



**Federal Emergency Management Agency  
Preliminary Flood Map  
Open House  
Peoria County, IL**



**FEMA**

**November 7, 2024**

# Today's Open House

## Review the new preliminary maps for your county

- View the flood risk for your property.
- Understand what these maps mean for you.



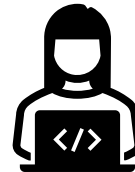
## Provide comments & feedback to your community officials

- Consolidated input will be sent to FEMA.



## Ask questions and learn more about:

- What property owners need to know.
- Next steps in the flood mapping process.
- Flood insurance.
- How to get more information.



**WELCOME!** During this Open House, experts are available to help you learn about your home's flood risk and what the updated maps mean for you.

**There is no formal presentation**

**Visit these stations to speak with experts on these topics**

### **Preliminary Map Updates**

Review your property on the updated map and understand the flood zone changes and process

### **Letters of Map Change (LOMC)**

Speak with a representative about Letters of Map Amendment (LOMA) check status or learn more

### **Floodplain Regulations**

Learn about building requirements in the Special Flood Hazard Area (SFHA)

### **Flood Insurance**

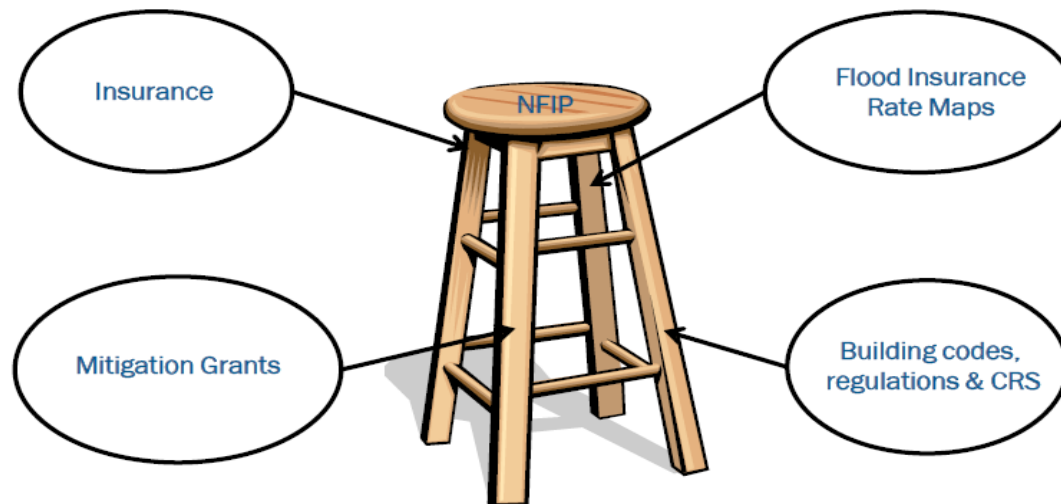
Understand flood insurance options and resources



# National Flood Insurance program (NFIP)

The NFIP balances four related program areas, each one supporting the others.

- Flood Insurance
- Flood Hazard Mapping
- Flood Mitigation Grants
- Floodplain Management and Regulations



# FEMA Risk MAP Program

## Risk Mapping, Assessment, and Planning (Risk MAP)

- Nationwide program - partnering with states & local communities.
- Program goals - to deliver quality data that:
  - Increases Public Awareness
  - Leads to Action and Mitigation Measures
  - Reduces Flood Risk



# Understanding Flood Risk

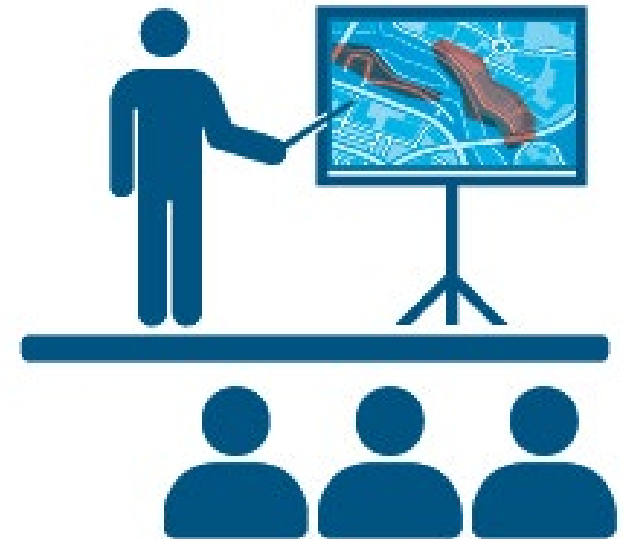
**DID YOU KNOW?** Flooding occurs in all 50 states with nearly **12.5 MILLION** square miles identified as **high-risk** areas.



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

# 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.



# Flood Maps Help Make Important Decisions



**Identify and  
Assess  
Flood Risk**



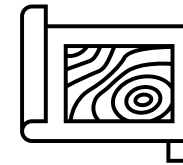
**Inform  
Mandatory  
Flood Insurance  
Requirements**



**Guide  
Local Land  
Use Decisions**



**Inform  
Engineers  
and  
Developers**



**Prepare  
Emergency  
Managers**



**FEMA**

**RiskMAP**  
Increasing Resilience Together



# Flood Risk Statistics

- If your property is in the **high-risk 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.



# Key Terms

- **FEMA** – Federal Emergency Management Agency
- **FIRM** – Flood Insurance Rate Map
- **FIS** – Flood Insurance Study report
- **Floodplain** – land area subject to flooding
- **Flood Zones** – used to designate different levels of flood risk
- **SFHA** - Special Flood Hazard Areas - the highest risk areas - areas that will be inundated by the flood event having a 1% chance of being equaled or exceeded in any given year (sometimes referred to as the 100-year flood)
- **BFE** – Base Flood Elevation - the calculated water surface elevation expected during a 1% annual chance flood

# Flood Zones

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

- **Zone AE**

- (Light blue shading) - Applied in areas subject to inundation by the 1-percent-annual-chance flood, sometimes referred to as the 100-year flood
- Base Flood Elevations (BFEs) are listed on the maps at cross-sections, at BFE lines, or under Zone AE Labels

- **Zone A**

- (Light blue shading) - Applied in areas subject to inundation by the 1-percent-annual-chance flood, sometimes referred to as the 100-year flood
- Base Flood Elevations (BFEs) are not listed on the maps

- **Zone X -**

- (Orange shading) - Applied in areas subject to inundation by the 0.2-percent-annual-chance flood, sometimes referred to as the 500-year flood
- (No shading) - Areas of minimal flood hazard



FEMA

**RiskMAP**  
Increasing Resilience Together

# Flood Hazard Areas

## Special Flood Hazard Area (SFHA)

### High Risk Area

- Light blue shading
  - Mandatory flood insurance requirements may apply
  - Floodplain management regulations apply



# Flood Hazard Areas

## Other Areas of Flood Hazard

### Moderate Risk Areas

- Orange shading

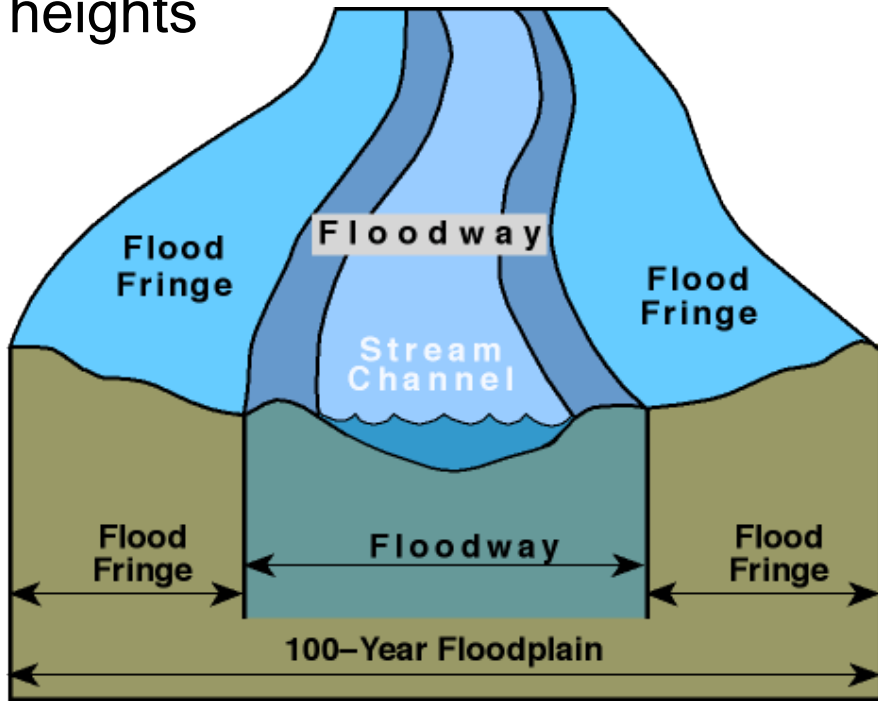
### Low Risk Areas

- No shading

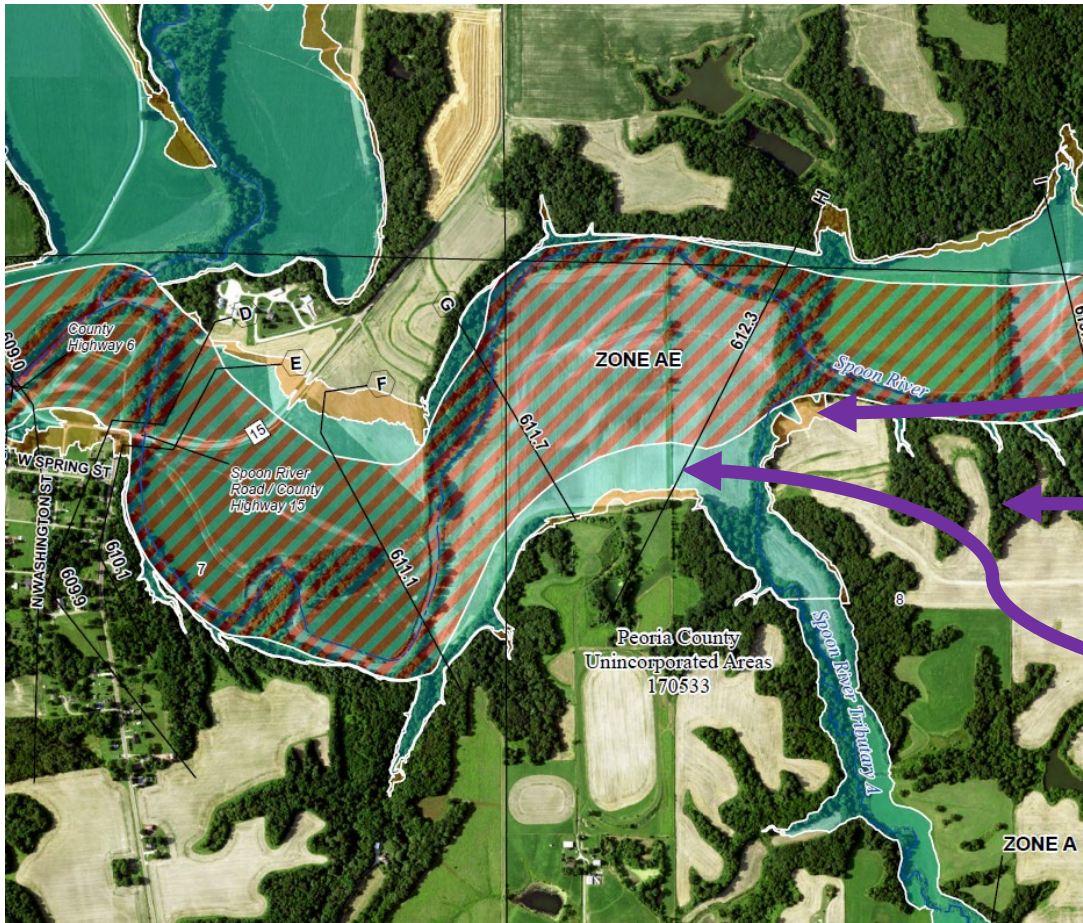


# What is the Floodway?

The **floodway** is the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 1% annual chance flood can be carried without substantial increases in flood heights



# Peoria County – Map Legend



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 <a href="https://MSC.FEMA.GOV">HTTPS://MSC.FEMA.GOV</a>	
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>
OTHER AREAS OF FLOOD HAZARD	Regulatory Floodway
	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>
OTHER AREAS	Area with Flood Risk due to Levee <i>Zone D</i>
	NO SCREEN <i>Zone X</i>
GENERAL STRUCTURES	Area of Minimal Flood Hazard <i>Zone X</i>
	Area of Undetermined Flood Hazard <i>Zone D</i>
OTHER FEATURES	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
OTHER FEATURES	Base Flood Elevation Line (BFE)
	Limit of Study
OTHER FEATURES	Jurisdiction Boundary

# Project History

## Peoria County Flood Map

**2018** – Scoping and project introduction meeting to determine Zone AE study reaches

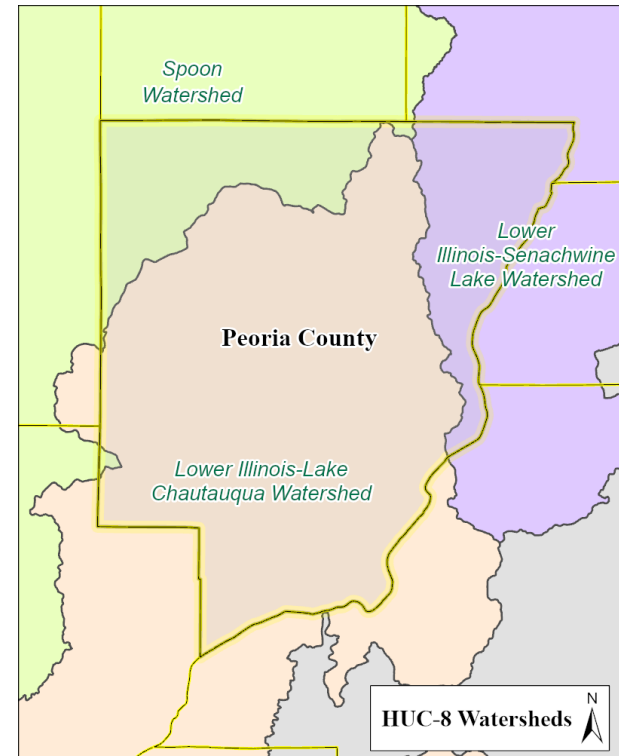
**2022 & 2023** - Flood Risk Review (FRR) Meetings for draft Zone AE and Zone A floodplains

**2023 & 2024** - Preliminary Products produced - (Flood Insurance Rate Map, Report, and Database)

**June 26, 2024** - Preliminary Products mailed to community officials

**September 26, 2024** - Community Officials Meeting

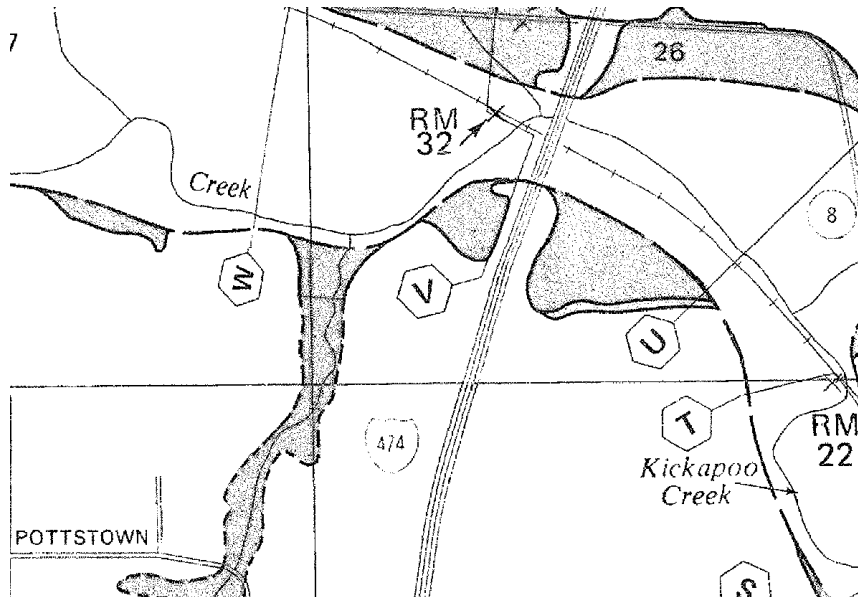
**Today** – Public Open House





# The new digital map includes new studies and a photo basemap

**Paper**  
Effective map

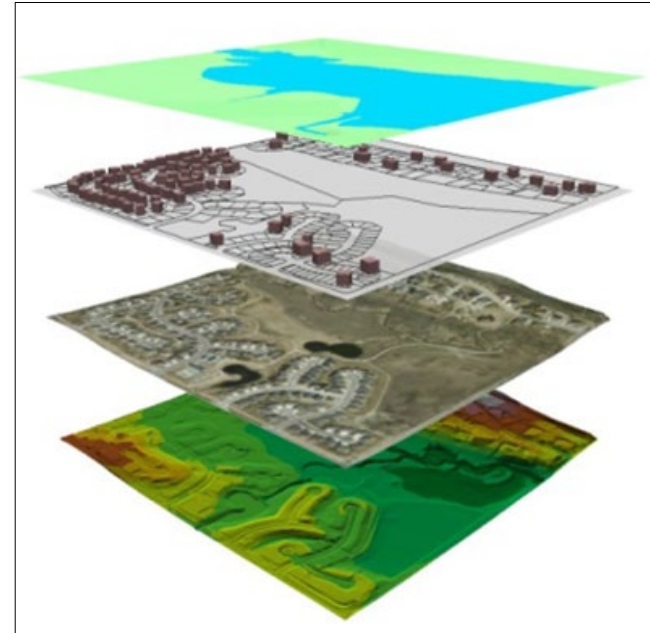


**Digital**  
Preliminary map



# Advantages of Digital Maps

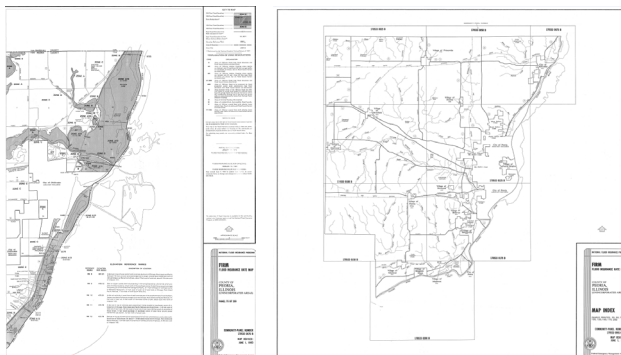
- Maps are cartographically accurate
- Maps are easier to update
- Maps can be viewed on a web browser
- Digital FIRM data can be used with local digital data (such as a parcel layer or a zoning layer)



# Community-Based Mapping to Peoria Countywide Mapping

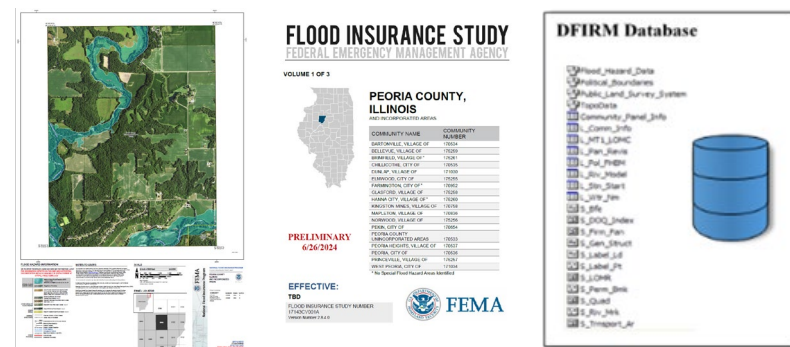
## Effective FEMA Products

- ▶ 7 FIRMs plus Flood Boundary Floodway Maps (FBFMs)
- ▶ 1 Flood Hazard Boundary Map (FHBM) converted to FIRM
- ▶ 1 FHBM, not converted to FIRM
- ▶ 9 communities without maps
- ▶ 7 FIS reports
  - 1 shared with Peoria Co. (Unincorporated Areas)
- ▶ No Community Databases



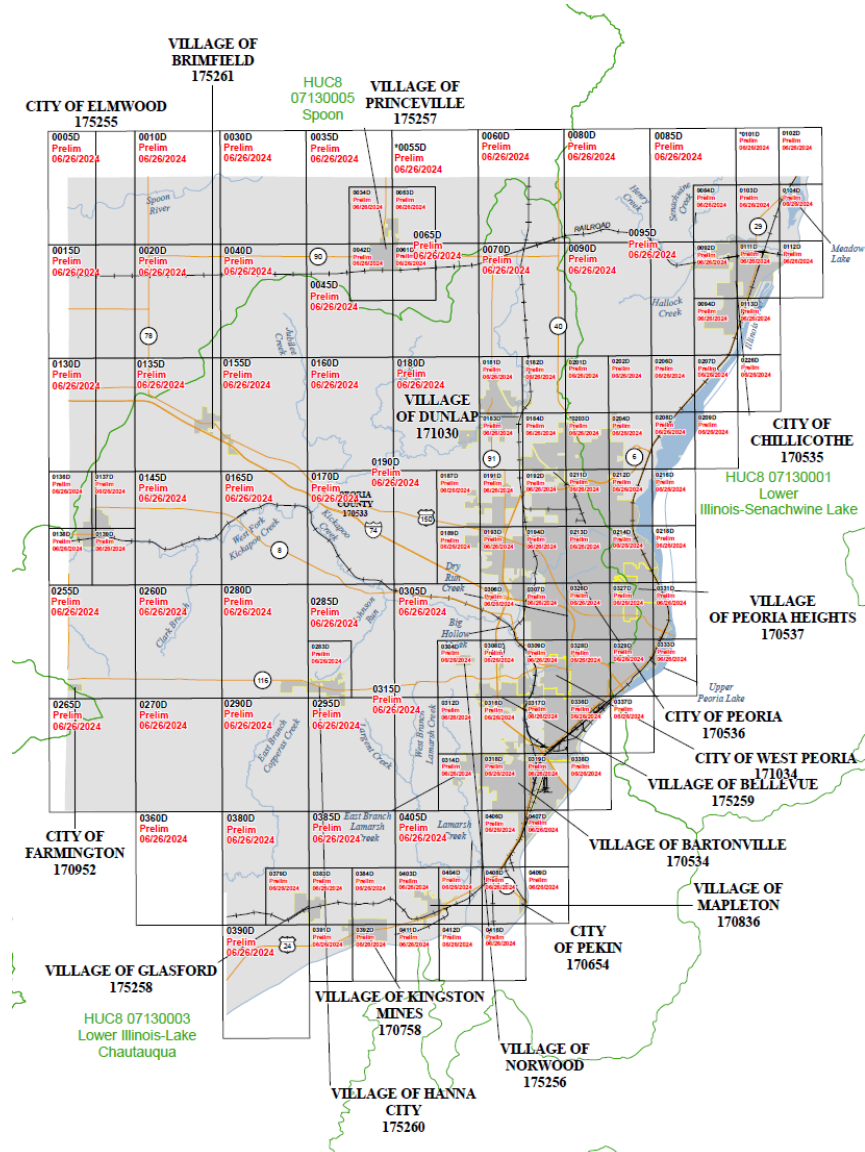
## Preliminary FEMA Products

- ▶ 1 countywide map set inclusive of all 18 communities
- ▶ A countywide Flood Insurance Study (FIS) report
- ▶ A Countywide Database



# Panel Layout Peoria Countywide Preliminary FIRM

- 1 Countywide Index
- 118 FIRM Panels



# Which Panel is Your Community On?

Community	Located on FIRM Panel(s)	
Bartonville, Village of	17143C0 <b>312</b> D 17143C0 <b>316</b> D 17143C0 <b>318</b> D 17143C0 <b>338</b> D 17143C0 <b>407</b> D	17143C0 <b>314</b> D 17143C0 <b>317</b> D 17143C0 <b>319</b> D 17143C0 <b>406</b> D
Bellevue, Village of	17143C0 <b>304</b> D 17143C0 <b>309</b> D 17143C0 <b>316</b> D	17143C0 <b>308</b> D 17143C0 <b>312</b> D 17143C0 <b>317</b> D
Brimfield, Village of	17143C0 <b>135</b> D	17143C0 <b>155</b> D
Chillicothe, City of	17143C0 <b>084</b> D 17143C0 <b>094</b> D 17143C0 <b>103</b> D 17143C0 <b>112</b> D	17143C0 <b>092</b> D 17143C0 <b>095</b> D 17143C0 <b>111</b> D 17143C0 <b>113</b> D

# Which Panel is Your Community On?

<b>Community</b>	<b>Located on FIRM Panel(s)</b>	
Dunlap, Village of	17143C0 <b>180</b> D 17143C0 <b>182</b> D	17143C0 <b>181</b> D 17143C0 <b>183</b> D
Elmwood, City of	17143C0 <b>136</b> D 17143C0 <b>138</b> D	17143C0 <b>137</b> D 17143C0 <b>139</b> D
Farmington, City of	17143C0 <b>255</b> D	
Glasford, Village of	17143C0 <b>379</b> D	17143C0 <b>383</b> D
Hanna City, Village of	17143C0 <b>280</b> D 17143C0 <b>295</b> D	17143C0 <b>283</b> D
Kingston Mines, Village of	17143C0 <b>383</b> D 17143C0 <b>391</b> D	17143C0 <b>384</b> D 17143C0 <b>392</b> D

# Which Panel is Your Community On?

Community	Located on FIRM Panel(s)	
Mapleton, Village of	17143C0 <b>403</b> D 17143C0 <b>411</b> D	17143C0 <b>404</b> D
Norwood, Village of	17143C0 <b>304</b> D	
Pekin, City of	17143C0 <b>408</b> D	17143C0 <b>409</b> D
Peoria Heights, Village of	17143C0 <b>214</b> D 17143C0 <b>327</b> D	17143C0 <b>218</b> D 17143C0 <b>331</b> D
Princeville, Village of	17143C0 <b>034</b> D 17143C0 <b>053</b> D	17143C0 <b>042</b> D 17143C0 <b>061</b> D
West Peoria, City of	17143C0 <b>308</b> D 17143C0 <b>317</b> D 17143C0 <b>336</b> D	17143C0 <b>309</b> D 17143C0 <b>328</b> D

# Which Panel is Your Community On?

Community	Located on FIRM Panel(s)		
Peoria, City of	17143C0183D	17143C0184D	17143C0187D
	17143C0189D	17143C0191D	17143C0192D
	17143C0193D	17143C0194D	17143C0202D
	17143C0203D	17143C0204D	17143C0211D
	17143C0212D	17143C0213D	17143C0214D
	17143C0218D	17143C0306D	17143C0307D
	17143C0309D	17143C0317D	17143C0319D
	17143C0326D	17143C0327D	17143C0328D
	17143C0329D	17143C0331D	17143C0333D
	17143C0336D	17143C0337D	17143C0338D



# Which Panel is Your Community On?

Community	Located on FIRM Panel(s)		
Peoria County	17143C0005D	17143C0010D	17143C0015D
Unincorporated	17143C0020D	17143C0030D	17143C0034D
Areas (1 of 3)	17143C0035D	17143C0040D	17143C0042D
	17143C0045D	17143C0053D	17143C0055D
	17143C0060D	17143C0061D	17143C0065D
	17143C0070D	17143C0080D	17143C0084D
	17143C0085D	17143C0090D	17143C0092D
	17143C0094D	17143C0095D	17143C0101D
	17143C0102D	17143C0103D	17143C0104D
	17143C0111D	17143C0112D	17143C0113D
	17143C0130D	17143C0135D	17143C0136D
	17143C0137D	17143C0138D	17143C0139D
	17143C0145D	17143C0155D	17143C0160D

# Which Panel is Your Community On?

Community	Located on FIRM Panel(s)		
Peoria County	17143C0 <b>165</b> D	17143C0 <b>170</b> D	17143C0 <b>180</b> D
Unincorporated	17143C0 <b>181</b> D	17143C0 <b>182</b> D	17143C0 <b>183</b> D
Areas (2 of 3)	17143C0 <b>184</b> D	17143C0 <b>187</b> D	17143C0 <b>189</b> D
	17143C0 <b>190</b> D	17143C0 <b>191</b> D	17143C0 <b>192</b> D
	17143C0 <b>193</b> D	17143C0 <b>194</b> D	17143C0 <b>201</b> D
	17143C0 <b>202</b> D	17143C0 <b>203</b> D	17143C0 <b>204</b> D
	17143C0 <b>206</b> D	17143C0 <b>207</b> D	17143C0 <b>208</b> D
	17143C0 <b>209</b> D	17143C0 <b>211</b> D	17143C0 <b>212</b> D
	17143C0 <b>214</b> D	17143C0 <b>216</b> D	17143C0 <b>218</b> D
	17143C0 <b>226</b> D	17143C0 <b>255</b> D	17143C0 <b>260</b> D
	17143C0 <b>265</b> D	17143C0 <b>270</b> D	17143C0 <b>280</b> D
	17143C0 <b>283</b> D	17143C0 <b>285</b> D	17143C0 <b>290</b> D
	17143C0 <b>295</b> D	17143C0 <b>304</b> D	17143C0 <b>305</b> D

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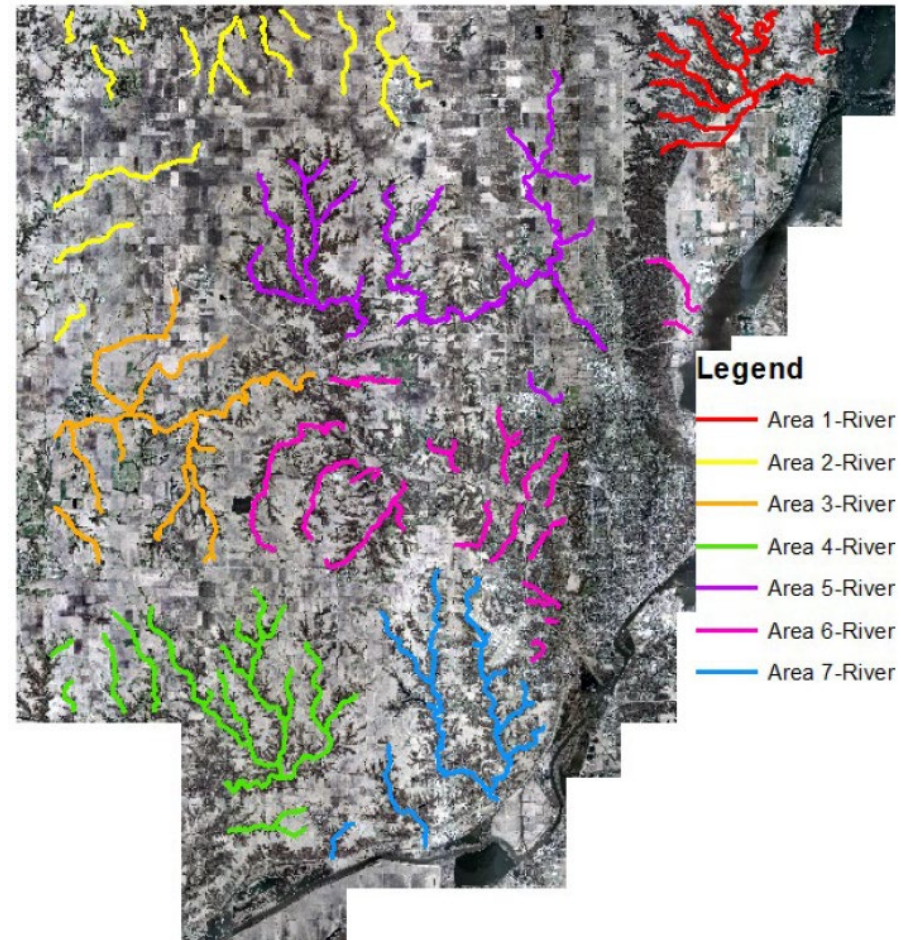
Community	Located on FIRM Panel(s)		
Peoria County	17143C0306D	17143C0307D	17143C0308D
Unincorporated	17143C0309D	17143C0312D	17143C0314D
Areas (3 of 3)	17143C0315D	17143C0316D	17143C0317D
	17143C0318D	17143C0319D	17143C0329D
	17143C0331D	17143C0333D	17143C0336D
	17143C0337D	17143C0338D	17143C0360D
	17143C0379D	17143C0380D	17143C0383D
	17143C0384D	17143C0385D	17143C0390D
	17143C0391D	17143C0392D	17143C0403D
	17143C0404D	17143C0405D	17143C0406D
	17143C0407D	17143C0408D	17143C0409D
	17143C0411D	17143C0412D	17143C0416D

# Summary

## Peoria County Floodplain Study

- 135 streams with new or re-delineated studies
- 396 miles of ISWS Zone A study
- 71 miles of ISWS Zone AE with floodway study
- 45 miles of USACE Zone AE with floodway study (Illinois River)
- 10 miles of ISWS Zone AE re-delineation (Spoon River)
- 11 levees shown on the FIRM (one accredited levee)

### Peoria County Zone A Studies



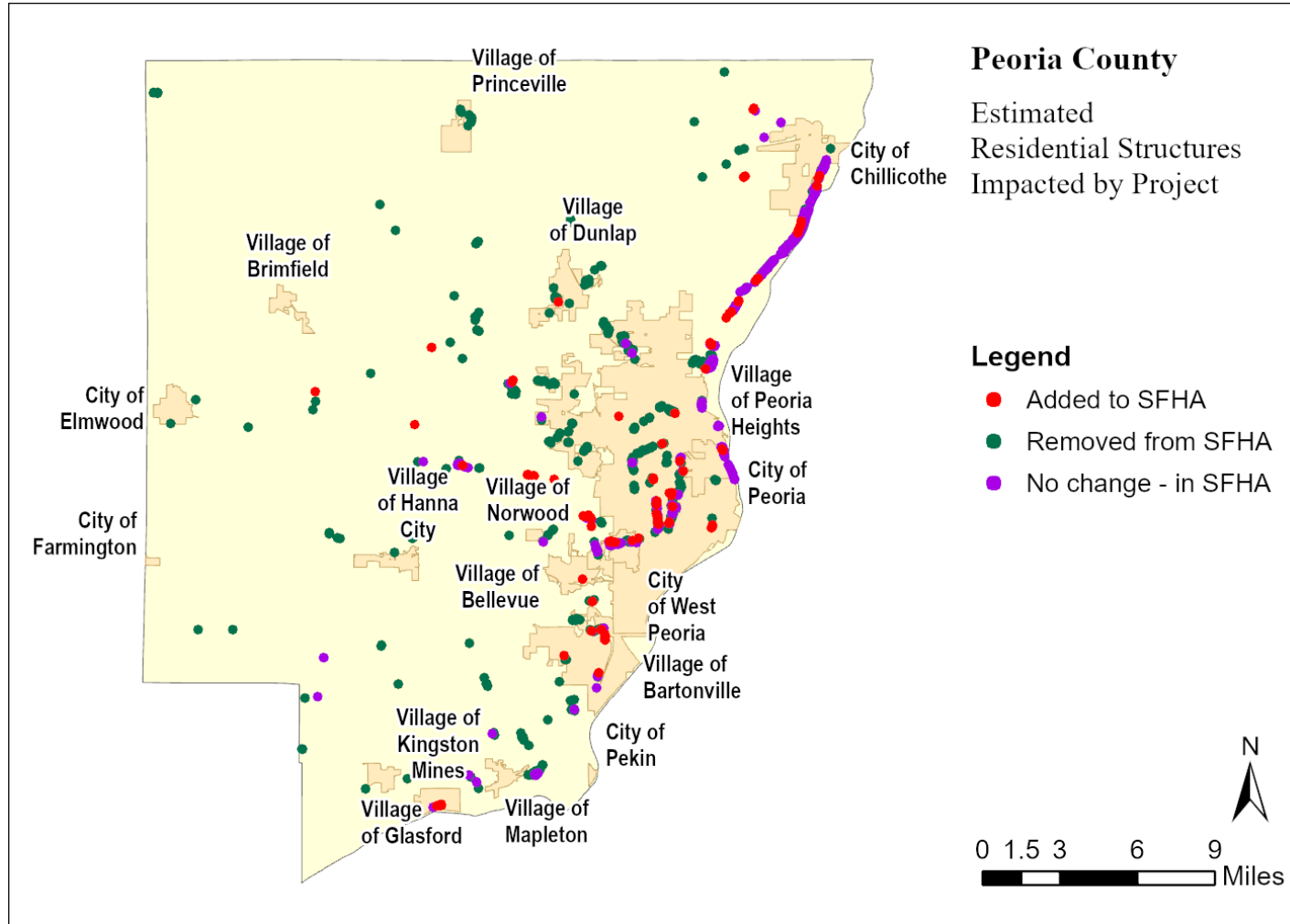
# Peoria Co - Residential Structures Impacted by Project

Estimated by Illinois State Water Survey

Peoria County - Estimated Residential Structure Count Impact			
Community	Added to SFHA	Removed from SFHA	No Change Still In SFHA
City of Chillicothe	2	17	24
City of Elmwood	0	1	0
City of Farmington	0	0	0
City of Peoria	53	339	67
City of West Peoria	2	42	31
Peoria County	89	351	487
Village of Bartonville	20	17	7
Village of Bellevue	1	0	0
Village of Brimfield	0	0	0
Village of Dunlap	0	6	0
Village of Glasford	0	0	0
Village of Hanna City	0	0	0
Village of Kingston Mines	7	0	1
Village of Mapleton	0	0	0
Village of Norwood	0	0	0
Village of Peoria Heights	5	3	57
Village of Princeville	0	9	0
TOTAL	179	785	674

# Peoria Co - Residential Structures Impacted by Project

Estimated by Illinois State Water Survey



# Letters of Map Change (LOMC)

- Documents (letters) issued by FEMA that Revise (LOMR) or Amend (LOMA) the flood hazard information shown on the FIRM without requiring the panel to be republished.
- All LOMCs (revisions & amendments) on revised panels must be reviewed to determine their disposition against the new maps. The results are categorized on a Summary of Map Actions or “SOMA” list.
- If you have a LOMC for your property and/or structure, staff can review the SOMA list for your case and let you know if your letter will still be valid when the new map becomes effective.

The image displays three FEMA Letter of Map Amendment (LOMA) forms. The top form is a 'LETTER OF MAP REVISION DETERMINATION DOCUMENT' for Case No. 08-05-2615A, dated September 24, 2008. The middle form is a 'LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (OUT AS SHOWN)' for Case No. 08-05-2615A, dated August 21, 2008. The bottom form is a 'LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)' for Case No. 19102843, dated 8/19/2008. Each form includes sections for community and revision information, project description, determination, and a table for lot/block/section details. The bottom form includes a table with columns for Lot/Block/Section, Outcome, Flood Zone, and Annual Flood Elevation.

LOT/BLOCK/SECTION	OUTCOME	FLOOD ZONE	ANNUAL FLOOD ELEVATION (AVOIDANCE)	LOWEST ADJACENT GROUND ELEVATION (AVOIDANCE)	LOWEST LOT ELEVATION (AVOIDANCE)
18	Structure	X	902.2 feet	902.2 feet	-



**WELCOME!** During this Open House, experts are available to help you learn about your home's flood risk and what the updated maps mean for you.

**There is no formal presentation**

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Review your property on the updated map and understand the flood zone changes and process

### **Letters of Map Change (LOMC)**

Speak with a representative about Letters of Map Amendment (LOMA) check status or learn more

### **Floodplain Regulations**

Learn about building requirements in the Special Flood Hazard Area (SFHA)

### **Flood Insurance**

Understand flood insurance options and resources





# 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



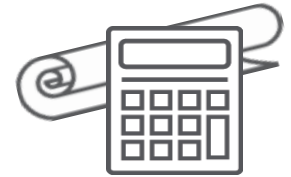
## ▪ Partnership

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



# Quick Facts about Flood Insurance

- Everyone has a level of flood risk.
- Flood damage is not covered by homeowners 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.



# Moving From Lower Risk to Higher Risk: What Does This Mean for Me?

## ➤ If your risk is going up...

- You may need to have flood insurance if you have a federally backed loan.
- Even if you do not have a federally backed loan, you are strongly advised to have flood insurance.
- You may be eligible for cost savings through the Newly Mapped Discount.

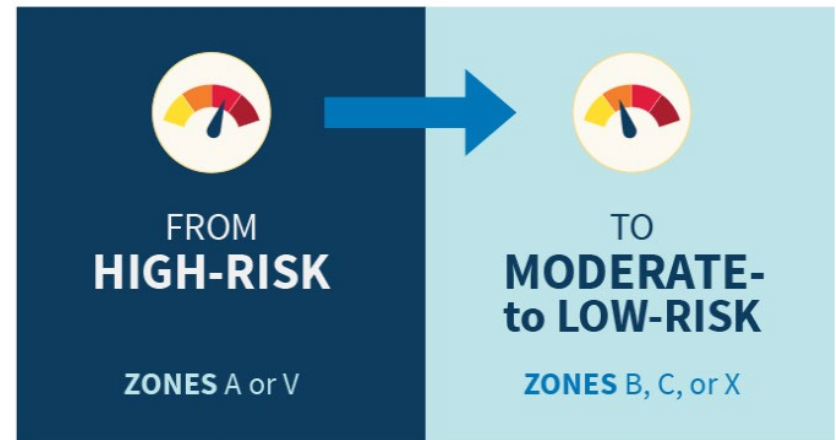


# Moving From Higher Risk to Lower Risk: What Does This Mean for Me?

## ➤ If your risk is going down...

- You are no longer required to buy flood insurance if you have a federally backed loan.
- Low risk does not mean no risk.

More than 40% of all flood insurance claims occur **OUTSIDE** of the 1%-annual-chance floodplain.



A map change itself no longer directly affects premiums. Policyholders will likely not see a change in their premium based on just the map change.

# No Change/Not in Flood Zone: What Does This Mean for Me?

Flood insurance is available to ANYONE in the community. Rates are cheaper in low/moderate risk areas

- Talk to your insurance agent

Floods have and will occur, a line on the map won't stop it.

Not much water can cause a lot of damage! And is not typically covered under homeowners insurance

A small amount of water can cause **\$25,000** of damage to your home.



**Remember – low risk does not mean no risk**

# 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.

# How to Find Your Flood Map

## For Effective Maps:

Visit the FEMA Flood Map Service Center (MSC)  
[msc.fema.gov](https://msc.fema.gov)

## For Preliminary Maps:


Visit 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:**

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 Hazard Mapping Updates Overview Fact Sheet](#)

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

Find address or place

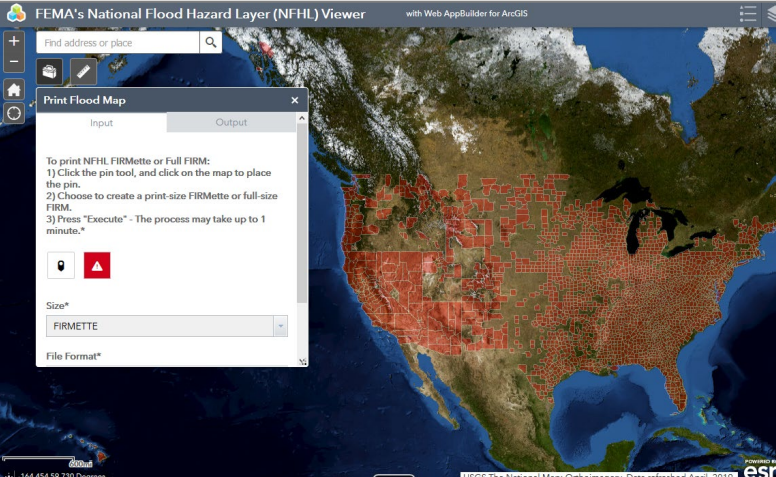
**Print Flood Map**

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, 2018. esri

# For Questions & Additional Resources

## FLOOD MAPPING

FEMA Preliminary Map Products:

[www.fema.gov/preliminaryfloodhazarddata](http://www.fema.gov/preliminaryfloodhazarddata)

FEMA Mapping and Insurance eXchange (FMIX):

General mapping questions, NFIP rules & regulations, etc.

[www.floodmaps.fema.gov/fhm/fmx\\_main.html](http://www.floodmaps.fema.gov/fhm/fmx_main.html) or 1-877-FEMA-MAP (1-877-336-2627)

FEMA Flood Map Service Center (MSC):

Self-service information & FAQs.

[msc.fema.gov](http://msc.fema.gov)

## 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>





# Understanding Flood Risk



FEMA

**RiskMAP**  
Increasing Resilience Together

**WELCOME!** During this Open House, experts are available to help you learn about your home's flood risk and what the updated maps mean for you.

**There is no formal presentation**

**Visit these stations to speak with experts on these topics**

### **Preliminary Map Updates**

Review your property on the updated map and understand the flood zone changes and process

### **Letters of Map Change (LOMC)**

Speak with a representative about Letters of Map Amendment (LOMA) check status or learn more

### **Floodplain Regulations**

Learn about building requirements in the Special Flood Hazard Area (SFHA)

### **Flood Insurance**

Understand flood insurance options and resources

