

## AFTER THE FLOOD

*In August 2025, more than 10 inches of rain fell in Wisconsin in less than a day, triggering widespread flooding and causing more than \$240 million in damage to private and public property in the Milwaukee area. Although federal assistance has provided approximately \$210 million in aid to help individuals rebuild, no funding was provided to local governments for damages to public infrastructure and buildings. State funds covered some local government costs, but recovering from future disasters without federal resources may be difficult.*

**M**ilwaukee and surrounding areas received up to 14.6 inches of rain on August 9 and 10, 2025. This storm, as measured at James Madison High School on Milwaukee's northwest side, set Wisconsin's all-time record for most rain in a [24-hour period](#). As a result, the Menomonee, Milwaukee, and Kinnickinnic rivers all overflowed, and rainwater flooded homes, streets, businesses, and schools in low-lying areas. Recovery efforts continue today and have been expanded to address the impacts of another massive storm that [hit the area](#) in April 2026.

When combined, Milwaukee County, Milwaukee Public Schools (MPS), the Milwaukee Metropolitan Sewerage District (MMSD), the city of Milwaukee, and the 18 other municipal governments in Milwaukee County sustained at least \$34.7 million in damage to their buildings and

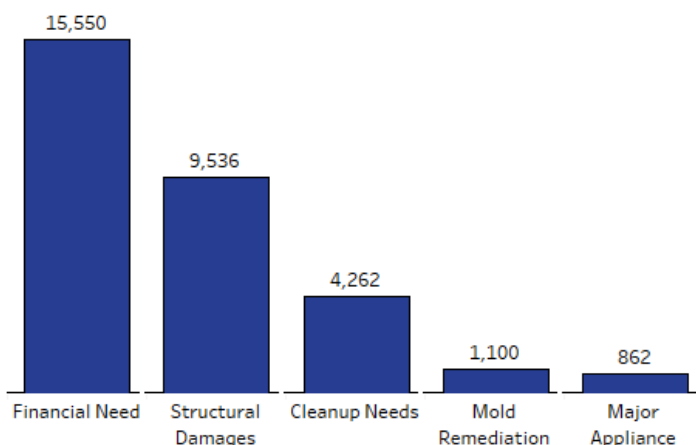
The Wisconsin Policy Forum's 2025-26 Todd A. Berry Fellow, Dr. Rebecca Rose, assisted with preparation of this brief. She is also the lead author of a forthcoming report on severe weather preparedness in Wisconsin.

infrastructure. This included more than \$10 million each for MPS and MMSD. Milwaukee County officials estimated \$1.4 million in damage, with more than half of that tied to road infrastructure. City of Milwaukee officials estimate \$1.7 million in damage, as well as approximately \$5.0 million in additional operational costs from debris cleanup across the city. Wauwatosa saw even more severe damage, estimating \$6.8 million to repair city parks, roads, and buildings. The federal government did not provide disaster aid to assist local governments or the state with these costs.

In this report, we use data from the Federal Emergency Management Agency (FEMA) and local governments in the Milwaukee area to understand the impact of these storms on public assets such as schools, roads, and stormwater infrastructure. We also use data reported to disaster assistance programs to understand the scope of the storm's impact on the community.

**Figure 1: Most Common Reports to 211 Service Were For Financial Need and Structural Damage**

Individual reports of August 2025 storm impacts to 211 hotline in southeast Wisconsin, by category



Source: 211 hotline data. Some individuals reported more than one need, so the sum of these counts is greater than the total number of damage reports made.

### FEDERAL DISASTER AID

Natural disasters can damage or destroy millions of dollars' worth of public and private assets in a concentrated area. Homes, vehicles, and businesses can be among the property affected, and insurance may not always cover those losses. Similarly, roads and bridges that would typically be replaced over the course of decades can be destroyed in a matter of hours, requiring expedited reconstruction. These costs can overwhelm the capacity of local governments and individual residents to rebuild in a timely manner.

Since [the 1970s](#), federal funds have passed through FEMA to help individuals and governments pay for rebuilding efforts after major disasters. In 2026 alone, FEMA will pay out more than [\\$20 billion](#) nationwide in disaster assistance. To qualify for federal aid, a state's governor must declare an event an emergency or major disaster. That declaration gets passed along to FEMA and the president for review. The president has the ultimate authority to approve a federal disaster declaration.

There is no specific dollar threshold that must be cleared to guarantee a [major disaster declaration](#). Instead, disaster recovery must be “beyond the combined capabilities of state and local governments to respond.” There are [damage rates per capita](#) that define the minimum thresholds for eligibility. For Wisconsin as a whole, the 2025 threshold was \$11.4 million in damage to public property, while for Milwaukee County the minimum was \$4.5 million. These are eligibility minimums, but federal law gives broad discretion over these requests to the president, who can decide which parts to approve. Once approved, these declarations make direct aid available to local individuals and governments.

The process of receiving aid is similar for both local governments and individuals, though there are some differences, as discussed below.

## 2025 DISASTER AID REQUEST

Governor Evers declared a [state of emergency](#) in response to the August 2025 floods. On August 27 of that year, he submitted a [request](#) for a federal major

disaster declaration in six counties – Milwaukee, Waukesha, Washington, Door, Grant, and Ozaukee. For Milwaukee, Waukesha, and Washington counties the request was for both individual and [public](#) (or local government) assistance, while for the remaining three counties only public assistance was requested.

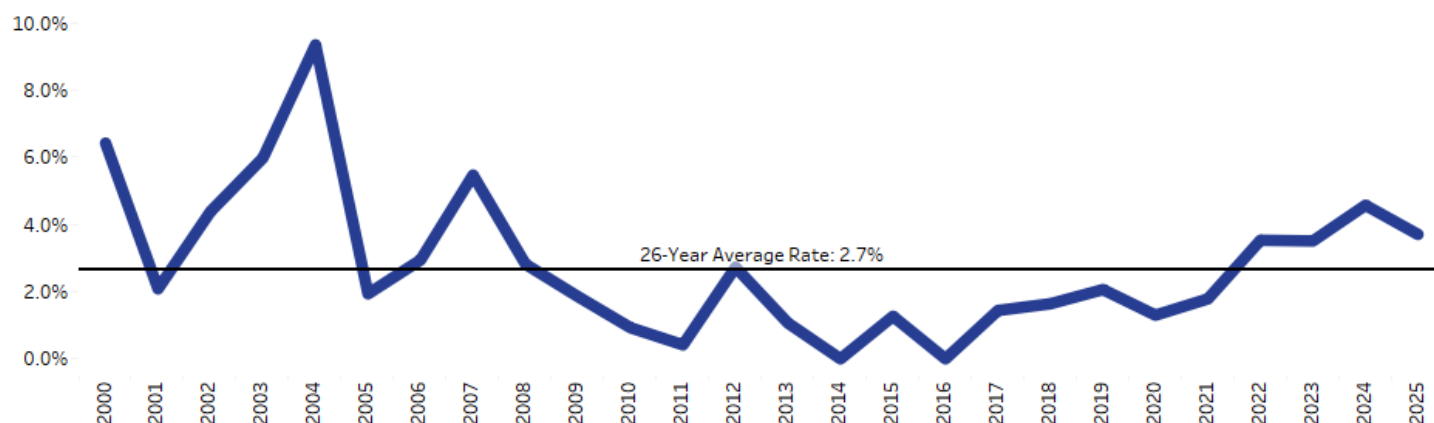
State officials relied in part on the 26,700 individual damage reports received by [211](#) hotlines throughout the state to make preliminary damage assessments for the initial disaster declaration. The United Way and other nonprofit organizations offer 211 services that provide information and referrals to thousands of health and human services programs statewide. This includes helping with emergency response by guiding people to resources that can help them through the recovery process. As Figure 1 on the previous page shows, financial assistance and structural damage were the most common impacts of the August flooding reported to [Impact](#), which provides 211 services for nine counties in southeast Wisconsin, including Milwaukee.

Officials from FEMA [stated](#) the 2025 flooding was sufficient in severity to warrant a disaster declaration in Milwaukee, Waukesha, and Ozaukee counties but only authorized assistance to individuals and said that aid to public entities was not warranted based on the [severity](#) of the disaster. This meant that only individuals in these counties would be eligible for assistance and that governments have not received aid.

This outcome, with aid to individuals approved but public assistance denied, is notable both because it is rare and has a significant impact on local governments. Since 2000, among 3,178 named disasters nationwide

**Figure 2: Disaster Declarations Without Public Assistance Are Historically Rare**

Share of nationwide disaster declarations by year for which no public assistance aid was approved



Source: OpenFEMA data FEMA Web Disaster Declarations. Excludes COVID-19 disaster declaration.



(excluding the COVID-19 disaster), only 87 or 2.7% have had individual assistance approved but aid to governments denied, according to FEMA data. Wisconsin has seen 23 declared disasters since 2000, and the 2025 flood was the only time that public assistance was not approved. Figure 2 on the previous page shows the long-term trend in this combination of aid decisions.

## FEDERAL AID FOR PUBLIC ASSETS

This federal decision has meant that local governments affected by the 2025 floods have not received the kinds of assistance offered by the program in the past. For example, in 2008, after severe storms caused flooding in the Milwaukee area, \$4.5 million in federal assistance helped governments in the county rebuild. When storms and flooding occurred again in 2010, FEMA provided \$10.3 million to cover a portion of the cleanup and rebuilding costs. Milwaukee County has also received \$6.1 million to help with costs associated with snowstorm cleanup since 2000.

[Covered work](#) falls into two categories: emergency and permanent. Emergency work includes clearing debris and immediate disaster responses like deploying first responders. Permanent work consists of repairs to roads and bridges, water control facilities, public buildings, utilities, parks and recreational facilities. Local governments work with FEMA to ensure that projects are eligible for aid when it is approved. State, federal, and local officials are all involved in reviewing projects to ensure they conform with eligibility, environmental, and historic preservation requirements.

## STATE FUNDS FOR DISASTER RECOVERY

Wisconsin dedicates some [state tax](#) revenue to helping local governments rebuild after disasters. These funds are used to pay for damage to local government infrastructure if federal funds are not available. In most years, this program distributes between [\\$1 million and \\$3 million](#) statewide. However, in 2025, this appropriation needed to cover \$16.9 million in total damage claims – the highest annual amount in records going back to 2000. This was due both to the extent of the flooding in August 2025 and the denial of federal funding that potentially could have covered at least some of these costs

In addition to these payments, funds from the state's transportation fund are used to pay for [some](#) of the

costs of rebuilding roads and bridges damaged or destroyed by flooding. As of April 2026, the state had incurred \$790,100 in expenses for this purpose, which was less than the amount appropriated for 2026. However, the storms in April may increase that amount.

The state also supports disaster response planning and hazard mitigation activities and assists in coordinating disaster response through the [Division of Emergency Management](#), which is part of the Department of Military Affairs.

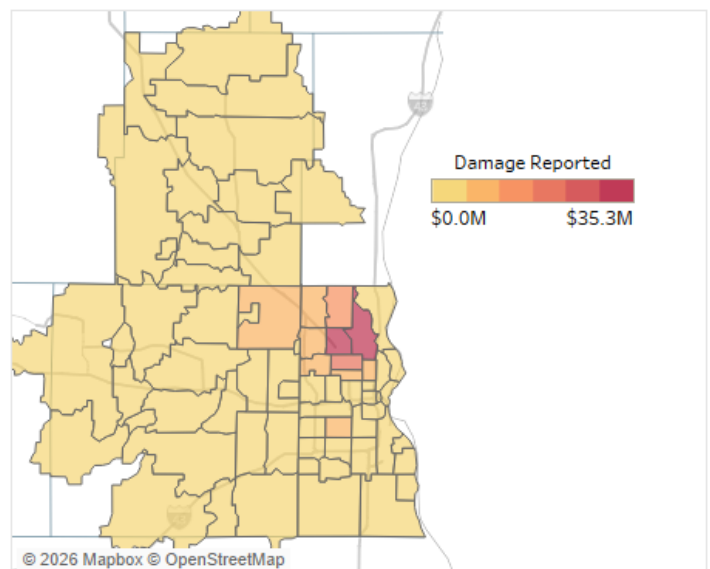
## FEDERAL AID FOR INDIVIDUALS

According to FEMA data, nearly 46,000 residents of Waukesha, Washington, and Milwaukee counties applied for individual assistance from FEMA following the August 2025 floods. Milwaukee County residents accounted for over 91% of those requests. As of June 2026, more than \$210 million in aid had been distributed to 36,800 eligible applicants across the three counties. Figure 3 shows that property damage was concentrated on Milwaukee's northwest side.

Federal disaster aid to [individuals](#) comes in the form of housing assistance, which covers expenses for home repair, rent, alternative lodging, or repair to privately owned access roads. It can also help with the costs of rebuilding homes to be more resistant to future disasters.

**Figure 3: Damage Centered in Northwest Milwaukee**

Eligible reimbursement claims by zip code, August 2025 storms



Source: OpenFEMA data Individuals and Households Program - Valid Registrations



The first step in the aid process is for survivors to document damage to their property and disruptions to their lives. Next, they apply to FEMA and inspectors review the claims, which sometimes requires either a site visit or remote verification of the claims. Once an application is approved, applicants receive payments directly from FEMA to cover allowable expenses.

This aid comes in addition to FEMA flood insurance, which we discussed in our [August 2025 brief](#). While hundreds of Milwaukee area residents do have flood insurance, most who were impacted by the 2025 storm did not. Of the 27,134 claims for flood damage submitted from Milwaukee County residents to FEMA, only 518 or 1.9% had flood insurance. This was due, in part, to flooding so severe that it impacted people outside of the 100-year floodplain, where flood insurance is not available.

Even after disaster declarations and funding are approved, it can take a long time for cleanup work to be completed. For example, data from [Crisis Cleanup](#), a nationwide nonprofit that helped organize disaster cleanup work in the Milwaukee area, indicates that 76.5% of the 2,745 total mold remediation claims reported to the organization in 2025 had not yet been finished as of March 2026.

## EFFORTS TO LIMIT FLOODING

It is also worth considering how damage from disasters can be limited. MMSD covers parts of Milwaukee, Ozaukee, and Waukesha counties. The sewerage district has invested hundreds of millions of dollars into [flood control systems](#) in the area, including concrete infrastructure like the [Deep Tunnel](#) system as well as [green infrastructure](#) efforts such as wetland preservation, the reduction of hard surfaces such as concrete that create runoff, and other methods to limit the speed and volume of flood waters.

MMSD officials indicate that, without these steps, the August 2025 flooding could have been much worse. However, it's clear from the two storms in the last 10 months that there are still thousands of structures in the area that are vulnerable to flooding.

To help limit the impact of future flooding, the district has plans to accelerate [\\$96 million of mitigation projects](#) as part of its 10-year capital plan. Once completed, these projects are expected to hold more than 250 million gallons of water along riverbanks in

Milwaukee County. However, the problem encompasses jurisdictions beyond the sewerage district, so collaboration with other agencies in the area is needed to address the problem.

The sewerage district is also currently exploring the feasibility of creating a [community-based insurance](#) system, which would pay out automatically if a disaster of a specific severity level occurred. This would involve creating an insurance program that would pay local governments or residents in the affected area a specific amount if their community received a minimum threshold of rain during a predetermined period. This could help in the event that future storms again overwhelm flood control infrastructure. Since this approach is novel, the district and some experts in this sector are investigating how an insurance model like this might operate in the region and which units of government might be the policyholders.

## CONCLUSION

Disaster recovery can impose massive hardships on local communities and their finances. Projections suggest the Milwaukee area and the state as a whole will continue to see more frequent and more severe rainstorms as the climate warms, as evidenced by the record number of [storm warnings](#) in April 2026 and [record rainfall](#) in Green Bay in June 2026. Federal funds for [public assistance](#) were awarded to some Wisconsin counties but not others in response to [the April 2026 storms](#). This suggests that the availability of federal disaster relief has become more difficult to predict.

Paying for a large share of disaster reconstruction costs at the federal level leverages the U.S. government's vast resources and ability to spread costs nationwide, helping to mitigate the impact of severe disasters that are generally local or regional and do not affect the entire country at once. However, when requests are denied at the federal level, state residents have limited recourse beyond petitioning FEMA and Congress to provide assistance.

If state leaders are concerned about the uncertainty of federal funds covering local government costs, they could authorize additional funding to pay for disaster relief using state tax revenue. Gov. Tony Evers' [2025-27 budget proposal](#) included \$1 million per year in additional funding for disaster recovery and expanded the scope of the program beyond highway damage to



include public buildings, utilities, parks, and other property types. Two Milwaukee-area lawmakers, state Rep. Dan Knodl and Sen. Rob Hutton, [proposed](#) a more expansive state-funded option last fall with a price tag of more than \$30 million. Ultimately, neither of these proposals moved forward, though they could be reconsidered in the future.

While this type of program could help fill some gaps, it would also affect state finances depending on its size and design. If state disaster relief were provided as an entitlement to those experiencing property damage above a certain threshold, funding it could become particularly challenging in the event of a widespread disaster or if the state faced multiple large-scale disasters within a short period.

State and local leaders could also make additional investments in flood control infrastructure and flood mitigation efforts. This could include working to expand green infrastructure solutions such as those employed by MMSD to slow rainwater and reduce flooding. Such steps should be considered and, in many cases, will be approved, but they will also take money and time to accomplish.

Community-based insurance policies also could help address these unpredictable but increasingly likely disasters at a more local level, giving residents greater control over disaster response. They may also simplify and accelerate the distribution of disaster payments. However, this approach would sacrifice some of the clear advantages of financing disaster response at the national level and instead put greater responsibility for covering disaster-related losses on those impacted by storms.

State and local leaders have limited control over when and where floods strike, but they can be prepared to respond when they occur. They can also reduce flood risk by investing in infrastructure that slows, stores, and redirects water. However, the scale of these disasters often makes it difficult for local and even state governments to bear the primary responsibility for recovery and rebuilding. Therefore, local and state officials may wish to petition federal officials to sustain their longstanding assistance even as they seek to make Wisconsin more self-sufficient in responding to future disasters.

