremy Michael a/k/a Baker, Jeremy – Vice President Loan Documentation  
 Brennan, Janene a/k/a Brennan, Janene K. – Vice President Loan Documentation  
 Brennan, Nathan L. – Vice President Loan Documentation  
 Carder, Lynn A. – Assistant Vice President  
 Cornish, Jodi L. – Vice President  
 Cross, Kathryn Mary a/k/a Cross, Kathryn – Vice President Loan Documentation  
 Dotson, Terrilynn a/k/a Dotson, Terri – Vice President Loan Documentation  
 Duffy, Amy Leigh a/k/a Duffy Amy L. a/k/a Duffy, Amy – Assistant Vice President  
 Frost, David – Vice President Loan Documentation  
 Garvey, Nathan Kevin a/k/a Garvey, Nathan K. – Vice President Loan Documentation  
 Geist, Scott a/k/a Geist, Scott E. – Vice President Loan Documentation  
 Hopke, Melanie J. – Assistant Vice President  
 Jensen, Bradley W. a/k/a Jensen, Brad – Vice President Loan Documentation  
 Kuhl, Chad Michael a/k/a Kuhl, Chad M. – Assistant Secretary  
 McFadden, Anne E. – Vice President Loan Documentation  
 Pizza, Erika – Vice President Loan Documentation  
 Rainey Burkhead, Tyler Micheal a/k/a Burkhead, Tyler – Vice President Loan Documentation  
 Scheffert, Michael C. – Vice President Loan Documentation  
 Smith, Tyler N. – Vice President  
 Spann, Abigail R. – Vice President Loan Documentation  
 Stone, Tamara Ann a/k/a Stone, Tamara a/k/a Stone, Tamara A. – Vice President Loan Documentation  
 Thelin, Allison Diane a/k/a Thelin, Allison – Vice President Loan Documentation  
 Vander Werf, Angela Kay a/k/a Vander Werf, Angela – Vice President Loan Documentation  
 Whiting, Megan – Assistant Secretary

Designated Signers

Adams, Michelle Lynn	Fucaloro, Wendy Kay
Aguiniga Jr., Ray R. a/k/a Aguiniga, Ray	Gaspar, DeeAnn Marie
Avery, Tara M.	Gates, Scott
Barton, Brian Otis a/k/a Barton, Brian O.	Gentzler, Dusty Le a/k/a Gentzler, Dusty
Beemer, Joy Noel	Goodman, Sara M.
Blue, Nolan	Graf, Daniel V.
Borowiec, James Raymond	Gray, Kimberly D.
Brown, Susan I.	Grimes, William (Carl)
Buntenbach, Edward A.	Gulick, Zachary Neal
Cobb, Nicole	Hagen, Matthew Mark a/k/a Hagen, Matthew
Coon, Craig S.	Hager, Rodney Wayne
Den Hartog, Jordan a/k/a Den Hartog, Jordan D.	Hansen, Mark John a/k/a Hansen, Mark
Doud, Cheryl L. a/k/a Doud, Cheryl	Harrison, Gail A. a/k/a Harrison, Gail
Fields, Hubbel Lyn a/k/a Fields, Hubbel	Harryman, Kelli M. a/k/a Harryman, Kelli
Foddrill, Shawna	Hatcher, Jayme Elizabeth a/k/a Hatcher, Jayme
Frydendall, Eric M.	Heer, Nicholas Calvin

Higgs, Ashley  
 Holker, Tyanna Janelle  
 Holmberg, Joey Dean a/k/a Holmberg, Joey  
 Hudson, Mike E. a/k/a Hudson, Mike  
 Jester, Scott  
 Johnson, Jacob Edward  
 Jones, Michael Christopher a/k/a Jones, Michael C.  
 Kiger, Kenneth L. a/k/a Kiger, Kenneth  
 Koehn, Tracey  
 Koll, Melinda J. a/k/a Koll, Mindy  
 Kooistra-Sullivan, Elise M.  
 Krog, Alexandra Nicole a/k/a Krog, Alex  
 Kuhl, Chad Michael a/k/a Kuhl, Chad M.  
 Lang, Kathaleen A.  
 Leichty, Faith Marie  
 Lem, China  
 Leon, Jennifer  
 Lind, Amanda Marisa a/k/a Lind, Amanda  
 Livingston, Donald B.  
 Madgett, Christopher Micale  
 Maidhoff, Suzanne  
 Martin, Tracy  
 May, Tobias R. a/k/a May, Toby R.  
 Miller, Nathan Lee  
 Moeder, Amanda Rae  
 Newhouse, Shawn S. a/k/a Newhouse, Shawn  
 Niswonger, Stephen (Drew)  
 Orlik, Regina W.  
 Pannkuk, Patrick Joseph

Pyle, Crystal  
 Quayle, Nichole a/k/a Pritchett-Quayle, Nichole  
 Quick, Danae  
 Recker, Chelsey Anne a/k/a Recker, Chelsey  
 Roberts, James Daniel  
 Roberts, Laurie E.  
 Robinson, Mark  
 Rohrer, Natalie Sue  
 Rowc, Heather Renee  
 Sandy, Matt  
 Scharnberg, Kristine Lee  
 Schockemoehl, Ryan Louis a/k/ Schockemoehl, Ryan  
 Schucher, Audrey  
 Schultz, Aeja M. a/k/a Schultz, Aeja  
 Sheldon, Michael A.  
 Shockey, Heather  
 Sismilich, Terri L.  
 Snook, Brianna Nichole a/k/a Snook, Brianna  
 Spratt, Lisa L.  
 Stover, Erin M.  
 Trapani, Kim Ann a/k/a Trapani, Kim  
 Tyler, Beth Johnnie a/k/a Tyler, Beth  
 Ung, Sang Sui a/k/a Ung, Sang S.  
 Upah, Heather  
 VanHaften, Lisa  
 Wambold, Abigail S.  
 Wheat, Morgan Harrison a/k/a Wheat, Morgan  
 Young, Mary

Premiere Asset Services – San Bernardino, California/San Leandro, California

Officers

Alvarado, Johnny – Vice President Loan Documentation  
 Bergstrom, Suzie – Vice President Loan Documentation  
 Blatchford, Yvette Susan – Vice President Loan Documentation  
 Carbajal, Rachel Marie – Vice President Loan Documentation  
 Cox, Brian A. – Vice President Loan Documentation  
 Dorsa-Smith, Christina Marie – Vice President Loan Documentation  
 Farmer, Janet Beth – Assistant Vice President  
 Flores, Diana D a/k/a Flores, Diana – Vice President Loan Documentation  
 Glover, Sharon Rae Lapoint, a/k/a Glover Sharon – Vice President Loan Documentation  
 Guerrero, Debora Patricia a/k/a Guerrero, Debora – Vice President Loan Documentation  
 Guerrero, Jasmine I a/k/a Guerrero, Jasmine Iliana – Vice President Loan Documentation  
 Hardwick, Jeremy James – Vice President Loan Documentation  
 Harris, Francisca – Vice President Loan Documentation  
 Harris, Robert Gene a/k/a Harris, Robert G. – Vice President Loan Documentation  
 Harrison, Terri Jo – Vice President Loan Documentation

Harvey, Patrick Aloysius – Assistant Vice President  
 Hoffman, Lisa Marie – Vice President Loan Documentation  
 Hudson, Deanne Hansen – Vice President Loan Documentation  
 Hudson, Glendora – Vice President  
 Hulka, Stephen T. – Vice President Loan Documentation  
 Hurst, Carrie Beth – Vice President Loan Documentation  
 Kreitzer, Brian Russell – Vice President Loan Documentation  
 Loflin, Kimberly Tonesa a/k/a Loflin, Kimberly T. – Vice President Loan Documentation  
 Marzette, Dana Lorie – Vice President Loan Documentation  
 Maxwell, Amanda – Vice President Loan Documentation  
 Medrano, Rosie N. a/k/a Medrano Rosie Ninnette – Vice President Loan Documentation  
 Morrow, Katherine Anne – Vice President Loan Documentation  
 Navarro, Adriana – Vice President Loan Documentation  
 Park, Drew E. – Vice President Loan Documentation  
 Reyes, Anthony Aaron a/k/a Reyes, Aaron – Vice President Loan Documentation  
 Ross, Regina Dence – Vice President Loan Documentation  
 Sanchez, Victor – Vice President Loan Documentation  
 Sanders, Debora M. – Vice President Loan Documentation  
 Sandoval, Dora – Vice President Loan Documentation  
 Schmoeller, Irmagard Irene – Vice President Loan Documentation  
 Smith, Coretha V. a/k/a Smith, Cory – Vice President Loan Documentation  
 Valdepena, Antonio Diego a/k/a Valdepena, Tony – Vice President Loan Documentation  
 Vargas, Irene T. – Vice President Loan Documentation

Designated Signers

Anderson, Shirley	Cordray, William David a/k/a Cordray, Bill
Andrews, Elizabeth Greer a/k/a Andrews, Elizabeth	Croom Jason Dwane a/k/a Croom, Jason D. a/k/a
Angeles, Rachelle Rafael a/k/a Angeles, Rachelle	Croom, Jason
Anselmo, Paul	Dalisay, Orlando Marron
Arnett, Nick A.	Davalos, Sara
Badger, Erica Lynn	Dayles, Dayna Marie
Barker, Sarah Christine	DeJesus, Mellani Gutierrez
Bayly, Diane E.	Descoteaux-Hamilton, Christy Lynn a/k/a
Beal, Tina M.	Descoteaux-Hamilton, Christy
Bellitto, Vickie	Diep, Bien Thuy a/k/a Diep, Sharlena
Bernstorff, Bruce E.	Dominguez, Carmen
Beutler, Dawn Renee	Douglas, Dale Eileen
Blanco, Martha	Dupont, Graciela a/k/a Dupont, Grace
Bradley, Wendy Ann	Dutt, Alvina
Brasil, Dina Maria	Elosegui, Oscar
Brown, Nancy L.	Fitzsimmons, David A.
Butler, Macrina	Fortney, Cassandra Lee
Camello, Kelsey Rose	Garcia, Antoinette R.
Carrigg, Erin Christine	Garcia, Delilah Diana
Cartagena Jr., Victor M. a/k/a Cartagena Jr., Victor	Garcia, Desiree a/k/a Garcia, Desiree Lee
Carter, Shavon	Gardner, Donald Lee a/k/a Gardner, Donald L.
Choi, Alex	Gonzalez, Flor Idalia
Collins, Carol Y.	Graham, Emily M.
Contreras, Reina Elizabeth a/k/ Contreras Reina	Grundman, John

Guevara, Christine  
Guilliams, Todd Alfred  
Gutierrez, Jessica Ann  
Hailey, BriAnn Loretta  
Harmon, David Andrew, Jr.  
Hayes, Brandy  
Hernandez, Arlene Betsy  
Herrera, Juan A.  
Holck, Breanna  
Hughes, Mona Suzanne a/k/a Hughes, Mona S.  
Hunt, Stephanie Lynn a/k/a Hunt, S. L.  
Hutchins, Robert Warren a/k/a Hutchins, Bob  
Iglesias, Yesenia  
Iniguez, Lulu  
Javier, Lacey Marie a/k/a Javier, Lacey  
Jones, Amy Lynne  
Latham, Gretchen Ramona  
Lilly, Tabaras Kenny a/k/a Lilly, Kenny  
Limjoco, Hazel Ann  
Lindsey, Cody Michael  
Lindsey, Jodie J.  
Lopez, Veronica L.  
Luke, Nancy  
Lund II, Kenneth W. a/k/a Lund, Kenneth Wilbur  
Ma Zheng, Rachel  
Martin, Geralyn Carissa  
Maxwell, Amanda  
Mayclin, Monica Ellen a/k/a Mayclin, Monica  
McCleary, Maxene  
McCormack, Rose  
McFarland, Ashleigh Marie  
Mendoza, Juan Ramon  
Moffett, Sylvia N. a/k/ Moffett, Sylvia  
Moore, James Patrick  
Moreno, Debra Kay a/k/a Moreno, Debbie  
Morf, Richard Edward  
Morley, Christopher Michael a/k/a Morley, Chris  
Murphy, Emily R.  
Myers, Kelly  
Neal, Sandra J.  
Nguyen, Phoenix  
Nicholson, Susan B.  
Palos, Maria I  
Parker, Michael Paul  
Pennell, Rebecca M.  
Perez-Mercado, Sonia  
Pettit, Rhonda Gay  
Phommachanh, Amy  
Pickens, Ahnalee  
Pineda, Gregory J.  
Pretzer, Danielle Marie  
Ramirez, Debra Elizabeth  
Reams, Derrick  
Reyes, Divine Grace  
Riggins, Deidra Michele a/k/a Riggins, Deidra M.  
Riggio, David Samuel  
Roberson, Qianna L.  
Sandoval, Bertha  
Sandoval, Dora  
Schafer, Michelle  
Shahverdian, Karmen  
Shelton, Benjamin  
Soto, Maria G. a/k/a Soto Maria Guadalupe  
St. Brice, Eureka  
Stratigos, James  
Strausbaugh, Cara Denise  
Suzuki, Shigeaki (CJ)  
Thepsi, Berlin a/k/a Thepsi, Berlin Bounlieng  
Torrente, Elisa Michelle  
Torres, Leticia  
Tran, Anthony Hai a/k/a Tran, Anthony H.  
Trijos, Natalia Perez  
Trias, Derrick G.  
Trujillo, Rae Ann  
Tyler, James Calvin  
Velazquez, Karina E.  
Versh, Lisa Joyce  
Villalpando, Sandra  
Walker, Michelle Lei a/k/a Walker, Michelle L.  
Welch, James  
Zavala, Lynda M. a/k/a Zavala, Lynda

# Columbia County Land Records System

## Tax Parcel Information

Tax Parcel Identification Number 112	Tax District 11271 - City of Portage	Total Acres 0.682
Owner(s) ABFC Asset Backed Sec Series 2005-WF1	Location NW-SW, Sec. 4, T12N, R9E	
Tax Parcel Description and Comments (Please see Documents tab below for related documents. For a complete legal description, see recorded document.) LOTS 4-5 & 6, BLK 76- Webb & Bronson's - CITY PLAT.		
Mailing Address ( <a href="#">Click here for Address Change Form</a> ) ABFC Asset Backed Sec Series 2005-WF1 Deutsche Bank National Tr Co, as Trustee 3476 Stateview Boulevard Fort Mill, SC 29715	School District 4501 - Portage Community School	
Site Address(es) (Site address has not been verified and may be incorrect. DO NOT use the site address in lieu of legal description.) 717 Center St	Status Active	

<a href="#">Assessments</a>	<a href="#">Taxes</a>	<a href="#">Zoning</a>	<a href="#">Districts</a>	<a href="#">Parcel History</a>	<a href="#">Documents</a>	<a href="#">Survey History</a>
<a href="#">Sales History</a>	<a href="#">Parcel Map</a>	<a href="#">Permits</a>				

## Documents

Description	Doc #	Vol/Pg	Type	LID #	Recorded	Geom. Exception	Document Image
Sheriffs Deed	843671		ROD Document		11/29/2012	No No	<a href="#">Internal View</a>
Warranty Deed	661999		ROD Document		7/29/2002	No No	<a href="#">Internal View</a>
Warranty Deed	628511		ROD Document		11/6/2000	No No	<a href="#">Internal View</a>
Warranty Deed	563018	548/50	ROD Document		11/27/1996	No No	<a href="#">Internal View</a>
Mortgage Inspection			LID Document	7050	2/24/1986	Yes No	<a href="#">View</a>
Plat of Survey			LID Document	5358	4/12/1978	Yes No	<a href="#">View</a>
Site Survey			LID Document	5360	8/30/1977	Yes No	<a href="#">View</a>
Unknown		R66/533	ROD Document			No No	
Unknown		R29/540	ROD Document			No No	
Unknown		R377/717	ROD Document			No No	

# Columbia County Land Records System

## Tax Parcel Information

Tax Parcel Identification Number 113	Tax District 11271 - City of Portage	Total Acres 0.264
Owner(s) ABFC Asset Backed Sec Series 2005-WF1	Location NW-SW, Sec. 4, T12N, R9E	
Tax Parcel Description and Comments (Please see Documents tab below for related documents. For a complete legal description, see recorded document.) LOTS 7-8-9; BLK 76; CITY PLAT (W&B) EX BEG S COR L 7; TH N 100'; NWLY 84'; SWLY 100'; SE TO BEG & EXC SE 100' L 9 & SE 100' OF NE 32' LOT 8.		
Mailing Address ( <a href="#">Click here for Address Change Form</a> ) ABFC Asset Backed Sec Series 2005-WF1 Deutsche Bank National Tr Co, as Trustee 3476 Stateview Boulevard Fort Mill, SC 29715	School District 4501 - Portage Community School	
Site Address(es) (Site address has not been verified and may be incorrect. DO NOT use the site address in lieu of legal description.) 717 Center St	Status Active	

<a href="#">Assessments</a>	<a href="#">Taxes</a>	<a href="#">Zoning</a>	<a href="#">Districts</a>	<a href="#">Parcel History</a>	<a href="#">Documents</a>	<a href="#">Survey History</a>
<a href="#">Sales History</a>	<a href="#">Parcel Map</a>	<a href="#">Permits</a>				

## Documents

Description	Doc #	Vol/Pg	Type	LID #	Recorded	Geom.Exception	Document Image
Sheriffs Deed	843671		ROD Document		11/29/2012	No No	<a href="#">Internal View</a>
Warranty Deed	661999		ROD Document		7/29/2002	No No	<a href="#">Internal View</a>
Warranty Deed	628511		ROD Document		11/6/2000	No No	<a href="#">Internal View</a>
Warranty Deed	563018	548/50	ROD Document		11/27/1996	No No	<a href="#">Internal View</a>
Mortgage Inspection			LID Document	7050	2/24/1986	Yes No	<a href="#">View</a>
Plat of Survey			LID Document	5358	4/12/1978	Yes No	<a href="#">View</a>
Site Survey			LID Document	5360	8/30/1977	Yes No	<a href="#">View</a>
Unknown		R66/533	ROD Document			No No	
Unknown		R295/405	ROD Document			No No	
Unknown		R377/717	ROD Document			No No	

As prepared by:

# GROTHMAN & ASSOCIATES S.C.

LAND SURVEYORS

625 EAST SLIFER STREET, P.O. BOX 373 PORTAGE, WI. 53901  
PHONE: PORTAGE: (608) 742-7788 SAUK: (608) 644-8877  
FAX: (608) 742-0434 E-MAIL: surveying@grothman.com  
(RED LOGO REPRESENTS THE ORIGINAL MAP)

SEAL:



G & A FILE NO. 913-386

DRAFTED BY: A. L. HOEL

CHECKED BY: SPH

PROJ. 913-386

DWG. 913386

SHEET 1 OF 2

16-08-2013

## COLUMBIA COUNTY CERTIFIED SURVEY MAP NO. \_\_\_\_\_

### GENERAL LOCATION

Volume \_\_\_\_\_ Page \_\_\_\_\_

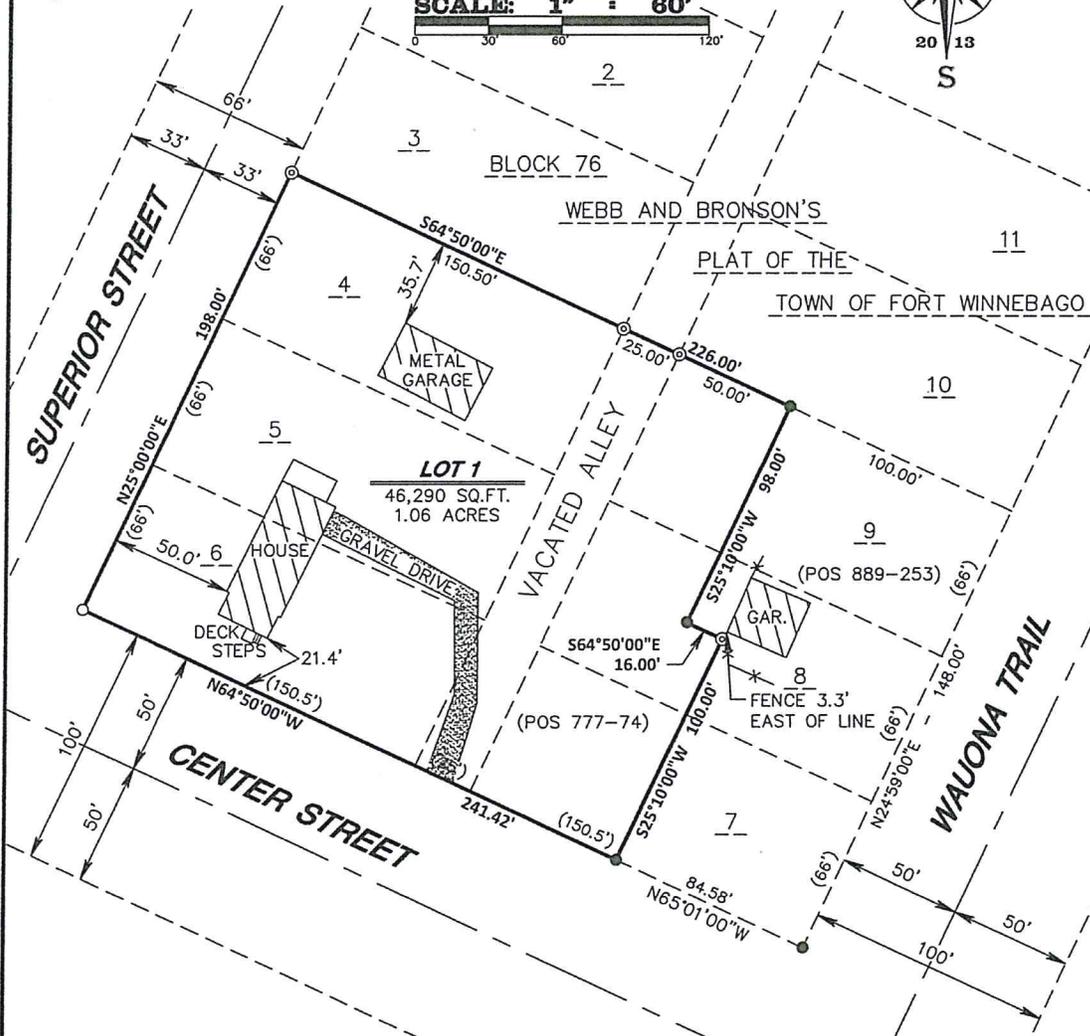
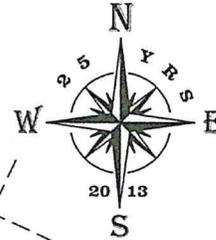
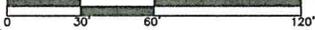
BEING LOTS 4, 5, 6 AND PART OF LOTS 7, 8, 9 AND VACATED ALLEY ALL IN BLOCK 76, WEBB AND BRONSON'S PLAT OF THE TOWN OF FORT WINNEBAGO, SECTION 4, T. 12 N, R. 9 E, CITY OF PORTAGE, COLUMBIA COUNTY, WISCONSIN.

#### LEGEND

- 3/4" X 24" IRON ROD SET (WT. 1.5 LBS. / L.F.)
- 3/4" IRON ROD FND.
- ⊙ 1" IRON PIPE FND.
- ⊕ 3 1/2" ALUM. MON. FND.

**BASIS OF BEARINGS:** IS THE EASE LINE OF FRENCH CLAIM 21 WHICH IS RECORDED TO BEAR N25°48'33"E AS REFERENCED TO THE COLUMBIA COUNTY COORDINATE SYSTEM NAD83(91).

**SCALE: 1" = 60'**



#### OWNER:

ABFC ASSET BACKED SEC. SERIES 2005-WFI  
3476 STATEVIEW BOULIVARD  
FORT MILLS, SC 29715

#### CLIENT:

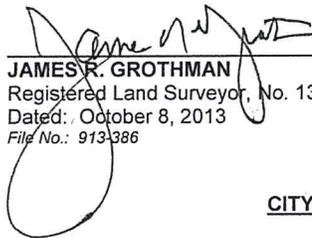
RE MAX PREFERRED  
C/O RICK BERNARDS  
2970 CHAPEL VALLEY ROAD, SUITE 204  
MADISON, WI 53711

**SURVEYOR'S CERTIFICATE**

I, **JAMES R. GROTHMAN**, Registered Land Surveyor, do hereby certify that by the order of **Re-Max Preferred**, I have surveyed, monumented, and mapped a part of Lots 7, 8 and 9 all of Lots 4, 5, 6 and the vacated alley lying adjacent thereto all in Block 76, Webb and Bronson's Plat, Town of Fort Winnebago, City of Portage located in Section 4, Town 12 North, Range 9 East, City of Portage, Columbia County, Wisconsin, described as follows:

Beginning at the Southwest corner of said Block 76;  
thence North 25°00'00" East along the West line of said Block 76, 198.00 feet to the most Northerly corner of Lot 4 of said Block 76;  
thence South 64°50'00" East along the North line of said Lot 4 and the North line of Lot 9, Block 76, 226.00 feet;  
thence South 25°10'00" West, 98.00 feet;  
thence South 64°50'00" East, 16.00 feet;  
thence South 25°10'00" West, 100.00 feet to a point in the Southerly line of Lot 7, Block 76;  
thence North 64°50'00" West along the South line of Block 76, 241.42 feet to the point of beginning.  
Containing 46,290 square feet, (1.06acres), more or less. And being subject to servitudes and easements of use or record if any.

I DO FURTHER CERTIFY that this is a true and correct representation of the boundaries of the land surveyed and that I have fully complied with the Provisions of Chapter 236.34 of the Wisconsin State Statutes and the City of Portage Subdivision Ordinances in surveying and mapping the same to the best of my knowledge and belief.

  
\_\_\_\_\_  
**JAMES R. GROTHMAN**  
Registered Land Surveyor, No. 1321  
Dated: October 8, 2013  
File No.: 913-386



**CITY of PORTAGE APPROVAL CERTIFICATE**

Approved for recording by the **City of Portage**, Columbia County, Wisconsin.

\_\_\_\_\_  
**William Tierney, Mayor**

\_\_\_\_\_  
Date

I HEREBY certify that the certified survey map is approved by the **City of Portage**, Wisconsin, this  
\_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

\_\_\_\_\_  
**Marie A. Moe, City Clerk**

\_\_\_\_\_  
Date



# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
19P

October 2, 2013

The Honorable Bill Tierney  
Mayor, City of Portage  
115 West Pleasant Street  
Portage, Wisconsin 53901

Community: City of Portage,  
Columbia County,  
Wisconsin  
Community No.: 550063  
Map Panels Affected: See attached list

Dear Mayor Tierney:

This is to formally notify you of the final flood hazard determination for the City of Portage, Columbia County, Wisconsin, in compliance with Title 44, Chapter I, Part 67, Section 67.11, Code of Federal Regulations (CFR). This section requires that notice of final flood hazards shall be sent to the Chief Executive Officer of the community, all individual appellants, and the State Coordinating Agency, and shall be published in the *Federal Register*.

On April 2, 2008, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) issued a Flood Insurance Rate Map (FIRM) that identified the Special Flood Hazard Areas (SFHAs), the areas subject to inundation by the base (1-percent-annual-chance) flood, in your community. Recently, FEMA completed a re-evaluation of flood hazards in your community. On January 10, 2013, FEMA provided you with Preliminary copies of the FIRM and Flood Insurance Study (FIS) report that identify existing flood hazards in your community, including Base Flood Elevations (BFEs). The proposed flood hazard determinations (FHDs) for your community were published in the *Portage Daily Register* on March 29, 2013 and April 5, 2013, and in the *Federal Register*, at Part 67, Volume 78, No. 44, Page 14583, on March 6, 2013.

The statutory 90-day appeal period, which was initiated on the second newspaper publication date cited above, has ended. FEMA did not receive any appeals of the proposed FHDs during that time. Accordingly, the FHDs for your community are considered final. The final notice for FHDs will be published in the *Federal Register* as soon as possible. The FIRM for your community will become effective on April 2, 2014. Before the effective date, FEMA will send you final printed copies of the FIRM and FIS report.

Because the FIS report establishing the FHDs for your community has been completed, certain additional requirements must be met under Section 1361 of the National Flood Insurance Act of 1968, as amended, within 6 months from the date of this letter. Prior to April 2, 2014, your community is required, as a condition of continued eligibility in the National Flood Insurance Program (NFIP), to adopt or show evidence of adoption of floodplain management regulations that meet the standards of Paragraph 60.3(d) of the enclosed NFIP regulations (44 CFR 59, etc.) by the effective date of the FIRM. These standards are the minimum requirements and do not supersede any State or local requirements of a more stringent nature.

It must be emphasized that all the standards specified in Paragraph 60.3(d) of the NFIP regulations must be enacted in a legally enforceable document. This includes adoption of the current effective FIRM and FIS report to which the regulations apply and other modifications made by this map revision. Some of the standards should already have been enacted by your community in order to establish initial eligibility in the NFIP. Your community can meet any additional requirements by taking one of the following actions:

1. Amending existing regulations to incorporate any additional requirements of Paragraph 60.3(d);
2. Adopting all the standards of Paragraph 60.3(d) into one new, comprehensive set of regulations; or
3. Showing evidence that regulations have previously been adopted that meet or exceed the minimum requirements of Paragraph 60.3(d).

Communities that fail to enact the necessary floodplain management regulations will be suspended from participation in the NFIP and subject to the prohibitions contained in Section 202(a) of the Flood Disaster Protection Act of 1973 (Public Law 93-234) as amended.

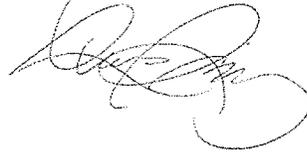
In addition to your community using the FIRM and FIS report to manage development in the floodplain, FEMA will use the FIRM and FIS report to establish appropriate flood insurance rates. On the effective date of the revised FIRM, actuarial rates for flood insurance will be charged for all new structures and substantial improvements to existing structures located in the identified SFHAs. These rates may be higher if structures are not built in compliance with the floodplain management standards of the NFIP. The actuarial flood insurance rates increase as the lowest elevations (including basement) of new structures decrease in relation to the BFEs established for your community. This is an important consideration for new construction because building at a higher elevation can greatly reduce the cost of flood insurance.

To assist your community in maintaining the FIRM, we have enclosed a Summary of Map Actions to document previous Letter of Map Change (LOMC) actions (i.e., Letters of Map Amendment (LOMAs), Letters of Map Revision (LOMRs)) that will be superseded when the revised FIRM panels referenced above become effective. Information on LOMCs is presented in the following four categories: (1) LOMCs for which results have been included on the revised FIRM panels; (2) LOMCs for which results could not be shown on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lots or structures involved were outside the SFHA as shown on the FIRM; (3) LOMCs for which results have not been included on the revised FIRM panels because the flood hazard information on which the original determinations were based are being superseded by new flood hazard information; and (4) LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures cannot be revalidated through an administrative process like the LOMCs in Category 2 above. LOMCs in Category 2 will be revalidated through a single letter that reaffirms the validity of a previously issued LOMC; the letter will be sent to your community shortly before the effective date of the revised FIRM and will become effective 1 day after the revised FIRM becomes effective. For the LOMCs listed in Category 4, we will review the data previously submitted for the LOMA or LOMR request and issue a new determination for the affected properties after the revised FIRM becomes effective.

If your community is encountering difficulties in enacting the necessary floodplain management measures required to continue participation in the NFIP, we urge you to call the Director, Federal Insurance and Mitigation Division of FEMA in Chicago, Illinois, at (312) 408-5500 for assistance. If you have any questions concerning mapping issues in general or the enclosed Summary of Map Actions, please call our FEMA Map Information eXchange (FMIX), toll free, at 1-877-FEMA-MAP (1-877-336-2627). Additional information and resources your community may find helpful regarding the NFIP and floodplain management, such as *The National Flood Insurance Program Code of Federal Regulations, Answers to*

*Questions About the NFIP, Frequently Asked Questions Regarding the Effect that Revised Flood Hazards have on Existing Structures, Use of Flood Insurance Study (FIS) Data as Available Data, and National Flood Insurance Program Elevation Certificate and Instructions*, can be found on our website at <http://www.floodmaps.fema.gov/lfd>. Paper copies of these documents may also be obtained by calling FMIX.

Sincerely,

A handwritten signature in black ink, appearing to read 'Luis Rodríguez', written in a cursive style.

Luis Rodríguez, P.E., Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration

Enclosure:

Final Summary of Map Actions

List of panel numbers

cc: Community Map Repository  
Bob Redelings, Zoning Administrator, City of Portage

## FINAL SUMMARY OF MAP ACTIONS

Community: PORTAGE, CITY OF

Community No: 550063

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs) and Letters of Map Amendment (LOMAs)) that will be affected when the revised FIRM becomes effective on April 2, 2014.

**1. LOMCs Incorporated**

The modifications effected by the LOMCs listed below will be reflected on the revised FIRM. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		

**2. LOMCs Not Incorporated**

The modifications effected by the LOMCs listed below will not be reflected on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will remain in effect until the revised FIRM becomes effective. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMR-F	08-05-4150A	07/17/2008	W1511 STATE HIGHWAY 33 -- PORTION OF SECTION 7, T12N, R9E	55021C0263E	55021C0263F

**3. LOMCs Superseded**

The modifications effected by the LOMCs listed below have not been reflected on the Final revised FIRM panels because they are being superseded by new detailed flood hazard information or the information available was not sufficient to make a determination. The reason each is being superseded is noted below. These LOMCs will no longer be in effect when the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Reason Determination Will be Superseded
			NO CASES RECORDED	

1. Insufficient information available to make a determination.
2. Lowest Adjacent Grade and Lowest Finished Floor are below the proposed Base Flood Elevation.
3. Lowest Ground Elevation is below the proposed Base Flood Elevation.
4. Revised hydrologic and hydraulic analyses.
5. Revised topographic information.

## FINAL SUMMARY OF MAP ACTIONS

Community: PORTAGE, CITY OF

Community No: 550063

**4. LOMCs To Be Redetermined**

The LOMCs in Category 2 above will be revalidated through a single revalidation letter that reaffirms the validity of the determination in the previously issued LOMC. For LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures has changed, the LOMC cannot be revalidated through this administrative process. Therefore, we will review the data previously submitted for the LOMC requests listed below and issue a new determination for the affected properties after the effective date of the revised FIRM.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		

Community: City of Portage,  
Columbia County, Wisconsin  
Community No.: 550063

MAP PANELS AFFECTED: 55021C0242F, 55021C0261F, 55021C0263F, 55021C0264F

The above list of revised panels have an effective date of April 2, 2014 and a suffix of F. Your community also has panels that remain unchanged. Non-revised panels will continue to have an effective date of April 2, 2008 and keep the E suffix.

**§ 59.24 Suspension of community eligibility.**

(a) A community eligible for the sale of flood insurance shall be subject to suspension from the Program for failing to submit copies of adequate flood plain management regulations meeting the minimum requirements of paragraphs (b), (c), (d), (e) or (f) of § 60.3 or paragraph (b) of §§ 60.4 or 60.5, within six months from the date the Federal Insurance Administrator provides the data upon which the flood plain regulations for the applicable paragraph shall be based. Where there has not been any submission by the community, the Federal Insurance Administrator shall notify the community that 90 days remain in the six month period in order to submit adequate flood plain management regulations. Where there has been an inadequate submission, the Federal Insurance Administrator shall notify the community of the specific deficiencies in its submitted flood plain management regulations and inform the community of the amount of time remaining within the six month period. If, subsequently, copies of adequate flood plain management regulations are not received by the Administrator, no later than 30 days before the expiration of the original six month period the Federal Insurance Administrator shall provide written notice to the community and to the state and assure publication in the

FEDERAL REGISTER under part 64 of this subchapter of the community's loss of eligibility for the sale of flood insurance, such suspension to become effective upon the expiration of the six month period. Should the community remedy the defect and the Federal Insurance Administrator receive copies of adequate flood plain management regulations within the notice period, the suspension notice shall be rescinded by the Federal Insurance Administrator. If the Federal Insurance Administrator receives notice from the State that it has enacted adequate flood plain management regulations for the community within the notice period, the suspension notice shall be rescinded by the Federal Insurance Administrator. The community's eligibility shall remain terminated after suspension until copies of adequate flood plain management regulations have been received and approved by the Federal Insurance Administrator.

(b) A community eligible for the sale of flood insurance which fails to adequately enforce flood plain management regulations meeting the minimum requirements set forth in §§ 60.3, 60.4 and/or 60.5 shall be subject to probation. Probation shall represent formal notification to the community that the Federal Insurance Administrator regards the community's flood plain management program as not compliant with NFIP criteria. Prior to imposing probation, the Federal Insurance Administrator (1) shall inform the community upon 90 days prior written notice of the impending probation and of the specific program deficiencies and violations relative to the failure to enforce, (2) shall, at least 60 days before probation is to begin, issue a press release to local media explaining the reasons for and the effects of probation, and (3) shall, at least 90 days before probation is to begin, advise all policyholders in the community of the impending probation and the additional premium that will be charged, as provided in this paragraph, on policies sold or renewed during the period of probation. During this 90-day period the community shall have the opportunity to avoid probation by demonstrating compliance with Program requirements, or by correcting Program deficiencies and remedying all violations to the maximum extent possible. If, at the end of the 90-day period, the Federal Insurance Administrator determines that the community has failed to do so, the probation shall go into effect. Probation may be continued for up to one year after the community corrects all Program deficiencies and remedies all violations to the maximum extent possible. Flood insurance may be sold or renewed in the community while it is on probation. Where a policy covers property located in a community placed on probation on or after October 1, 1986, but prior to October 1, 1992, an additional premium of \$25.00 shall be charged on each such policy newly issued or renewed during the one-year period beginning on the date the community is placed on probation and during any successive one-year periods that begin prior to October 1, 1992. Where a community's probation begins on or after October 1, 1992, the additional premium described in the preceding sentence shall be \$50.00, which shall also be charged during any successive one-year periods during which the community remains on probation for any part thereof. This \$50.00 additional premium shall further be charged during any successive one-year periods that begin on or after October 1, 1992, where the preceding one-year probation period began prior to October 1, 1992.

(c) A community eligible for the sale of flood insurance which fails to adequately enforce its flood plain management regulations meeting the minimum requirements set forth in §§ 60.3, 60.4 and/or 60.5

and does not correct its Program deficiencies and remedy all violations to the maximum extent possible in accordance with compliance deadlines established during a period of probation shall be subject to suspension of its Program eligibility. Under such circumstances, the Federal Insurance Administrator shall grant the community 30 days in which to show cause why it should not be suspended. The Federal Insurance Administrator may conduct a hearing, written or oral, before commencing suspensive action. If a community is to be suspended, the Federal Insurance Administrator shall inform it upon 30 days prior written notice and upon publication in the FEDERAL REGISTER under part 64 of this subchapter of its loss of eligibility for the sale of flood insurance. In the event of impending suspension, the Federal Insurance Administrator shall issue a press release to the local media explaining the reasons and effects of the suspension. The community's eligibility shall only be reinstated by the Federal Insurance Administrator upon his receipt of a local legislative or executive measure reaffirming the community's formal intent to adequately enforce the flood plain management requirements of this subpart, together with evidence of action taken by the community to correct Program deficiencies and remedy to the maximum extent possible those violations which caused the suspension. In certain cases, the Federal Insurance Administrator, in order to evaluate the community's performance under the terms of its submission, may withhold reinstatement for a period not to exceed one year from the date of his receipt of the satisfactory submission or place the community on probation as provided for in paragraph (b) of this section.

(d) A community eligible for the sale of flood insurance which repeals its flood plain management regulations, allows its regulations to lapse, or amends its regulations so that they no longer meet the minimum requirements set forth in §§ 60.3, 60.4 and/or 60.5 shall be suspended from the Program. If a community is to be suspended, the Federal Insurance Administrator shall inform it upon 30 days prior written notice and upon publication in the FEDERAL REGISTER under part 64 of this subchapter of its loss of eligibility for the sale of flood insurance. The community eligibility shall remain terminated after suspension until copies of adequate flood plain management regulations have been received and approved by the Federal Insurance Administrator.

(e) A community eligible for the sale of flood insurance may withdraw from the Program by submitting to the Federal Insurance Administrator a copy of a legislative action that explicitly states its desire to withdraw from the National Flood Insurance Program. Upon receipt of a certified copy of a final legislative action, the Federal Insurance Administrator shall withdraw the community from the Program and publish in the FEDERAL REGISTER under part 64 of this subchapter its loss of eligibility for the sale of flood insurance. A community that has withdrawn from the Program may be reinstated if it submits the application materials specified in § 59.22(a).

(f) If during a period of ineligibility under paragraphs (a), (d), or (e) of this section, a community has permitted actions to take place that have aggravated existing flood plain, mudslide (i.e., mudflow) and/or flood related erosion hazards, the Federal Insurance Administrator may withhold reinstatement until the community submits evidence that it has taken action to remedy to the maximum extent possible the increased hazards. The Administrator may also place the reinstated community on probation as provided for in paragraph (b) of this section.

(g) The Federal Insurance Administrator shall promptly notify the servicing company and any insurers issuing flood insurance pursuant to an arrangement with the Federal Insurance Administrator of those communities whose eligibility has been suspended or which have withdrawn from the program. Flood insurance shall not be sold or renewed in those communities. Policies sold or renewed within a community during a period of ineligibility are deemed to be voidable by the Federal Insurance Administrator whether or not the parties to sale or renewal had actual notice of the ineligibility.

**§ 60.3 Flood plain management criteria for flood-prone areas.**

The Federal Insurance Administrator will provide the data upon which flood plain management regulations shall be based. If the Federal Insurance Administrator has not provided sufficient data to furnish a basis for these regulations in a particular community, the community shall obtain, review and reasonably utilize data available from other Federal, State or other sources pending receipt of data from the Federal Insurance Administrator. However, when special flood hazard area designations and water surface elevations have been furnished by the Federal Insurance Administrator, they shall apply. The symbols defining such special flood hazard designations are set forth in § 64.3 of this subchapter. In all cases the minimum requirements governing the adequacy of the flood plain management regulations for flood-prone areas adopted by a particular community depend on the amount of technical data formally provided to the community by the Federal Insurance Administrator. Minimum standards for communities are as follows:

(a) When the Federal Insurance Administrator has not defined the special flood hazard areas within a community, has not provided water surface elevation data, and has not provided sufficient data to identify the floodway or coastal high hazard area, but the community has indicated the presence of such hazards by submitting an application to participate in the Program, the community shall:

(1) Require permits for all proposed construction or other development in the community, including the placement of manufactured homes, so that it may determine whether such construction or other development is proposed within flood-prone areas;

(2) Review proposed development to assure that all necessary permits have been received from those governmental agencies from which approval is required by Federal or State law, including section 404 of the Federal Water Pollution Control Act Amendments of 1972, 33 U.S.C. 1334;

(3) Review all permit applications to determine whether proposed building sites will be reasonably safe from flooding. If a proposed building site is in a flood-prone area, all new construction and substantial improvements shall (i) be designed (or modified) and adequately anchored to prevent flotation, collapse, or lateral movement of the structure resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy, (ii) be constructed with materials resistant to flood damage, (iii) be constructed by methods and practices that minimize flood damages, and (iv) be constructed with electrical, heating, ventilation, plumbing, and air conditioning equipment and other service facilities that are designed and/or located so as to prevent water from entering or accumulating within the components during conditions of flooding.

(4) Review subdivision proposals and other proposed new development, including manufactured home parks or subdivisions, to determine whether such proposals will be reasonably safe from flooding. If a subdivision proposal or other proposed new development is in a flood-prone area, any such proposals shall be reviewed to assure that (i) all such proposals are consistent with the need to minimize flood damage within the flood-prone area, (ii) all public utilities and facilities, such as sewer, gas, electrical, and water systems are located and constructed to minimize or eliminate flood damage, and (iii) adequate drainage is provided to reduce exposure to flood hazards;

(5) Require within flood-prone areas new and replacement water supply systems to be designed to minimize or eliminate infiltration of flood waters into the systems; and

(6) Require within flood-prone areas (i) new and replacement sanitary sewage systems to be designed to minimize or eliminate infiltration of flood waters into the systems and discharges from the systems into flood waters and (ii) onsite waste disposal systems to be located to avoid impairment to them or contamination from them during flooding.

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(b) When the Federal Insurance Administrator has designated areas of special flood hazards (A zones) by the publication of a community's FHBM or FIRM, but has neither produced water surface elevation data nor identified a floodway or coastal high hazard area, the community shall:

(1) Require permits for all proposed construction and other developments including the placement of manufactured homes, within Zone A on the community's FHBM or FIRM;

(2) Require the application of the standards in paragraphs (a) (2), (3), (4), (5) and (6) of this section to development within Zone A on the community's FHBM or FIRM;

(3) Require that all new subdivision proposals and other proposed developments (including proposals for manufactured home parks and subdivisions) greater than 50 lots or 5 acres, whichever is the lesser, include within such proposals base flood elevation data;

(4) Obtain, review and reasonably utilize any base flood elevation and floodway data available from a Federal, State, or other source, including data developed pursuant to paragraph (b)(3) of this section, as criteria for requiring that new construction, substantial improvements, or other development in Zone A on the community's FHBM or FIRM meet the standards in paragraphs (c)(2), (c)(3), (c)(5), (c)(6), (c)(12), (c)(14), (d)(2) and (d)(3) of this section;

(5) Where base flood elevation data are utilized, within Zone A on the community's FHBM or FIRM:

(i) Obtain the elevation (in relation to mean sea level) of the lowest floor (including basement) of all new and substantially improved structures, and

(ii) Obtain, if the structure has been floodproofed in accordance with paragraph (c)(3)(ii) of this section, the elevation (in relation to mean sea level) to which the structure was floodproofed, and

(iii) Maintain a record of all such information with the official designated by the community under § 59.22 (a)(9)(iii);

(6) Notify, in riverine situations, adjacent communities and the State Coordinating Office prior to any alteration or relocation of a watercourse, and submit copies of such notifications to the Federal Insurance Administrator;

(7) Assure that the flood carrying capacity within the altered or relocated portion of any watercourse is maintained;

(8) Require that all manufactured homes to be placed within Zone A on a community's FHBM or FIRM shall be installed using methods and practices which minimize flood damage. For the purposes of this requirement, manufactured homes must be elevated and anchored to resist flotation, collapse, or lateral movement. Methods of anchoring may include, but are not to be limited to, use of over-the-top or frame ties to ground anchors. This requirement is in addition to applicable State and local anchoring requirements for resisting wind forces.

(c) When the Federal Insurance Administrator has provided a notice of final flood elevations for one or more special flood hazard areas on the community's FIRM and, if appropriate, has designated other special flood hazard areas without base flood elevations on the community's FIRM, but has not identified a regulatory floodway or coastal high hazard area, the community shall:

(1) Require the standards of paragraph (b) of this section within all A1-30 zones, AE zones, A zones, AH zones, and AO zones, on the community's FIRM;

(2) Require that all new construction and substantial improvements of residential structures within Zones A1-30, AE and AH zones on the community's FIRM have the lowest floor (including basement) elevated to or above the base flood level, unless the community is granted an exception by the Federal Insurance Administrator for the allowance of basements in accordance with § 60.6 (b) or (c);

(3) Require that all new construction and substantial improvements of non-residential structures within Zones A1-30, AE and AH zones on the community's firm (i) have the lowest floor (including basement) elevated to or above the base flood level or, (ii) together with attendant utility and sanitary facilities, be designed so that below the base flood level the structure is watertight with walls substantially impermeable to the passage of water and with structural components having the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy;

(4) Provide that where a non-residential structure is intended to be made watertight below the base flood level, (i) a registered professional engineer or architect shall develop and/or review structural design, specifications, and plans for the construction, and shall certify that the design and methods of construction are in accordance with accepted standards of practice for meeting the applicable provisions of paragraph (c)(3)(ii) or (c)(8)(ii) of this section, and (ii) a record of such certificates which includes the specific elevation (in relation to mean sea level) to which such structures are floodproofed shall be maintained with the official designated by the community under § 59.22(a)(9)(iii);

(5) Require, for all new construction and substantial improvements, that fully enclosed areas below the lowest floor that are usable solely for parking of vehicles, building access or storage in an area other than a basement and which are subject to flooding shall be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. Designs for meeting this requirement must either be certified by a registered professional engineer or architect or meet or exceed the following minimum criteria: A minimum of two openings having a total net area of not less than one square inch for every square foot of enclosed area subject to flooding shall be provided. The bottom of all openings shall be no higher than one foot above grade. Openings may be equipped with screens, louvers, valves, or other coverings or devices provided that they permit the automatic entry and exit of floodwaters.

(6) Require that manufactured homes that are placed or substantially improved within Zones A1-30, AH, and AE on the community's FIRM on sites

(i) Outside of a manufactured home park or subdivision,

(ii) In a new manufactured home park or subdivision,

(iii) In an expansion to an existing manufactured home park or subdivision, or

(iv) In an existing manufactured home park or subdivision on which a manufactured home has incurred "substantial damage" as the result of a flood, be elevated on a permanent foundation such that the lowest floor of the manufactured home is elevated to or above the base flood elevation and be securely anchored to an adequately anchored foundation system to resist floatation collapse and lateral movement.

(7) Require within any AO zone on the community's FIRM that all new construction and substantial improvements of residential structures have the lowest floor (including basement) elevated above the highest adjacent grade at least as high as the depth number specified in feet on the community's FIRM (at least two feet if no depth number is specified);

(8) Require within any AO zone on the community's FIRM that all new construction and substantial improvements of nonresidential structures (i) have the lowest floor (including basement) elevated above the highest adjacent grade at least as high as the depth number specified in feet on the community's

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FIRM (at least two feet if no depth number is specified), or (ii) together with attendant utility and sanitary facilities be completely floodproofed to that level to meet the floodproofing standard specified in § 60.3(c)(3)(ii),

(9) Require within any A99 zones on a community's FIRM the standards of paragraphs (a)(1) through (a)(4)(i) and (b)(5) through (b)(9) of this section;

(10) Require until a regulatory floodway is designated, that no new construction, substantial improvements, or other development (including fill) shall be permitted within Zones A1-30 and AE on the community's FIRM, unless it is demonstrated that the cumulative effect of the proposed development, when combined with all other existing and anticipated development, will not increase the water surface elevation of the base flood more than one foot at any point within the community.

(11) Require within Zones AH and AO, adequate drainage paths around structures on slopes, to guide floodwaters around and away from proposed structures.

(12) Require that manufactured homes to be placed or substantially improved on sites in an existing manufactured home park or subdivision within Zones A-1-30, AH, and AE on the community's FIRM that are not subject to the provisions of paragraph (c)(6) of this section be elevated so that either

(i) The lowest floor of the manufactured home is at or above the base flood elevation, or

(ii) The manufactured home chassis is supported by reinforced piers or other foundation elements of at least equivalent strength that are no less than 36 inches in height above grade and be securely anchored to an adequately anchored foundation system to resist floatation, collapse, and lateral movement.

(13) Notwithstanding any other provisions of § 60.3, a community may approve certain development in Zones A1-30, AE, and AH, on the community's FIRM which increase the water surface elevation of the base flood by more than one foot, provided that the community first applies for a conditional FIRM revision, fulfills the requirements for such a revision as established under the provisions of § 65.12, and receives the approval of the Federal Insurance Administrator.

(14) Require that recreational vehicles placed on sites within Zones A1-30, AH, and AE on the community's FIRM either

(i) Be on the site for fewer than 180 consecutive days,

(ii) Be fully licensed and ready for highway use, or

(iii) Meet the permit requirements of paragraph (b)(1) of this section and the elevation and anchoring requirements for "manufactured homes" in paragraph (c)(6) of this section.

A recreational vehicle is ready for highway use if it is on its wheels or jacking system, is attached to the site only by quick disconnect type utilities and security devices, and has no permanently attached additions.

(d) When the Federal Insurance Administrator has provided a notice of final base flood elevations within Zones A1-30 and/or AE on the community's FIRM and, if appropriate, has designated AO zones, AH zones, A99 zones, and A zones on the community's FIRM, and has provided data from which the community shall designate its regulatory floodway, the community shall:

(1) Meet the requirements of paragraphs (c) (1) through (14) of this section;

(2) Select and adopt a regulatory floodway based on the principle that the area chosen for the regulatory floodway must be designed to carry the waters of the base flood, without increasing the water surface elevation of that flood more than one foot at any point;

(3) Prohibit encroachments, including fill, new construction, substantial improvements, and other development within the adopted regulatory floodway unless it has been demonstrated through hydrologic and hydraulic analyses performed in accordance with standard engineering practice that the proposed encroachment would not result in any increase in flood levels within the community during the occurrence of the base flood discharge;

(4) Notwithstanding any other provisions of § 60.3, a community may permit encroachments within the adopted regulatory floodway that would result in an increase in base flood elevations, provided that the community first applies for a conditional FIRM and floodway revision, fulfills the requirements for such revisions as established under the provisions of § 65.12, and receives the approval of the Federal Insurance Administrator.

(e) When the Federal Insurance Administrator has provided a notice of final base flood elevations within Zones A1-30 and/or AE on the community's FIRM and, if appropriate, has designated AH zones, AO zones, A99 zones, and A zones on the community's FIRM, and has identified on the community's FIRM coastal high hazard areas by designating Zones V1-30, VE, and/or V, the community shall:

(1) Meet the requirements of paragraphs (c)(1) through (14) of this section;

(2) Within Zones V1-30, VE, and V on a community's FIRM, (i) obtain the elevation (in relation to mean sea level) of the bottom of the lowest structural member of the lowest floor (excluding pilings and columns) of all new and substantially improved structures, and whether or not such structures contain a basement, and (ii) maintain a record of all such information with the official designated by the community under § 59.22(a)(9)(iii);

(3) Provide that all new construction within Zones V1-30, VE, and V on the community's FIRM is located landward of the reach of mean high tide;

(4) Provide that all new construction and substantial improvements in Zones V1-30 and VE, and also Zone V if base flood elevation data is available, on the community's FIRM, are elevated on pilings and columns so that (i) the bottom of the lowest horizontal structural member of the lowest floor (excluding the pilings or columns) is elevated to or above the base flood level; and (ii) the pile or column foundation and structure attached thereto is anchored to resist flotation, collapse and lateral movement due to the effects of wind and water loads acting simultaneously on all building components. Water loading values used shall be those associated with the base flood. Wind loading values used shall be those required by applicable State or local building standards. A registered professional engineer or architect shall develop or review the structural design, specifications and plans for the construction, and shall certify that the design and methods of construction to be used are in accordance with accepted standards of practice for meeting the provisions of paragraphs (e)(4) (i) and (ii) of this section.

(5) Provide that all new construction and substantial improvements within Zones V1-30, VE, and V on the community's FIRM have the space below the lowest floor either free of obstruction or constructed with non-supporting breakaway walls, open wood lattice-work, or insect screening intended to collapse under wind and water loads without causing collapse, displacement, or other structural damage to the elevated portion of the building or supporting foundation system. For the purposes of this section, a breakaway wall shall have a design safe loading resistance of not less than 10 and no more than 20 pounds per square foot. Use of breakaway walls which exceed a design safe loading resistance of 20 pounds per square foot (either by design or when so required by local or State codes) may be permitted only if a registered professional engineer or architect certifies that the designs proposed meet the following conditions:

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(i) Breakaway wall collapse shall result from a water load less than that which would occur during the base flood; and,

(ii) The elevated portion of the building and supporting foundation system shall not be subject to collapse, displacement, or other structural damage due to the effects of wind and water loads acting simultaneously on all building components (structural and non-structural). Water loading values used shall be those associated with the base flood. Wind loading values used shall be those required by applicable State or local building standards.

Such enclosed space shall be useable solely for parking of vehicles, building access, or storage.

(6) Prohibit the use of fill for structural support of buildings within Zones V1-30, VE, and V on the community's FIRM;

(7) Prohibit man-made alteration of sand dunes and mangrove stands within Zones V1-30, VE, and V on the community's FIRM which would increase potential flood damage.

(8) Require that manufactured homes placed or substantially improved within Zones V1-30, V, and VE on the community's FIRM on sites

(i) Outside of a manufactured home park or subdivision,

(ii) In a new manufactured home park or subdivision,

(iii) In an expansion to an existing manufactured home park or subdivision, or

(iv) In an existing manufactured home park or subdivision on which a manufactured home has incurred "substantial damage" as the result of a flood, meet the standards of paragraphs (e)(2) through (7) of this section and that manufactured homes placed or substantially improved on other sites in an existing manufactured home park or subdivision within Zones V1-30, V, and VE on the community's FIRM meet the requirements of paragraph (c)(12) of this section.

(9) Require that recreational vehicles placed on sites within Zones V1-30, V, and VE on the community's FIRM either

(i) Be on the site for fewer than 180 consecutive days,

(ii) Be fully licensed and ready for highway use, or

(iii) Meet the requirements in paragraphs (b)(1) and (e) (2) through (7) of this section.

A recreational vehicle is ready for highway use if it is on its wheels or jacking system, is attached to the site only by quick disconnect type utilities and security devices, and has no permanently attached additions.

(f) When the Federal Insurance Administrator has provided a notice of final base flood elevations within Zones A1-30 or AE on the community's FIRM, and, if appropriate, has designated AH zones, AO zones, A99 zones, and A zones on the community's FIRM, and has identified flood protection restoration areas by designating Zones AR, AR/A1-30, AR/AE, AR/AH, AR/AO, or AR/A, the community shall:

(1) Meet the requirements of paragraphs (c)(1) through (14) and (d)(1) through (4) of this section.

(2) Adopt the official map or legal description of those areas within Zones AR, AR/A1-30, AR/AE, AR/AH, AR/A, or AR/AO that are designated developed areas as defined in § 59.1 in accordance with the eligibility procedures under § 65.14.

(3) For all new construction of structures in areas within Zone AR that are designated as developed areas and in other areas within Zone AR where the AR flood depth is 5 feet or less:

(i) Determine the lower of either the AR base flood elevation or the elevation that is 3 feet above highest adjacent grade; and

(ii) Using this elevation, require the standards of paragraphs (c)(1) through (14) of this section.

(4) For all new construction of structures in those areas within Zone AR that are not designated as developed areas where the AR flood depth is greater than 5 feet:

(i) Determine the AR base flood elevation; and

(ii) Using that elevation require the standards of paragraphs (c)(1) through (14) of this section.

(5) For all new construction of structures in areas within Zone AR/A1-30, AR/AE, AR/AH, AR/AO, and AR/A:

(i) Determine the applicable elevation for Zone AR from paragraphs (a)(3) and (4) of this section;

(ii) Determine the base flood elevation or flood depth for the underlying A1-30, AE, AH, AO and A Zone; and

(iii) Using the higher elevation from paragraphs (a)(5)(i) and (ii) of this section require the standards of paragraphs (c)(1) through (14) of this section.

(6) For all substantial improvements to existing construction within Zones AR/A1-30, AR/AE, AR/AH, AR/AO, and AR/A:

(i) Determine the A1-30 or AE, AH, AO, or A Zone base flood elevation; and

(ii) Using this elevation apply the requirements of paragraphs (c)(1) through (14) of this section.

(7) Notify the permit applicant that the area has been designated as an AR, AR/A1-30, AR/AE, AR/AH, AR/AO, or AR/A Zone and whether the structure will be elevated or protected to or above the AR base flood elevation.

[41 FR 46975, Oct. 26, 1976]

EDITORIAL NOTE: For FEDERAL REGISTER citations affecting § 60.3, see the List of CFR Sections Affected, which appears in the Finding Aids section of the printed volume and at [www.fdsys.gov](http://www.fdsys.gov).



**SIDEWALK  
MASTER PLAN**  
CITY OF PORTAGE  
COLUMBIA COUNTY, WI  
OCTOBER 2013



**LEGEND**

**Existing Sidewalks**

- Sidewalks on Both Sides of Street
- Sidewalks on North or East Side of Street
- Sidewalks on South or West Side of Street
- No Sidewalks Present
- - - Exception to Sidewalks Policy
- Paved Path

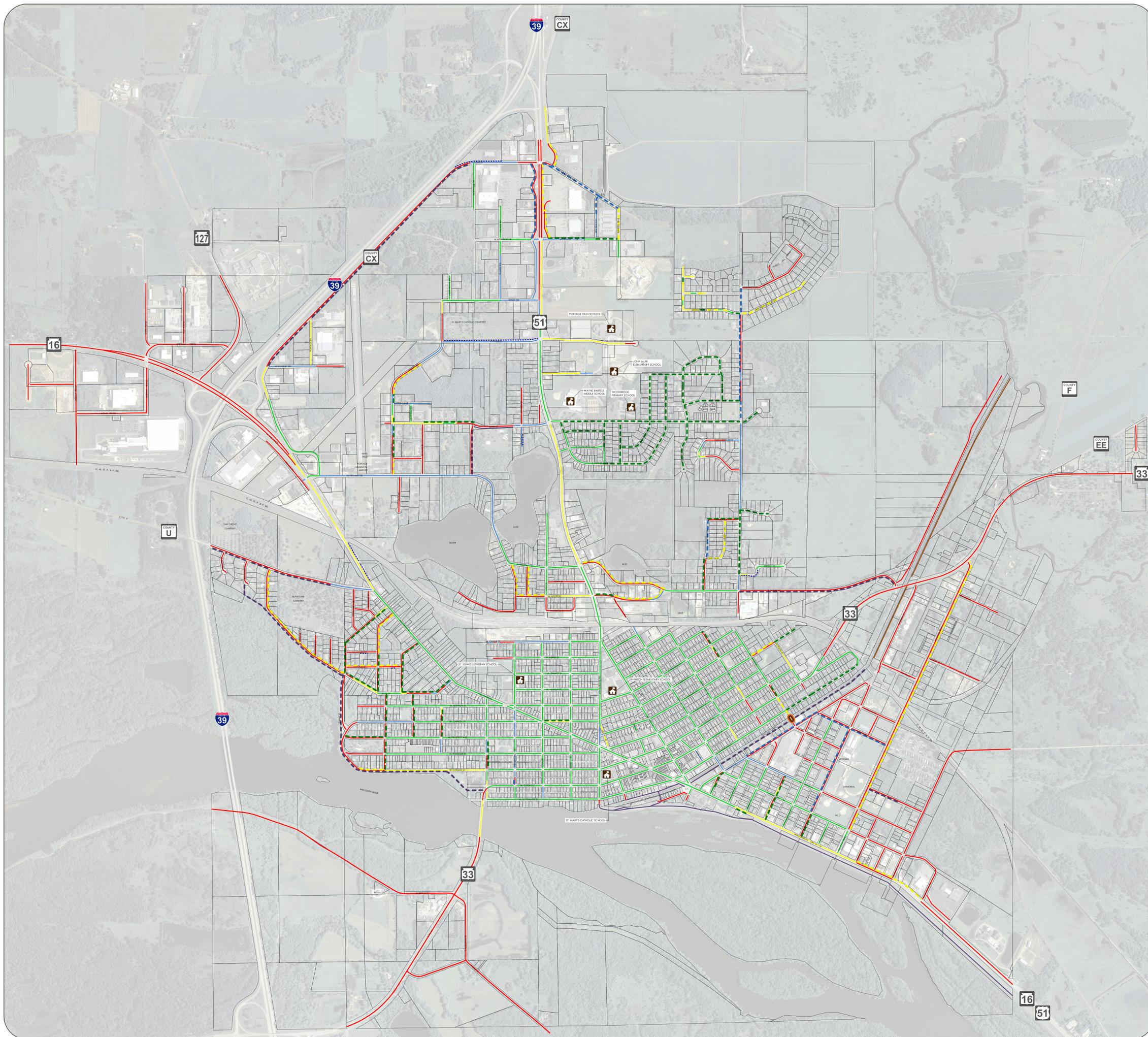
**Existing Sidewalk Deficiencies**

- D1 Excessive Slope or Trip Hazard
- D2 Lack of Handicap Ramps and/or Detectable Warning Fields
- D3 Lack of Sidewalk Continuity
- D4 No Crossing Guard Present
- D5 Other

**Proposed Sidewalks**

- - - Sidewalks on Both Sides of Street
- - - Sidewalks on North or East Side of Street
- - - Sidewalks on South or West Side of Street
- - - Paved Path

**-DRAFT-**



**General Engineering Company**

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