



# **COOK & KANE COUNTIES, ILLINOIS POPLAR & SPRING CREEK WATERSHEDS OPEN HOUSE**

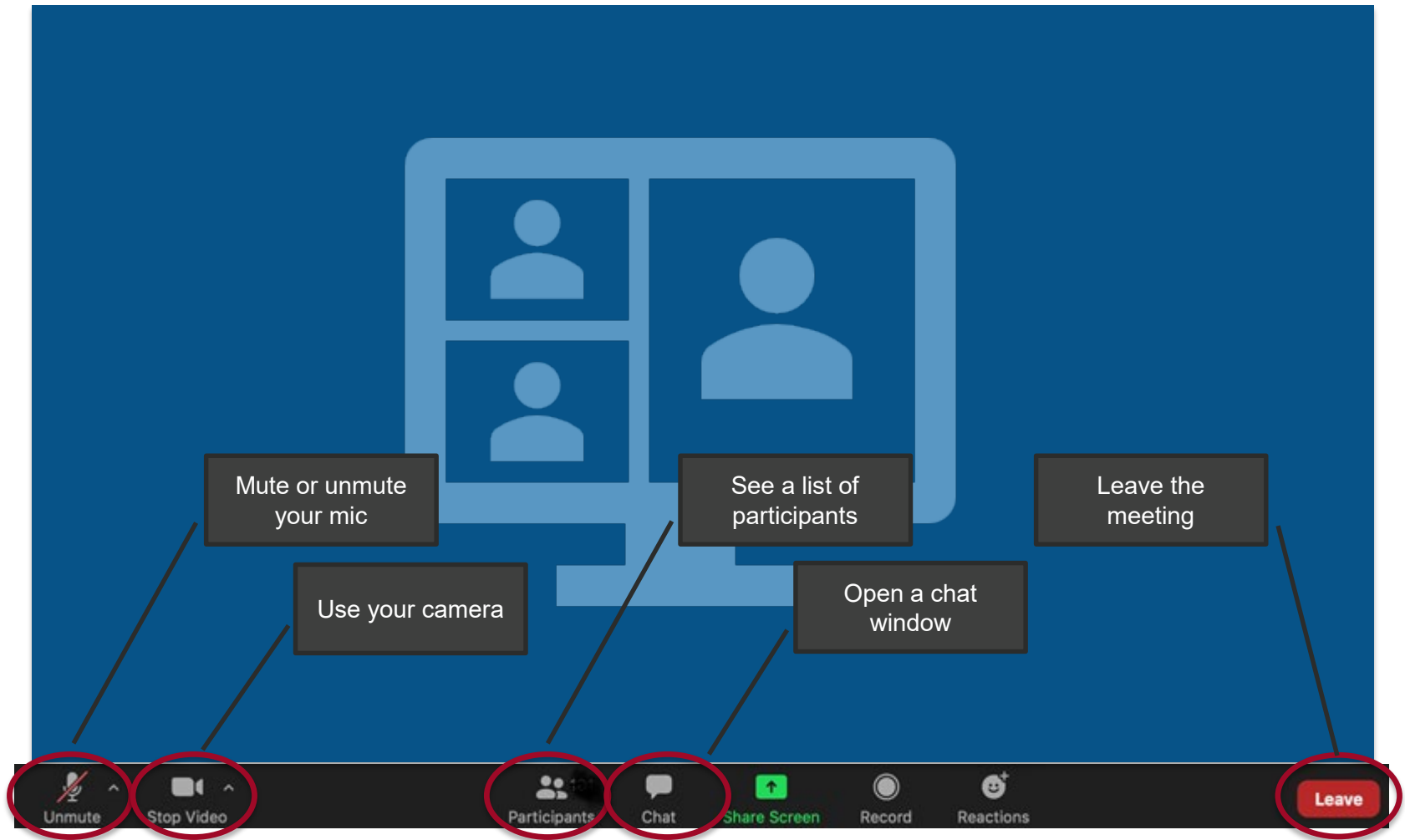
## **Get answers to your questions:**

Why New Flood Maps?

What do Property Owners Need to Know?

Where Can I Get More Information?

# Zoom Meeting Controls



# Breakout Rooms Available

## Property Look Up 1, 2, & 3

Locate your property & flood zone on the updated map

## Flood Insurance 1 & 2

Speak with a member of the Flood Insurance Team

## Community Officials 1 & 2

Speak with your community Floodplain Manager

## Letters of Map Amendment

Check the Status of your LOMA against the Preliminary Map

## State of Illinois

Speak with State staff about Illinois Floodplain Regulations

## Flood Study / Engineering

Speak with an Engineer about Study Methodology & Technical Specifications of the Map

**To be put into a breakout room, please chat:  
Mary Richardson**

# Today's Open House

- **Review the new preliminary maps for your county**
  - Understand what these maps mean for you.
- **Provide comments and feedback to your community officials**
  - Consolidated input will be sent to FEMA.
- **Ask questions and learn more about:**
  - Next steps in the flood mapping process.
  - Flood insurance.



# Understanding Flood Risk

**DID YOU KNOW?** Flooding occurs in all 50 states with nearly **12.5 MILLION** square miles identified as **high-risk** areas.



Floods are the **#1** natural disaster in the U.S.



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**RiskMAP**  
Increasing Resilience Together

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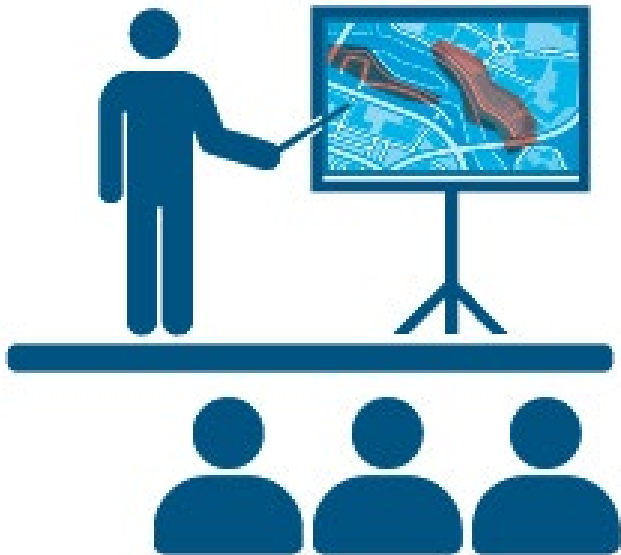


# Flood Risk Statistics

- If your property is in the floodplain, over the typical 30-year mortgage, you have a 26% chance of experiencing flood damages to your home.
- Everyone is at some level of risk to flooding. In fact, more than 40% of flood claims in the U.S. are **outside** the highest flood risk areas.



# What is a Flood Map?



**Flood Insurance Rate Maps (FIRMs)** are tools used to inform you, your community, insurance agents, and others about the local flood risk.

**FIRMs** are used to:

- Help homeowners make decisions to mitigate flood risk.
- Identify where minimum floodplain development standards should be applied so the community builds safely and resiliently.
- Provide information to help determine the cost of flood insurance.
- Provide information to local emergency managers.



# What is the Special Flood Hazard Area (SFHA)?

Flood Insurance Rate Maps (FIRMs) identify different levels of flood risk using Flood Zone Designations.

The highest risk areas are referred to as **Special Flood Hazard Areas (SFHAs)**.

- The **SFHA** is the area that will be inundated by the flood event having a 1% chance of being equaled or exceeded in any given year.\*

Within the **SFHA** the following apply:

- Enforcement of National Flood Insurance Program (NFIP) floodplain management regulations adopted by your local community.
- Mandatory purchase of flood insurance for properties with a federally-backed mortgage or that have received other types of federal funding to construct, repair, or rebuild.

\*The 1%-annual-chance flood is also referred to as the base flood or the 100-year flood.

# Flood Zones

The following are typical flood zones on your community's FIRM:

- **Zone AE**

- Applied in areas subject to inundation by the 1-percent-annual-chance flood [SFHA]
- Base Flood Elevations (BFEs) are listed on the maps at cross-sections, at BFE lines, or under Zone AE Labels

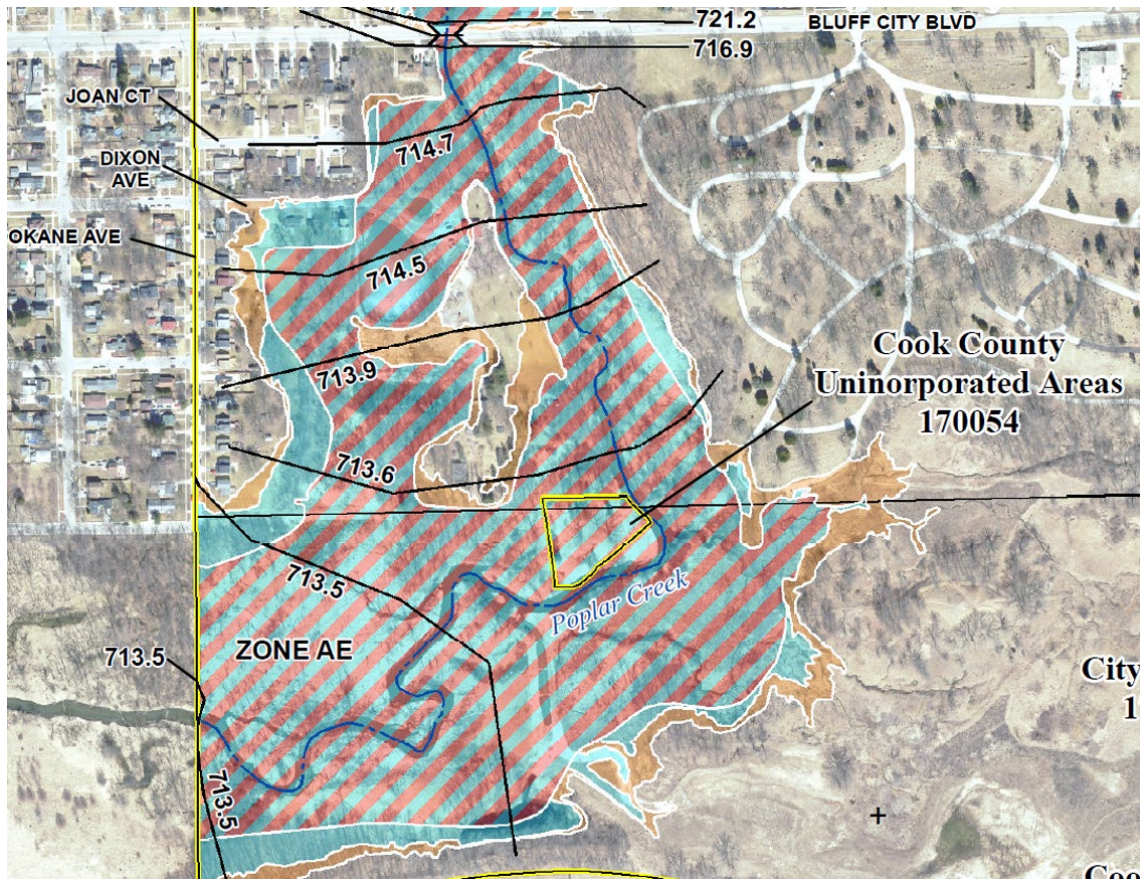
- **Zone A**

- Applied in areas subject to inundation by the 1-percent-annual-chance flood [SFHA]
- BFEs are not listed on the maps

- **Zone X**

- Applied in areas subject to inundation by the 0.2-percent-annual-chance flood (shaded)
- Areas of minimal flood hazard shown outside the mapped flood hazards (unshaded)

# Flood Zone Symbology



## FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT [HTTPS://MSC.FEMA.GOV](https://MSC.FEMA.GOV)

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) <i>Zone A, V, A99</i>
		With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i> Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i>
		Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i>
		Area with Reduced Flood Risk due to Levee See Notes <i>Zone X</i>
		Area with Flood Risk due to Levee <i>Zone D</i>
OTHER AREAS		Area of Minimal Flood Hazard <i>Zone X</i>
		Area of Undetermined Flood Hazard <i>Zone D</i>
GENERAL STRUCTURES		Channel, Culvert, or Storm Sewer
		Dam, Jetty, or Weir
		Levee, Dike or Floodwall
		Cross Sections with 1% Annual Chance Water Surface Elevation (BFE)
OTHER FEATURES		Coastal Transect
		Coastal Transect Baseline
		Profile Baseline
		Hydrographic Feature
		Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary

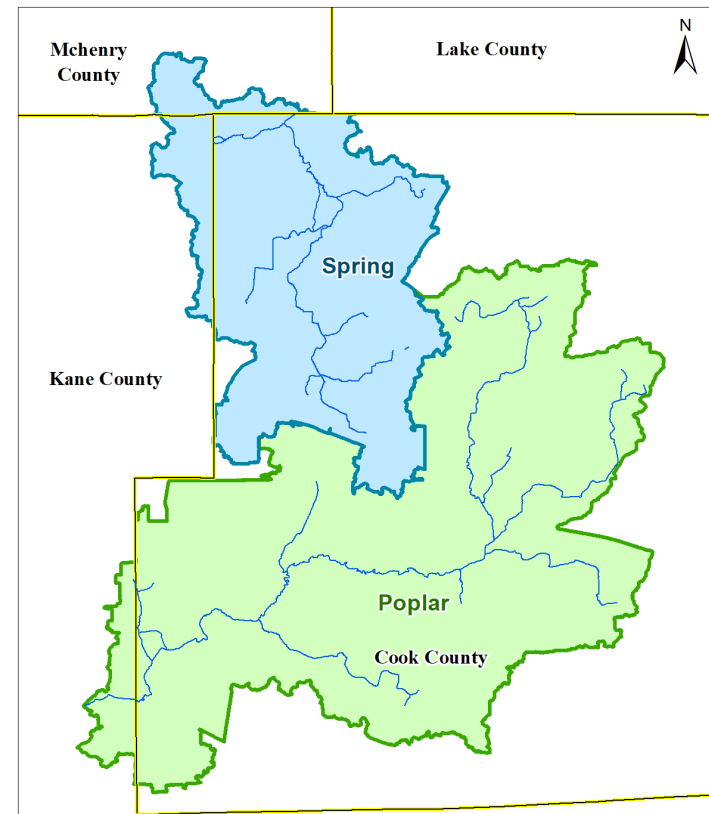


# Why is FEMA Updating Your Community's Flood Map?

New engineering studies are available, and FEMA needs to update the floodplain data on the FIRMs to show the associated risk.

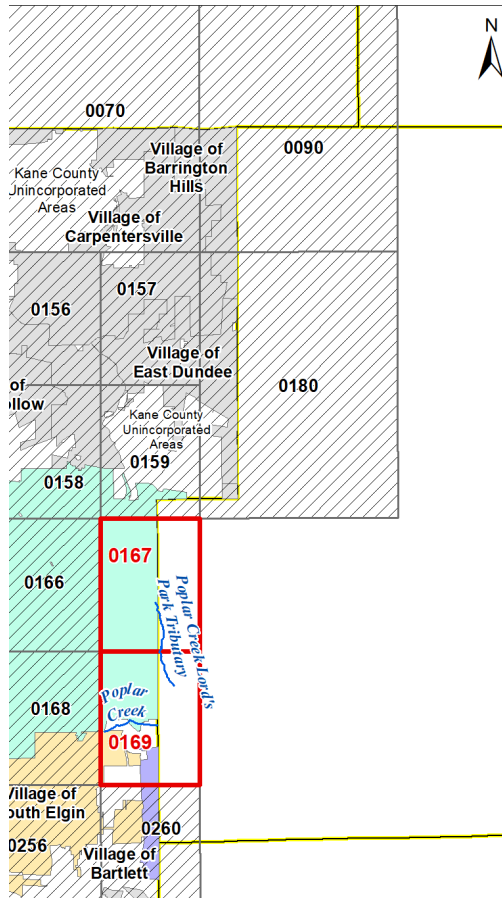
The Metropolitan Water Reclamation District of Greater Chicago (MWRDGC) commissioned several studies in the Upper Fox River Basin including the **Poplar Creek** & **Spring Creek** watersheds.

FEMA funded the Illinois State Water Survey (ISWS) to develop floodways for the MWRDGC models and to produce the updated FIRMs and Flood Insurance Study (FIS) reports for Cook and Kane Counties, IL.

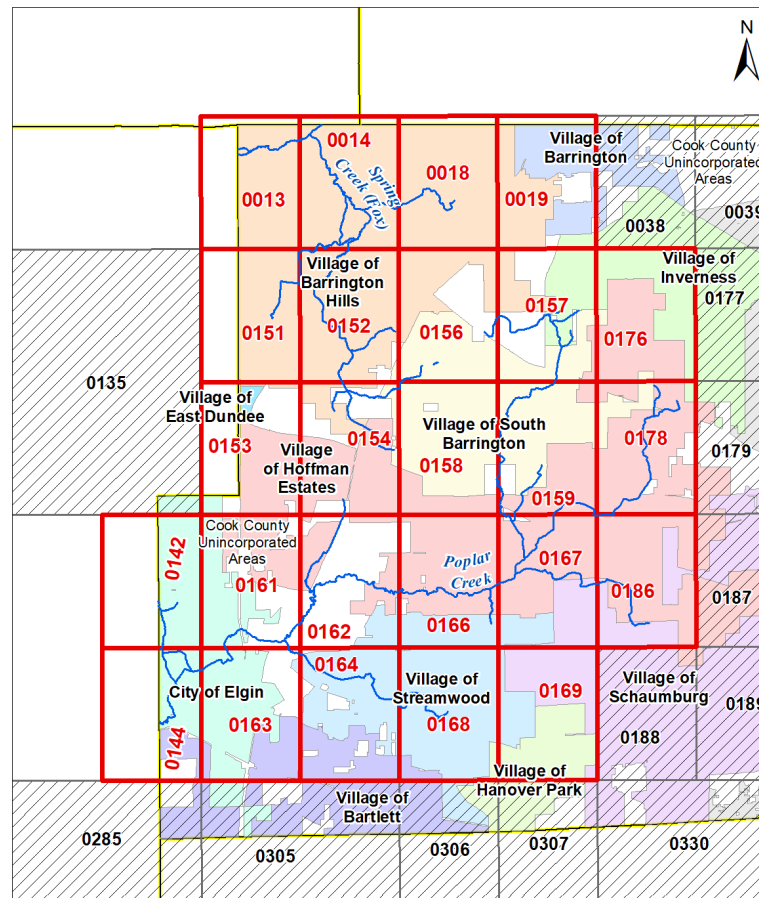


# Where is FEMA Updating Your Community's Flood Map?

Kane County



Cook County



Revised Panels shown in red

## Watershed study areas:

- ❑ Spring Creek streams: 9
- ❑ Poplar Creek streams: 15

## Revised FIRM panels:

- ❑ Cook 25 & Kane 2

## Communities on revised FIRM panels:

- ❑ Impacted: 10
- ❑ Not impacted: 4

## Studied Streams:

- ❑ Cook 24 & Kane 2

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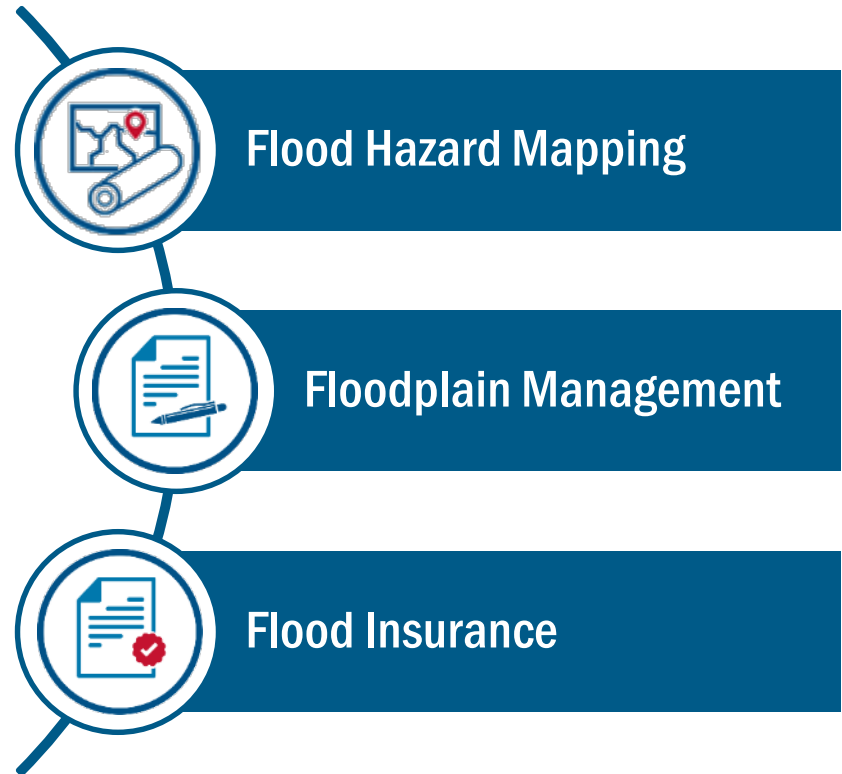
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# The National Flood Insurance Program (NFIP)

The National Flood Insurance Program balances three related areas that must support each other.



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**RiskMAP**  
Increasing Resilience Together

# National Flood Insurance Program

## ▪ Goals

- Reduce the loss of life and property caused by flooding
- Reduce rising disaster relief costs caused by flooding
- Maintain the natural and beneficial functions of the floodplains

## ▪ Partnership

- Federal – Risk identification (map production), regulation, and flood insurance coverage
- State – Establishing building protection standards and providing technical assistance
- Local – Adoption and enforcement of regulations, permit and inspect construction, public outreach

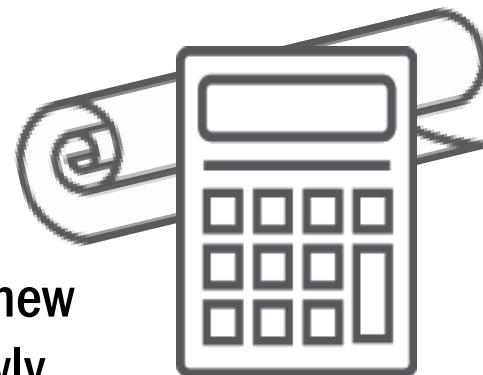


# Participation in the National Flood Insurance Program (NFIP)

- The NFIP is a voluntary program.
- Participation requires that communities adopt and enforce floodplain management regulations.
- The floodplain management regulations need to be based on the risk data provided by FEMA (the FIRM and FIS report).
- Participation in the NFIP makes Federal flood insurance available to insure buildings and personal property inside buildings within your communities.
- Federally regulated lenders require flood insurance coverage for buildings in the SFHA that secure loans; insurance is also required as a condition of receiving Federal financial assistance to purchase, repair, improve, or rehabilitate buildings within the SFHA.
- Many forms of disaster assistance are either a type of Federal loan or other Federal financial assistance.

# Quick Facts about Flood Insurance

- Everyone has a level of flood risk.
- Flood damage is not covered by homeowner's insurance.
- You can buy flood insurance no matter your flood risk.
- If you purchase flood insurance within 12-months of the new maps becoming effective, you may be eligible for the Newly Mapped Discount.
- Flood insurance is easy to get.
  - You can buy flood insurance through licensed property insurance agents; call yours today.
- Contents coverage is available.
- There is usually a 30-day waiting period before coverage goes into effect.



# Benefits of Flood Insurance vs. Disaster Assistance

## Flood Insurance

- You are in control. Flood insurance claims are paid even if a disaster is not declared by the president.
- More than 40% of NFIP claims come from outside of mapped Special Flood Hazard Areas.
- There is no payback requirement.

## Disaster Assistance

- Most forms of federal disaster assistance require a presidential declaration.
- Federal disaster assistance declarations are not awarded in all flooding incidents.
- The most typical form of disaster assistance is a loan that must be repaid with interest.

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# Appeal Process

- Publication of notice in *The Federal Register*
- Notification to communities by mail
- Local newspaper legal notice
- Appeal Period is 90 days
- All are welcome to submit information
  - FEMA recommends directing comments through local community officials to provide a comprehensive response
- Appeals should be submitted to ISWS or FEMA Region V
  - Additional instructions will be provided to Community CEO
- FEMA will evaluate all appeals and comments for resolution after the Appeal Period



# The Appeals Period: Appeals vs. Comments

## To be considered an **appeal**, a submittal must:

- Be received during the statutory 90-day appeal period
- Relate to new or modified BFEs, base flood depths, SFHA boundaries, SFHA zone designations, or floodways
- Be based on data that show the new or modified BFEs, base flood depths, SFHA boundaries, SFHA zone designations, or floodways to be scientifically or technically incorrect
- Be accompanied by all data, including H&H if necessary and/or other supporting technical data, that FEMA needs to revise the preliminary version of the FIS report and FIRMs
- Be certified by a Registered Professional Engineer or Licensed Land Surveyor, as appropriate

The term **comment** is used for any submittal that does not meet the requirements for an appeal as outlined above

# For Questions & Additional Resources

## FLOOD MAPPING

- [www.fema.gov/preliminaryfloodhazarddata](http://www.fema.gov/preliminaryfloodhazarddata)
- FEMA Mapping and Insurance eXchange (FMIX):  
1-877-FEMA-MAP (1-877-336-2627)
  - General mapping questions, NFIP rules & regulations, etc.
  - [www.floodmaps.fema.gov/fhm/fmx\\_main.html](http://www.floodmaps.fema.gov/fhm/fmx_main.html)
- FEMA Flood Map Service Center (MSC): [msc.fema.gov](http://msc.fema.gov)
  - Self-service information & FAQs.

## FLOOD INSURANCE

- National Flood Insurance Program (NFIP) Help Center : 1-800-427-4661
- Risk Rating 2.0: <https://www.fema.gov/flood-insurance/risk-rating>



# How to Find Your Flood Map

## VISIT:

- ▶ **FEMA Flood Map Service Center (MSC):**  
[msc.fema.gov](https://msc.fema.gov)

- ▶ **FEMA Flood Map Changes Viewer (FMCV):**  
[msc.fema.gov/fmcv](https://msc.fema.gov/fmcv)


FEMA Flood Map Service Center: Welcome!

Looking for a Flood Map? [🔍](#)

**Enter an address, a place, or longitude/latitude coordinates:**

Enter an address, a place, or longitude/latitude coordinates

Looking for more than just a current flood map?  
Visit [Search All Products](#) to access the full range of flood risk products for your community.



About Flood Map Service Center

The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.

FEMA flood maps are continually updated through a variety of processes. Effective information that you download or print from this site may change or become superseded by new maps over time. For additional information, please see the [Flood Mapping Updates Overview Fact Sheet](#)

FEMA's National Flood Hazard Layer (NFHL) Viewer with Web AppBuilder for ArcGIS

Find address or place

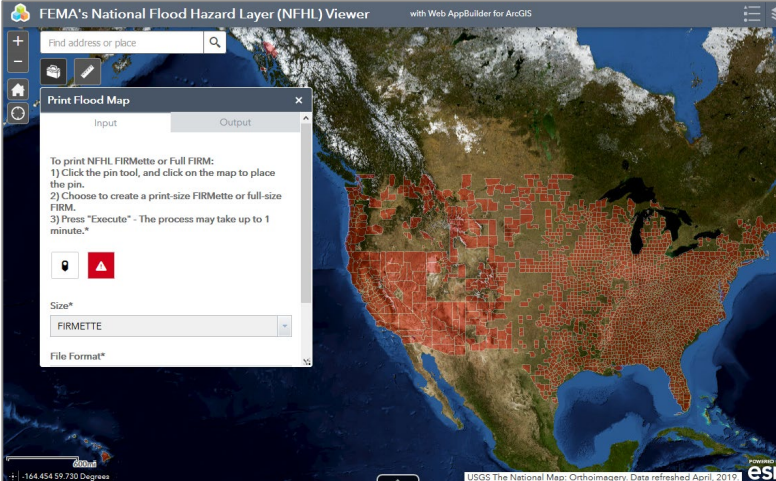
**Print Flood Map**

Input Output

To print NFHL FIRMette or Full FIRM:  
1) Click the pin tool, and click on the map to place the pin.  
2) Choose to create a print-size FIRMette or full-size FIRM.  
3) Press "Execute" - The process may take up to 1 minute.\*

Size\*  
FIRMETTE

File Format\*



USGS The National Map, Orthoimagery, Data refreshed April, 2019. esri