

**MILWAUKEE COUNTY**  
Inter-Office Communication

Date: April 22, 2026

To: Marcelia Nicholson, Milwaukee County Board Chairwoman

From: Isaac Rowlett, Strategy Director, Office of Strategy, Budget & Performance

Subject: From the Strategy Director, Office of Strategy, Budget & Performance, providing an informational report on the 1,000-year flood recovery efforts and fiscal impacts

File Type: Informational Report

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**REQUEST**

This is an Informational report on the outcome of recovery efforts and financial requests for federal funding, and the outcome of the County's insurance investigation.

**BACKGROUND**

On August 9 and 10, 2025, Milwaukee County experienced a 1,000-year rainfall event, with up to 14.5 inches in less than 24 hours. The flooding overwhelmed local sewer systems and damaged critical infrastructure, with Milwaukee Metropolitan Sewer District (MMSD) reporting more than five billion gallons of overflow. The storm triggered multiple sanitary sewer overflows, a sewage treatment facility overflow at the South Shore Water Reclamation Facility, and an effluent violation.

Milwaukee County, with a population of 939,000, comprises 19 fully incorporated municipalities across approximately 241 square miles, including dense urban neighborhoods and suburban areas. Damage was countywide, with concentrated impacts on the northwest side of Milwaukee and multiple municipalities. The MMSD received over 1,100 basement backup reports during the event. Several areas were inaccessible during peak flooding because roads were inundated. Tens of thousands of residents lost power for extended periods. Milwaukee County assessed 3,400 homes for flood-related damage, with over half destroyed or sustaining major damage.

Emergency responders conducted dozens of water rescues, shelters housed displaced households, and voluntary agencies deployed food, cleanup, and mental health services. The disaster disrupted municipal services, closed businesses and schools, and created severe debris and public health hazards. Vulnerable populations, including seniors, renters, and limited-English-proficient residents, were disproportionately affected and faced long recovery timelines.

### **Key Recovery Activities:**

- Mobilized 1,000+ volunteers and 15+ volunteer organizations to support assessments, basement clean-outs, debris removal, food and water distribution, and mold mitigation.
- Conducted 3,981 preliminary home damage assessments, which supported FEMA eligibility and revealed a far broader impact, as more than 42,000 households would eventually register with FEMA.
- Implemented a streamlined data collection and FEMA verification process, integrating local assessments and 211 reports.
- Supported 4 emergency shelters in partnership with the American Red Cross, providing 1,531 total overnight shelter stays to displaced residents.
- Launched a multilingual Flood Resource webpage to provide daily updates.
- As recovery needs became clear, Milwaukee County transitioned from emergency response to coordinated long-term recovery, including disaster case management, volunteer repair efforts, and resource coordination.

Governor Evers formally requested a federal disaster declaration on August 10, 2025 from Federal Emergency Management Agency (FEMA) and the Trump Administration, which would unlock critical support for impacted households and local governments through two critical FEMA programs:

- **Individual Assistance (IA) program:** Provides financial and direct support to eligible individuals and households affected by a disaster.
- **Public Assistance (PA) program:** Provides supplemental grants to state/local governments and certain nonprofits to help communities respond to and recover from disasters.

### **Summary of Individual Assistance (IA) Process**

The FEMA IA process provides financial and direct support to individuals and households affected by a federally declared disaster when losses are not fully covered by insurance or other resources. Eligible assistance can include Housing Assistance (for temporary housing, home repair, or replacement) and Other Needs Assistance (for essential personal property, medical and dental expenses, transportation, and funeral costs). Importantly, FEMA assistance is not intended to make individuals whole, but to meet basic needs and support recovery.

Milwaukee County Office of Emergency Management created an online reporting tool in conjunction with (2-1-1 Wisconsin), where homeowners could report damage to their homes and properties. This information was verified by over 300 volunteers sent into the community to review property claims within days of the flooding event. Leveraging several GIS and data collection tools, OEM was able to provide FEMA and WEM with highly accurate, locally verified damage claims by the end of the first week. FEMA reviewed the data WEM sent and confirmed the assessments made in the week after the flood. When FEMA arrived in

Milwaukee, they focused on hard-to-access areas of the community that had not been fully verified and increased the number of assessments.

In all, over 3,400 properties were assessed, and over 1,800 were categorized as “Destroyed” or “Major” when sent to FEMA for review from Milwaukee County. On September 11, President Trump authorized at least \$30M in aid to homeowners across the state. As of November 12, 2025, 30,887 households were approved for \$152.5 million in Individual Assistance, closing the IA portion of the event.

### ***Summary of Public Assistance (PA) Process***

The FEMA PA process provides federal reimbursement to state, tribal, territorial, and local governments, and to certain nonprofit organizations, for eligible costs incurred as a result of a federally declared disaster. Assistance generally falls into Emergency Work (debris removal and emergency protective measures) and Permanent Work (repair, replacement, or restoration of damaged public facilities and infrastructure). Applicants are required to maintain detailed documentation of costs, labor, equipment, and contracts, and FEMA reimburses a percentage of approved costs in accordance with the federal cost-share. FEMA reviews projects for eligibility, environmental and historic compliance, and reasonableness of costs, and issues funding determinations.

WEM submitted the State’s PA claim on September 2, 2025. The preliminary PA damage assessment was estimated at \$57M countywide (including municipalities). Similar to the IA process, FEMA reviewed the PA submission virtually and then in person the week of September 8, 2025. Following their verification, FEMA approved \$29M in PA damages and forwarded them to the Trump Administration for authorization. After review, the federal government denied Wisconsin’s PA request. In response, WEM facilitated an appeal process, which was submitted on November 18, 2025. Despite meeting the requested threshold for the State, Wisconsin’s PA appeal was denied a second time, making this a final decision from the federal government. As a result of the final denial, county and municipal partners are left to bear the impact of approximately \$1.4M in storm damage. Current flood-related expenditures exceed \$700,000 (as of February 2026), resulting in departmental deficits, deferred maintenance, and a long-term building closure.

### ***Insurance Denial***

Milwaukee County procures property insurance on an annual basis, which helps protect the County by covering the cost to repair or replace buildings, equipment, and other physical assets if they are damaged or destroyed by events like fire, theft, or certain natural disasters. After the flooding event on August 9-10, 2025, property damage evaluations were completed by Travelers, the County’s 2025 property insurance provider, for multiple county locations, including, but not limited to, King Park Community Center, Milwaukee Sports Complex, McGovern Park Senior Center, Brown Deer Golf Course Clubhouse, and Lincoln Park Blatz Pavilion. The combined actual cash value of these losses was determined to be \$441,128.83.

However, due to the policy’s minimum flood deductible of \$750,000, no payment was issued under the property coverage. Site inspections commenced on or around October 14, 2025, with the insurance company providing estimates and a final statement of loss on January 9, 2026.

Additionally, property damage was reported to OEM radio antennas located at the tower on 10325 W Watertown Plank Road. However, Travelers determined that this damage resulted from a lightning strike and was unrelated to the flooding event. As such, there was no coverage for this loss under the flood-related claim.

Milwaukee County also procures auto physical damage insurance to help pay to repair or replace its vehicles and equipment if they are damaged in an accident or by events like theft, vandalism, or severe weather. After the flooding event on August 9-10, 2025, Milwaukee County filed one automotive claim through AIG, the holder of the County’s 2025 auto physical damage policy. A 2025 Ford Explorer Police Cruiser was determined to be a total loss due to flood damage. The vehicle’s actual cash value was assessed at \$43,840, and after applying the \$25,000 deductible, the payable claim amount was calculated at \$18,840. This amount will be applied to the annual aggregate deductible. The vehicle was inspected on or around November 19, 2025, and the insurance company provided its final proof of loss and vehicle valuation on January 18, 2026.

### **County Damage**

Below is a summary of the estimated damages from the Department of Administration Services, Department of Transportation, the Office of Emergency Management, and Milwaukee County Parks.

	<b>Estimated Damage</b>
<b>Department of Administrative Services</b>	
Courthouse	\$4,251
McGovern Park	\$299,895
<b>Department of Transportation - Fleet</b>	
MCSO Squad	\$25,000
<b>Department of Transportation - Highway</b>	
CTH S (W. Mill Road)	\$9,350.29
CTH BB (W. Rawson Ave)	\$6,543.98
CTH E (W. Silver Spring Dr.)	\$1,805.80
CTH Y (W. Layton Ave.)	\$1,212.30
CTH T (W. Beloit Rd.)	\$1,651.45
CTH V (S. 13th St.)	\$1,536.69
City of Wauwatosa DPW	\$39,610.66
City of Milwaukee DPW	\$29,345.84
City of South Milwaukee DPW	\$1,494.57
City of Glendale DPW	\$15,484.74

<b>Office of Emergency Management</b>	
Radio Services Tower	\$148,598
<b>Milwaukee County Parks</b>	
Bender Park	\$2,080
Big Bay Park	\$9,492
Brown Deer Clubhouse & Golf Course	\$49,324
Currie Golf Course	\$20,655
Doctors Park	\$2,080
Dretzka Park Golf Course	\$16,400
Gordon Park	\$616
Grant Park	\$21,248
Hansen Golf Course	\$10,434
Honey Creek Parkway	\$11,856
Humboldt Park Pavilion	\$416
Jacobus Park	\$70,816
King Community Center	\$15,964
Kosciuszko Park	\$42,852
Kulwicki Park	\$300,000
Lake Park	\$3,536
Lincoln Blatz Pavilion and Golf Course	\$4,978
Lincoln Memorial Drive	\$3,328
Maitland Park	\$26,352
McCarty Park	\$4,576
McGovern Park	\$4,368
Menomonee River Parkway	\$10,832
Milwaukee River Parkway	\$2,392
Oak Leaf Trail Harmoniee Bridge	\$8,320
Oak Leaf Trail Menomonee Line	\$2,080
Oak Leaf Trail Milwaukee River Greenway	\$12,480
Parks Trades Building	\$14,660
Riverside Park Bridge	\$30,000
Sports Complex	\$17,108
Wehr Nature Center	\$17,080
Whitnall Park & Golf Course	\$41,493
<b>Total</b>	<b>\$1,363,596</b>

### ***Department Plans for Addressing Flood Damage***

As the chart above suggests, the financial impact of the flood varies by department.

### **Department of Administration Services (DAS)**

DAS Facilities Management absorbed flood-related costs for repair and remediation within its operating budget. Additional costs were identified for the remediation of mold at McGovern

Senior Center, resulting in prolonged facility closure and additional study to address the root causes of repeated water infiltration.

### **Department of Transportation (DOT)**

The August flooding had a significant impact on DOT's operations. In response to the emergency, the department delayed several scheduled maintenance activities to 2026 to prioritize flood-related repairs and ensure roadway safety. Additionally, DOT made substantial adjustments to assist neighboring municipalities, such as reallocating resources and personnel to support their recovery efforts. To mitigate the budgetary impact of these unforeseen challenges, DOT temporarily suspended non-essential aesthetic maintenance, such as mowing, allowing staff to focus on critical infrastructure needs while attempting to maintain fiscal responsibility.

### **Office of Emergency Management (OEM)**

OEM was forced to make repairs to the microwave radio antenna immediately to restore radio communication for all Oasis radio system users in the central west portion of Milwaukee County. The cost of these repairs was absorbed within the office's operating budget, forcing the deferral of preventive maintenance.

### **Milwaukee County Parks**

Of the 31 sites that sustained flood damage in Milwaukee County Parks, several required urgent repairs to restore them to safe, functional conditions. Given the critical nature of these repairs, funding was redirected from the existing maintenance capital budget to cover the associated costs. As a result, other routine and preventive maintenance activities were suspended, and additional planned projects were placed on hold to address and prioritize the flooded parks and sites. This reallocation of limited maintenance funding has created a compounding maintenance backlog that continues to strain operational capacity for Milwaukee County Parks.

## **RECOMMENDATION**

The Office of Strategy, Budget & Performance respectfully requests that this informational report be received and placed on file.

## **FISCAL EFFECT**

This report is informational only.

## **PREPARED BY:**

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## **ALIGNMENT TO STRATEGIC PLAN**

Describe how the item aligns to the objectives in the **strategic plan**:

- 2A: Determine what, where, and how we deliver services to advance health equity.
- 2B: Break down silos across Milwaukee County government to maximize access to and quality of services offered.
- 3A: Invest “upstream” to address root causes of health disparities.
- 3B: Enhance Milwaukee County’s fiscal health and sustainability.