

STARK COUNTY, IL COMMUNITY CONSULTATION OFFICER (CCO) MEETING

February 28, 2023



FEMA

I ILLINOIS
Illinois State Water Survey
PRAIRIE RESEARCH INSTITUTE

Risk MAP Project Team - Introductions

Federal Emergency Management Agency (FEMA)

- John Wethington – Regional Engineer, IL
- Ashley Reimann – Floodplain Management Specialist, IL
- James Sink – Regional Flood Insurance Liaison
- Catrina Covino - NFIP Regional Support Liaison

Illinois Department of Natural Resources

- Erin Conley - State NFIP Coordinator

Illinois State Water Survey

- Shelly Fuller – Due Process Coordinator
- Zoe Zaloudek – Geospatial Application Developer

ATTENDANCE

Please enter your name, affiliation & email address in the chat box now.



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Introductions - continued

Illinois State Water Survey (ISWS)

- Diana Davisson – Mapping Program Manager
- Mary Richardson – Outreach Coordinator, Engineering Assistant
- Sarah Milton – GIS Specialist

ATTENDANCE

**Please enter your name,
affiliation & email address in
the chat box now.**



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Today's Agenda

- How did we get here?
- New study summary
- Preliminary mailing
- Administrative processes & timeline
- Floodplain management ordinance requirements
- Preliminary Products Viewer
 - On-line comment tool demonstration
- Flood insurance
- Question & answer session

Flood Maps Are Used to Make Important Decisions



**To Identify
and Assess
Flood Risk**



**To Establish
Floodplain
Management &
Mandatory
Purchase
Requirements**



**To Guide
Local Land
Use Decisions**



**To Inform
Engineers
and
Developers**



**To Prepare
Emergency
Managers**



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An aerial photograph of a coastal town, likely Newport, Rhode Island, showing a harbor filled with numerous sailboats and a dense residential area with a prominent church steeple. The image is overlaid with a semi-transparent blue filter.

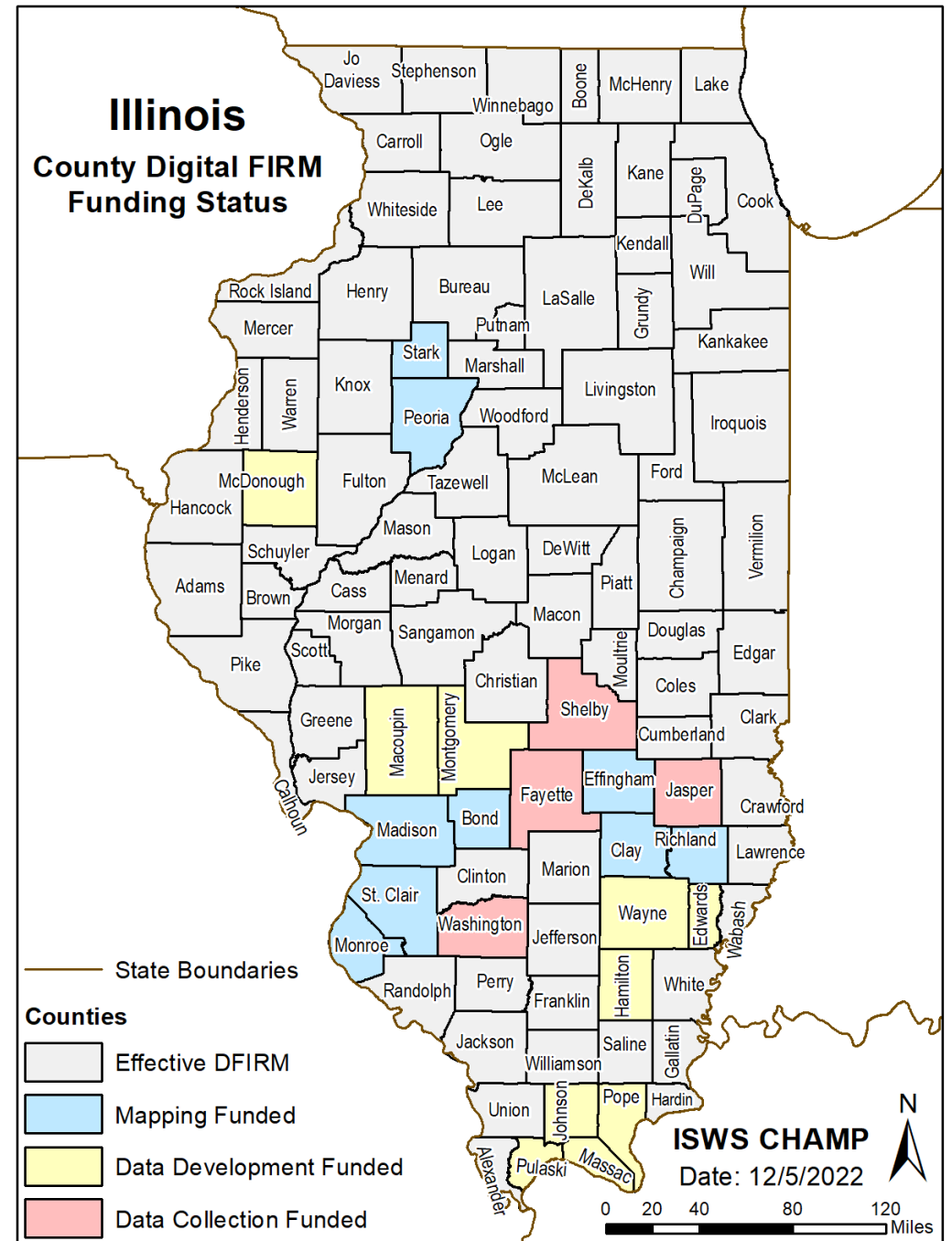
How Did We Get Here?

How Did We Get Here?

Illinois Countywide Digital FIRM Status

102 Counties

- 79 effective digital FIRM
- 09 mapping funded
- 10 data development funded
- 04 data collection funded



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Project History

2020 – Project Initiation Community Coordination (PICC) Meeting held

2020 - ISWS began engineering studies

2021 & 2022 - Draft floodplain delineations were presented to communities at [Flood Risk Review Meetings](#)

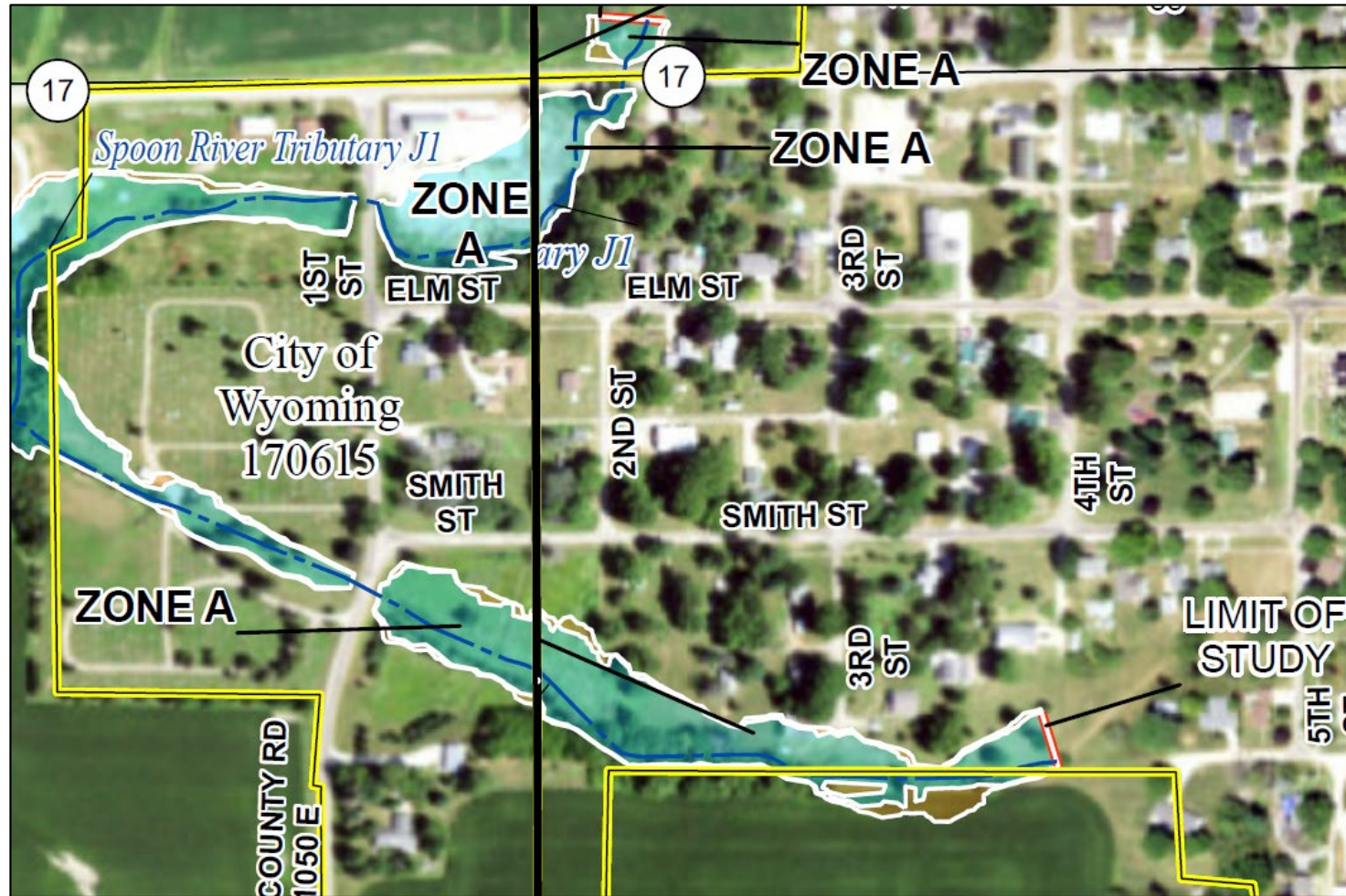
2022 - ISWS produced Preliminary Products (Maps, Flood Insurance Study Report and FIRM Database)

December 15, 2022 - Preliminary Products were mailed to communities

Today - [Community Officials Meeting](#)



Paper Map to Digital Map



FEMA

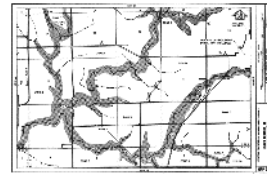
Stark County

Community-Based Mapping to Countywide Mapping

Effective

Community-Based Products

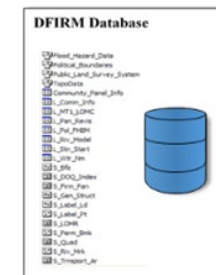
- 4 community maps
 - Bradford (FIRM 1986), La Fayette (none), Stark County (FIRM 1984), Toulon (FIRM 1987), Wyoming (FHBM 1978)
- No Flood Insurance Study (FIS) reports
- No Community Databases



Preliminary

Countywide Products

- 1 countywide map set inclusive of all 5 communities
- A countywide Flood Insurance Study (FIS) report
- A Countywide Database

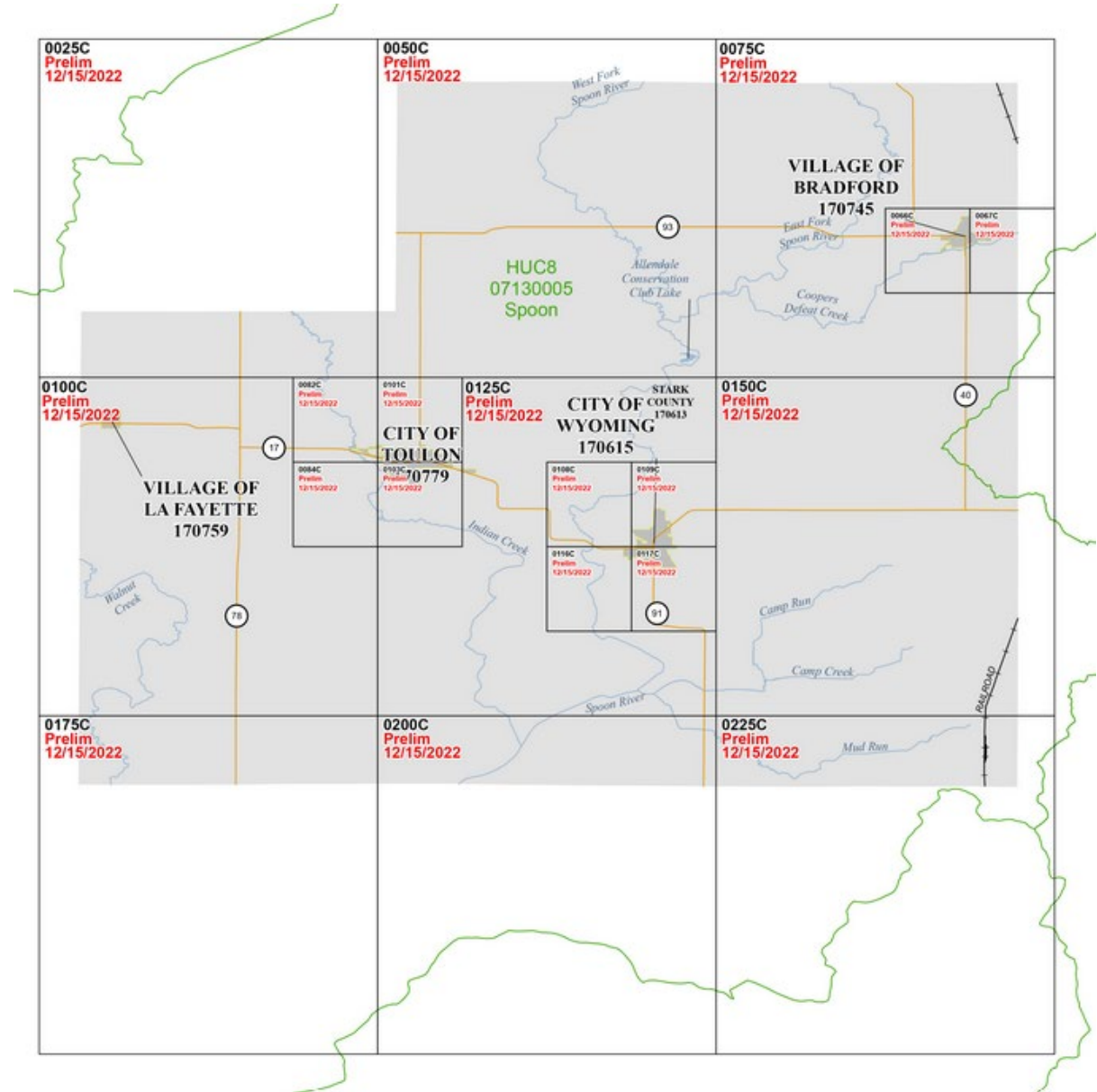


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Stark Countywide Panel Layout

1 Countywide Index

19 FIRM Panels




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Special Flood Hazard Area (SFHA) symbology has changed

KEY TO MAP

ZONE DESIGNATIONS*

ZONE C



ZONE A

ZONE C

Base Flood Elevation Line with elevation in feet ~ 513 ~
 Base Flood Elevation where uniform within zone (EL 987)
 Elevation Reference Mark RM7_x
 River Mile * M1.5






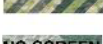


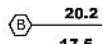











***EXPLANATION OF ZONE DESIGNATIONS**

A flood insurance map displays the zone designations for a community according to areas of designated flood hazards. The zone designations used by FEMA are

ZONE	EXPLANATION
A	Areas of 100-year flood base flood elevations and flood hazard factors not determined
AO	Areas of 100-year shallow flooding where depths are between one (1) and three (3) feet, average depths of inundation are shown, but no flood hazard factors are determined
AH	Areas of 100-year shallow flooding where depths are between one (1) and three (3) feet, base flood elevations are shown, but no flood hazard factors are determined
A1-A30	Areas of 100-year flood, base flood elevations and flood hazard factors determined
A99	Areas of 100-year flood to be protected by flood protection system under construction, base flood elevations and flood hazard factors not determined
B	Areas between limits of the 100-year flood and 500-year flood, or certain areas subject to 100-year flooding with average depths less than one (1) foot or where the contributing drainage area is less than one square mile, or areas protected by levees from the base flood (Medium shading)
C	Areas of minimal flooding (No shading)
D	Areas of undetermined, but possible flood hazards
V	Areas of 100-year coastal flood with velocity (wave action), base flood elevations and flood hazard factors not determined
V1-V30	Areas of 100-year coastal flood with velocity (wave action), base flood elevations and flood hazard factors determined

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>
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>
		Area with Flood Risk due to Levee <i>Zone D</i>
OTHER AREAS		NO SCREEN 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
		Levee, Dike, or Floodwall
OTHER FEATURES		20.2 Cross Sections with 1% Annual Chance
		17.5 Water Surface Elevation
		8 Coastal Transect
		Coastal Transect Baseline
		Profile Baseline
		Hydrographic Feature
		513 Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary



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Flood Zones






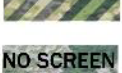


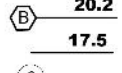

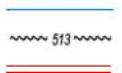


- **Zone AE**
 - Applied in areas subject to inundation by the 1-percent-annual-chance flood [SFHA]
 - Base Flood Elevations (BFEs) are listed on the maps at cross-sections, at BFE lines, or under Zone AE Labels
- **Zone A**
 - Applied in areas subject to inundation by the 1-percent-annual-chance flood [SFHA]
 - BFEs are not listed on the maps
- **Zone X (shaded)**
 - Applied in areas subject to inundation by the 0.2-percent-annual-chance flood
 - Areas of moderate flood hazard
- **Zone X (unshaded)**
 - Areas of minimal flood hazard

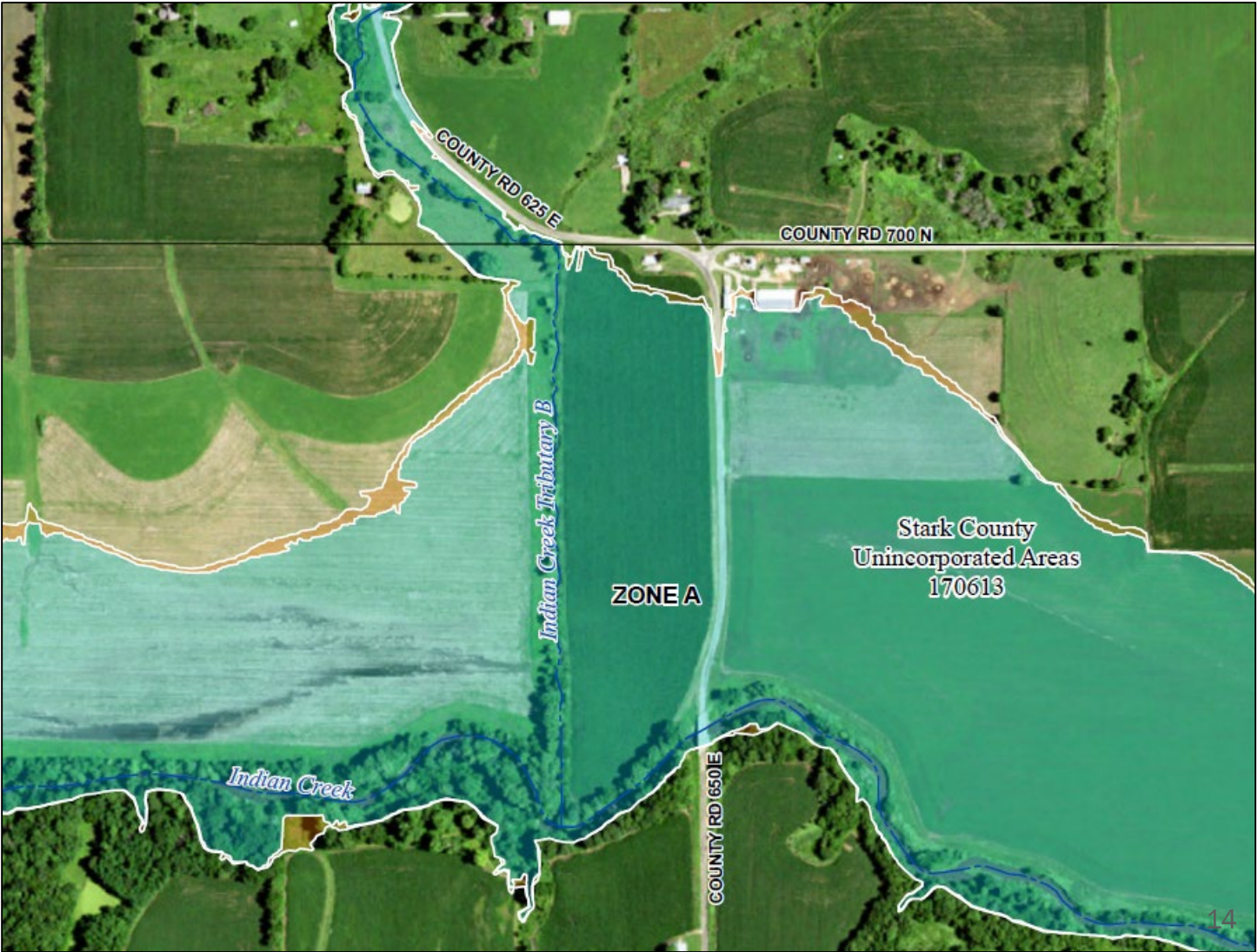


Flood zone symbology

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		Hydrographic Feature
		513 Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary



An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and yachts. The town is built on a hillside, with a prominent white church steeple visible on the right. The surrounding area is densely forested with green trees. The entire image is overlaid with a semi-transparent blue filter.







New Study Summary

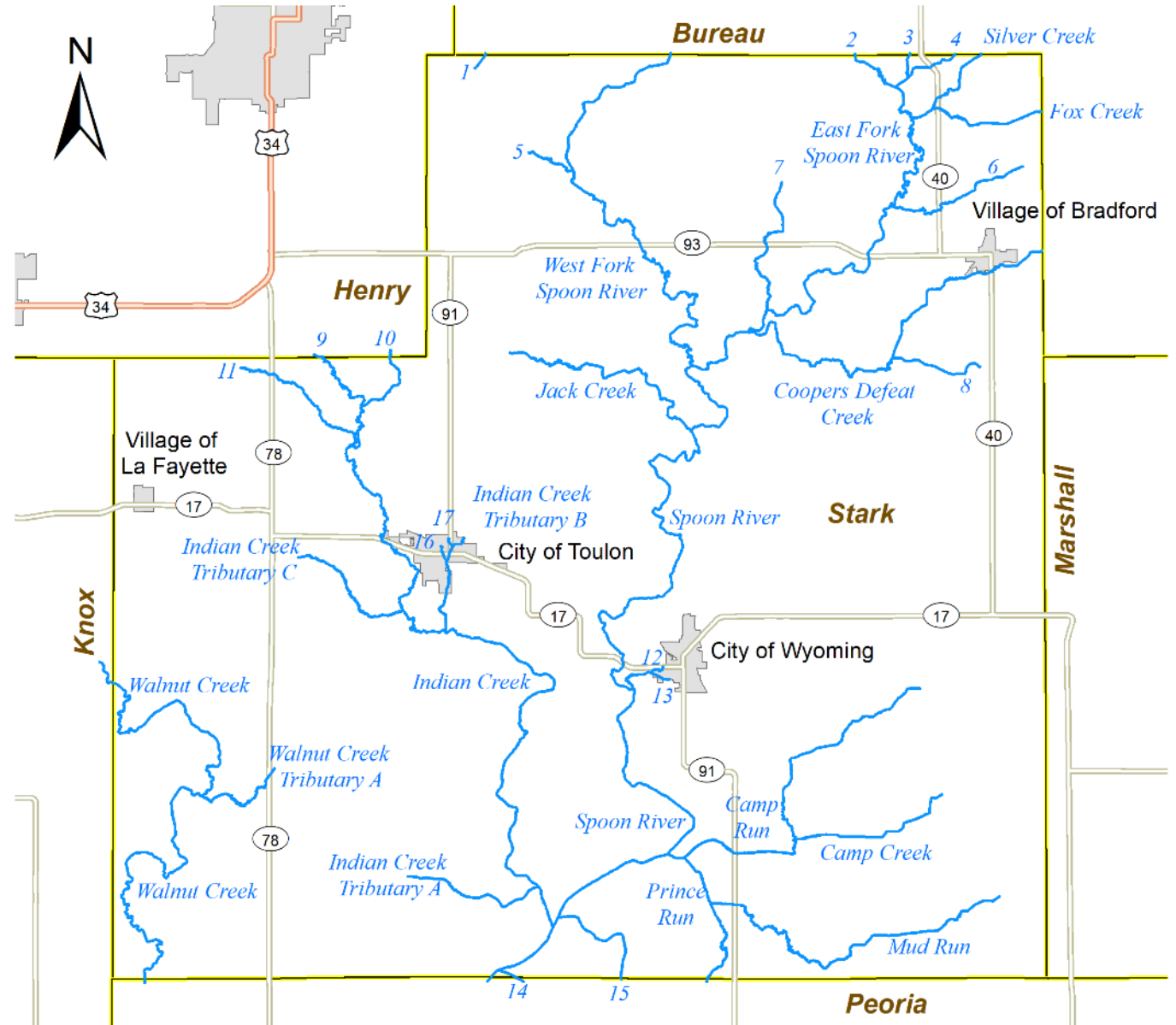
Study Summary

- 32 studied streams
- 155 miles of Zone A study

1. West Fork Spoon River Tributary E
2. East Fork Spoon River
3. East Fork Spoon River Tributary C1
4. East Fork Spoon River Tributary C
5. West Fork Spoon River Tributary A
6. East Fork Spoon River Tributary B
7. East Fork Spoon River Tributary A
8. Coopers Defeat Creek Tributary A
9. Indian Creek
10. Indian Creek Tributary E
11. Indian Creek Tributary D
12. Spoon River Tributary J1
13. Spoon River Tributary J

14. Spoon River Tributary H
15. Spoon River Tributary I
16. Indian Creek Tributary B1
17. Indian Creek Tributary B2

-  Waterlines
-  Major Highways
-  Highways
-  Major Roads
-  Political Jurisdictions
-  County Boundary



An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and yachts. The town is built on a hillside, with a prominent church steeple visible on the right. The entire image is overlaid with a semi-transparent blue gradient. The text "Preliminary Products Mailing" is centered in a white, sans-serif font.

Preliminary Products Mailing

Preliminary Mailing

Community CEOs received:

- Map panels for your community (printed)
- Flood Insurance Study (FIS) report (printed)
- Summary of Map Action (SOMA) list (printed)



PRELIMINARY SUMMARY OF MAP ACTIONS

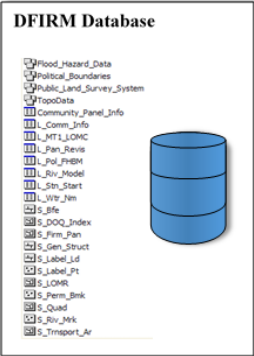
FIRM	Community	Effective Date	Product	Panel	Area
15000	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15000	STARK COUNTY
15001	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15001	STARK COUNTY
15002	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15002	STARK COUNTY
15003	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15003	STARK COUNTY
15004	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15004	STARK COUNTY
15005	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15005	STARK COUNTY
15006	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15006	STARK COUNTY
15007	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15007	STARK COUNTY
15008	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15008	STARK COUNTY
15009	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15009	STARK COUNTY
15010	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15010	STARK COUNTY
15011	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15011	STARK COUNTY
15012	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15012	STARK COUNTY
15013	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15013	STARK COUNTY
15014	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15014	STARK COUNTY
15015	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15015	STARK COUNTY
15016	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15016	STARK COUNTY
15017	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15017	STARK COUNTY
15018	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15018	STARK COUNTY
15019	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15019	STARK COUNTY
15020	Stark County	12/09/10	STARK COUNTY FLOOD INSURANCE STUDY	15020	STARK COUNTY

Map Panels and FIS also available online

1 Product must be downloaded from FEMA’s site for Preliminary Flood Hazard Data

□ <https://www.fema.gov/preliminaryfloodhazarddata>

- FIRM database (digital only)



Letters of Map Change (LOMC)

- Documents (letters) issued by FEMA that revise or amend 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 & categorized to determine their disposition against the new maps.

Summary of Map Actions (SOMA) – A categorized list of LOMCs

The image displays three FEMA LOMC forms. The top form is a 'Letter of Map Revision Determination Document' for Cook County, Illinois, dated September 04, 2019. The middle form is a 'Letter of Map Amendment Determination Document (Out as Shown)' for Cook County, Illinois, dated August 21, 2008. The bottom form is a 'Letter of Map Amendment Determination Document (Removal)' for Cook County, Illinois, dated August 21, 2008. Each form includes a header with the FEMA logo and agency name, followed by a title and a table with community and map panel information. The bottom form also includes a 'DETERMINATION' table with columns for lot, block, section, street, outflow point, flood zone, and adjacent grade.



Summary of Map Actions (SOMA)

Community: TOULON,CITY OF

Community No: 170779

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the effect of the enclosed revised FIRM panel(s) on previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs), Letter of Map Revision based on Fill (LOMR-Fs), and Letters of Map Amendment (LOMAs)).

1. LOMCs Incorporated

The modifications effected by the LOMCs listed below have been reflected on the Preliminary copies of the revised FIRM panels. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
			NO CASES RECORDED		

2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below are either not located on revised FIRM panels, or have not been reflected on the Preliminary copies of 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 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.

2A. LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMA	02-05-2037A	05/24/2002	HENDERSON & WHITTAKER, BLOCK 28, LOT 5 & PART OF LOTS 8&9, BLOCK 9, ORIGINAL TOWN OF TOULON; 203 E.	170779 01B	17175C0103C
LOMA	10-05-6457A	11/16/2010	LOT 3 AND A PORTION OF LOT 2, BLOCK 31, HENDERSON AND WHITTAKER'S ADDITION -- 218 JEFFERSON STREET	1707790001B	17175C0103C
LOMA	15-05-5841A	08/06/2015	HENDERSON & WHITTAKER'S ADDITION, BLOCK 30, LOT 7 -- 302 EAST JEFFERSON STREET	170779B	17175C0103C

All LOMCs were addressed in the preliminary Summary of Map Actions (SOMA) and placed into one of four categories:

1. Incorporated
 2. Not Incorporated (validated)
 - 2A - LOMCs on Revised Panels
 - 2B - LOMCs on Unrevised Panels
 3. Superseded
 4. To be Re-determined
- Be sure to review the prelim SOMA for completeness
 - If you note a LOMC missing from the list, submit the omission with your comments

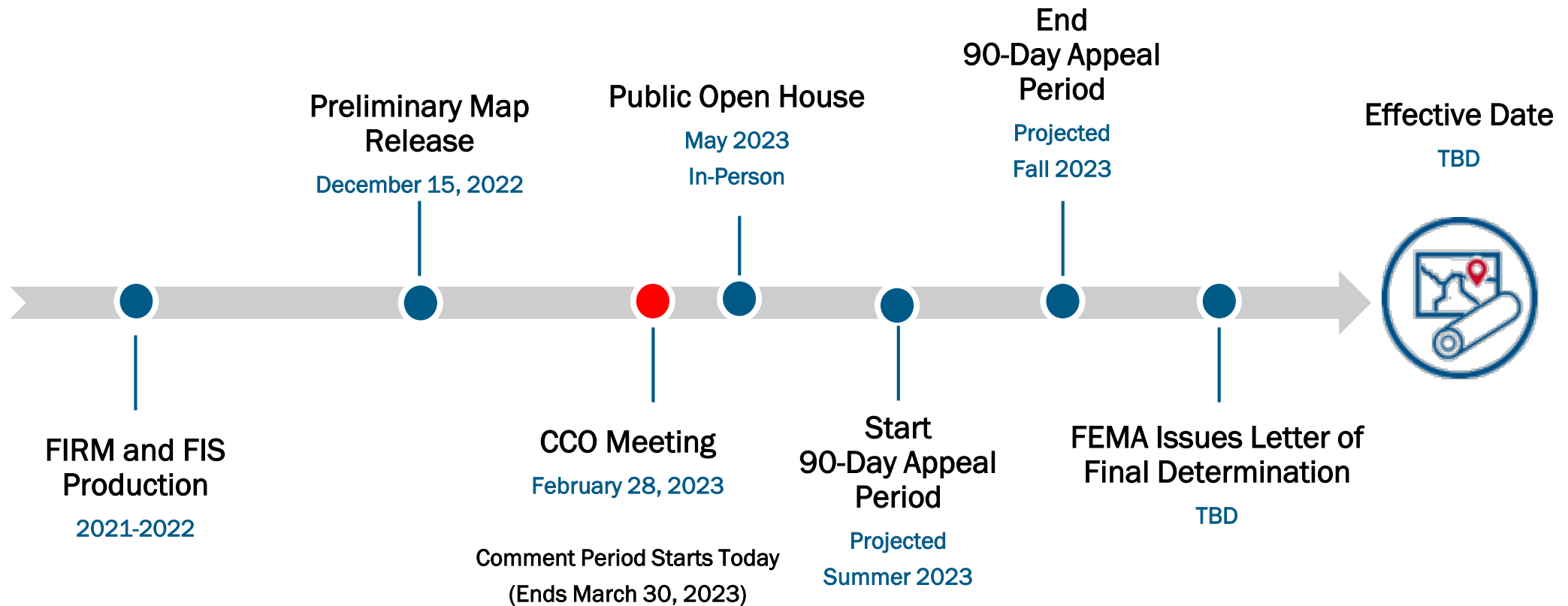


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An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and yachts. The town is built on a hillside, with a mix of residential houses and larger commercial or institutional buildings. A prominent church with a tall steeple is visible on the right side. The surrounding area is densely forested with green trees. The entire image is overlaid with a semi-transparent blue filter.

Administrative Processes

Administrative Processes & Estimated Timeline for Stark County



FEMA

Inform the Community – In Person Open House

- FEMA, IDNR, ISWS and local staff will be on-hand for individual Q&A
- Property owners will have an opportunity to review map changes and discuss insurance with FEMA



**In-Person Open Houses will take place in
May 2023
To be held in Toulon (location TBD)**



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Federal Emergency Management Agency

Comment Period

- Non-technical issues
 - includes misspelled street names, incorrect labels, corporate boundary changes, or omissions
- [Submit by March 30, 2023](#)
- Use the ISWS online Comment Tool
- Comments are submitted to the Illinois State Water Survey
- Comments will be acknowledged and resolved



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Appeal Process

- **Appeal Period is 90 days**
- **Publication of notice in The Federal Register**
- **Notification to communities by letter which includes:**
 - appeal start date
 - local newspaper publications
 - special instructions to CEO
- **All are welcome to submit technical information**
 - FEMA recommends directing comments/appeals through local community officials to allow for a comprehensive response
- **Appeals should be submitted to the Illinois State Water Survey**
- **FEMA will evaluate and resolve appeals and comments after the Appeal Period**



FEMA

The Appeal 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**



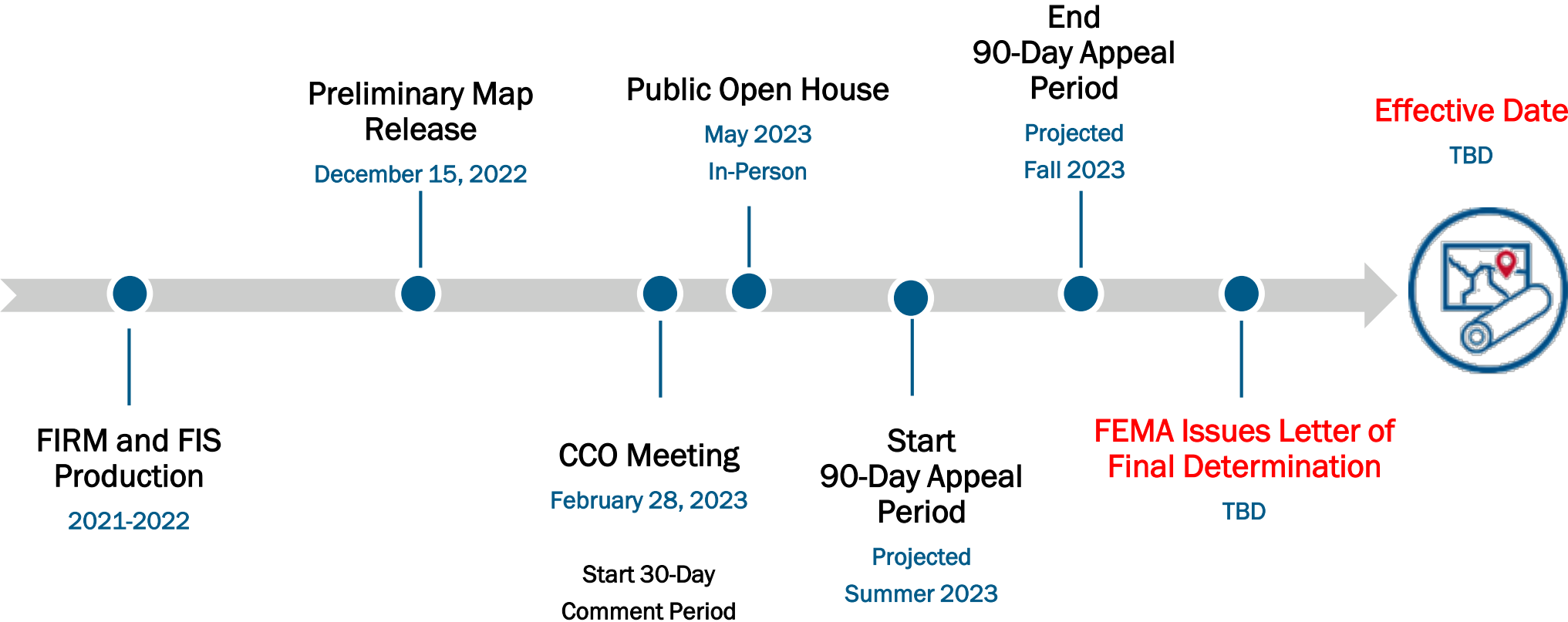
Communities eligible for the Appeal Period

- Bradford
- Stark County
(Unincorporated Areas)
- Toulon
- Wyoming



FEMA

Issuing the Letter of Final Determination



FEMA

An aerial photograph of a coastal town, likely in New England, featuring a harbor with numerous sailboats, a church with a tall steeple, and a dense forest of green trees. The image is overlaid with a semi-transparent blue filter.

Understanding Floodplain Management Ordinance Requirements

Erin C. Conley – NFIP State Coordinator, IDNR-OWR

Ordinance Adoption During Map Updates

- **Timeline Prior to Effective Date:**
 - 6 months prior: FEMA 6-month LFD Letter
 - 4 months prior: Draft Ordinance (suggested)
 - 3 months prior: FEMA 90-day Reminder Letter
 - 1 month prior: FEMA 30-day Reminder Letter
- **Ordinance needs to be compliant prior to effective date of FIRM & FIS (or community may be suspended from NFIP)**
- **IDNR will assist communities to update local Floodplain Management Regulations**



Where to Find Minimum NFIP Requirements

- NFIP Minimum Floodplain Management Standards are found in Part 60 of Title 44, Code of Federal Regulations
- FEMA establishes the minimum requirements; however, FEMA encourages States and local communities to adopt higher safety standards, such as building structures with freeboard above the BFE. When these higher standards are in place, they take precedent over the minimums.
- Zone AE Building Requirements:
 - The lowest enclosed area, including the basement, must be at or above the BFE.
 - Non-residential buildings may be floodproofed.
 - No development that would raise the BFE in the regulatory floodway is permitted.



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Communities Participating in the National Flood Insurance Program

All Stark County Communities Participate in the NFIP

- Bradford
- La Fayette
- Stark County Unincorporated Areas
- Toulon
- Wyoming

All Communities must update their ordinances



FEMA



Online Comment Tool Demonstration

Zoe Zaloudek - Geospatial Application Developer, ISWS

Preliminary Products Viewer - Comment Tool Demonstration

ZOE ZALOUDEK - Geospatial Application Developer, ISWS

Stark County Login:

<https://go.isws.illinois.edu/stark>

The screenshot displays the 'Stark County Preliminary Products Viewer' application. The main map area shows a satellite view of a rural landscape with a grid of magenta-outlined polygons representing FIRM panels. Each panel is labeled with a unique ID number in magenta text, including 0025, 0050, 0075, 0066, 0067, 0100, 0082, 0101, 0084, 0103, 0108, 0109, 0117, 0150, 0175, 0200, and 0225. On the left side, there is a navigation pane with a search bar and a 'Layers' panel. The 'Layers' panel is open, showing three checked items: 'Comments', 'FIRM Panel Outlines', and 'Preliminary FIRM Panels'. Under 'Preliminary FIRM Panels', there is a dropdown menu set to '17175C0025C'. On the right side, there is a 'New Map Comment' dialog box. It has three tabs: 'Map Comment', 'FIS Comment', and 'SOMA Comment'. The 'Map Comment' tab is active. The dialog contains instructions: 'Click Add Map Comment button (below)', 'Click on map to draw polygon', and sub-points: 'Single-click to start/continue' and 'Double-click to finish'. Below the instructions is an 'Add Map Comment' button and an 'Or' separator. Underneath is a 'View/Edit/Delete Map Comment' section with instructions: 'Single-click a Map Comment to view it.' and 'You can also edit/delete your Map Comments.'



FEMA

Online Resources

<p>FEMA Preliminary Map Products Link provided in Preliminary Transmittal Letter.</p>	<p>https://www.fema.gov/preliminaryfloodhazarddata</p>	<p>Download Preliminary FIRM panels (400 dpi PDF), FIS report (PDF), and FIRM database (shapefiles).</p>
<p>FEMA Flood Map Changes Viewer <u>Limitation for paper to digital map projects.</u> FEMA version of CSLF only compares digital data to digital data. A layer for effective paper maps is not provided for comparison.</p>	<p>https://msc.fema.gov/fmcv</p>	<ul style="list-style-type: none"> • Map view of Preliminary, Pending, and Effective FIRM data; and Preliminary Changes Since Last FIRM (CSLF) <ul style="list-style-type: none"> ○ Effective FIRM data, the National Flood Hazard Layer (NFHL), includes effective Letters of Map Revision (LOMR) ○ View layers on top of each other or individually • Create Map Changes report for an individual structure or parcel (PDF)
<p>FEMA Flood Map Service Center general website – not specific to preliminary data.</p>	<p>https://msc.fema.gov/</p>	<p>Download Preliminary, Pending, or Effective FIRM panels (400 dpi PDF or PNG), FIS (PDF), and FIRM database (shapefiles)</p>
<p>ISWS Illinois Flood Maps Smaller file sizes for faster download Hosts project information</p>	<p>https://www.illinoisfloodmaps.org/</p>	<p>Download Preliminary FIRM panels (150 dpi JPG – for quicker view & download), FIS (PDF), and FIRM database (shapefiles).</p>
<p>ISWS Preliminary Changes Since Last FIRM (CSLF) Viewer An effective paper map layer is provided for comparison to preliminary digital data.</p>	<p>https://go.isws.illinois.edu/starkCSLF not password protected</p>	<p>Map view of Preliminary and Effective FIRM data. View layers on top of each other or individually.</p>
<p>ISWS Preliminary Products Viewer <i>“Comment Tool”</i> Specific to Stark</p>	<p>https://go.isws.illinois.edu/stark Login: watershed Password: illinoisfloods!123</p>	<p>Submit comments on the Preliminary FIRM panels, database, FIS, or Summary of Map Actions (SOMA) list. The comment functionality will be removed after the comment period. However, the viewer will be available from now through Letter of Final Determination (LFD) issuance.</p>

www.illinoisfloodmaps.org Landing page ->

Displays Countywide Digital FIRM Status

Select a County

County Page ->

ILLINOIS FLOODMAPS .ORG

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Stark County Flood Hazard Information

Effective Map Products

Effective Flood Insurance Rate Maps for Stark County may be viewed and/or downloaded at the [FEMA Flood Map Service Center \(MSC\)](#).

Preliminary Map Products

2022 Preliminary products are available below, or at higher resolution from the [FEMA MSC](#):

17175C0025C	17175C0082C	17175C0108C	17175C0150C	Preliminary FIS
17175C0050C	17175C0084C	17175C0109C	17175C0175C	Preliminary FIRM
17175C0066C	17175C0100C	17175C0116C	17175C0200C	Database
17175C0067C	17175C0101C	17175C0117C	17175C0225C	
17175C0075C	17175C0103C	17175C0126C	Index	

Changes Since Last FIRM

- Preliminary Changes Since Last FIRM (CSLF) Viewer (ISWS)

Flood Risk Review Meeting - Toulon

1/13/2022

- Meeting Recording (mp4)
- Meeting Presentation (pdf)

Flood Risk Review Meeting

9/16/2021

- Meeting Recording (mp4)
- Meeting Presentation (pdf)
- Website List Handout (pdf)

Project Initiation Meeting

What is a DFIRM?

The DFIRM Database is a digital version of the FEMA flood insurance rate map that is designed for use with digital mapping and analysis software.

A sample DFIRM showing areas of greater flood risk in blue.

The DFIRM is designed to provide the user with the ability to determine the flood zone, base flood elevation within one foot and the floodway status for a particular location. It also has National Flood Insurance Program (NFIP) community information, map panel information, cross section and hydraulic structure information, and base map information like road, stream, and public land survey data.

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FEMA Flood Insurance Rate Maps, Studies, and Database Products

The Illinois State Water Survey is providing preliminary and pending Flood Insurance Rate Maps on this web site. Maps revised between preliminary and pending phases are not posted. Effective Flood Insurance Rate Maps are posted at the Federal Emergency Management Agency [Map Service Center](#) web site. The FEMA web site for each effective digital FIRM may be accessed by selecting the county and individual map.

Countywide Digital FIRM Status

- Effective
- Pending
- Preliminary
- In Progress
- Not Funded

Physical Map Revision (PMR) of select panels

- Pending
- Preliminary
- In Progress

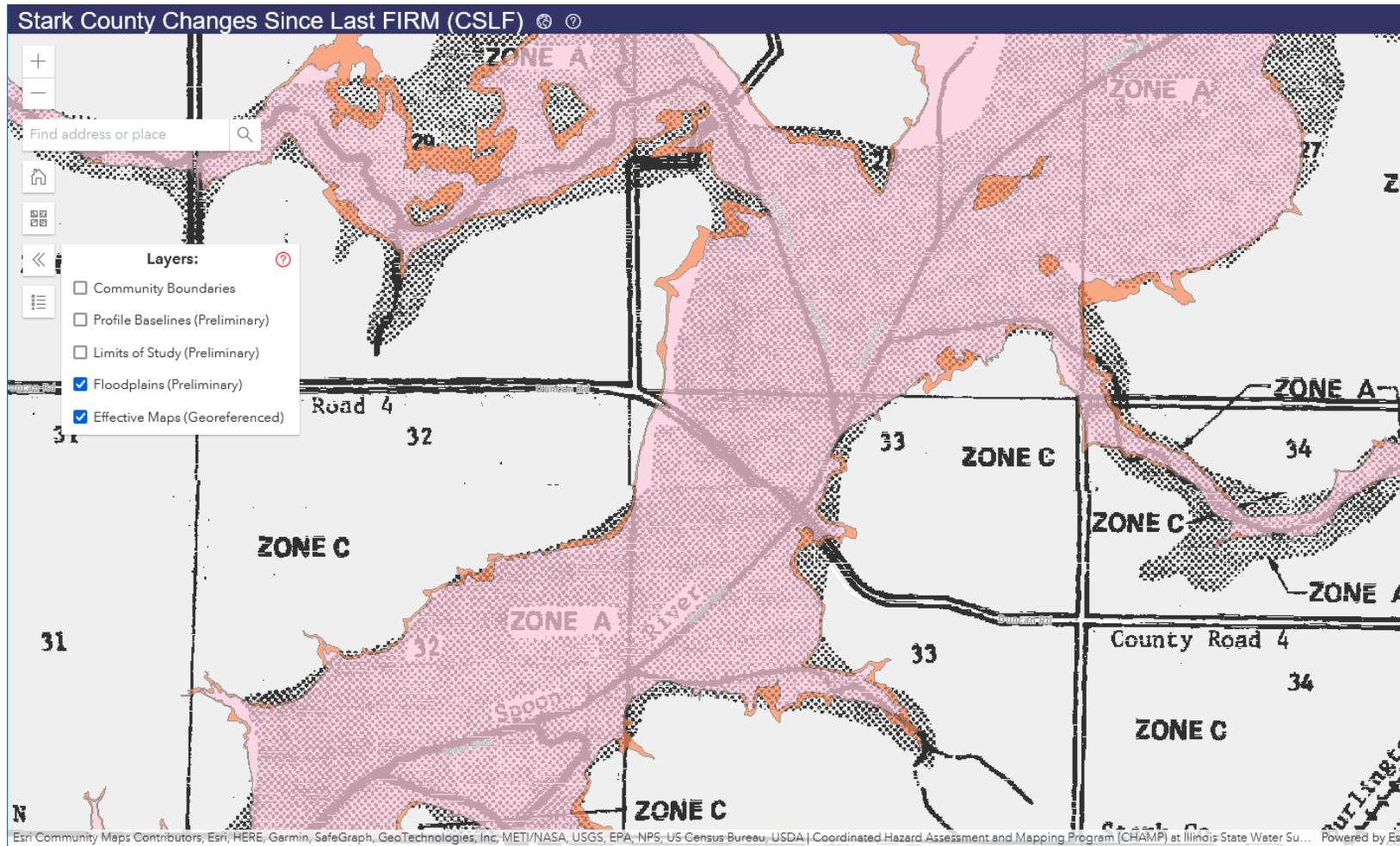
Status as of 12/15/2022

© 2022 Illinois State Water Survey

To download or view a map, click a county on the map above. Counties in red are preliminary, and are for review purposes only. Preliminary maps are not official, and are not to be reproduced or used as official FEMA maps until they are finalized. There is a six month period, before maps become effective, in which the community updates, revises, and adopts ordinances to comply with the new FEMA maps. During this six month period a county's FIRM status is considered pending. Counties in blue have pending maps.



Changes Since Last FIRM (CSLF)



FEMA

Flood Insurance and Map Changes

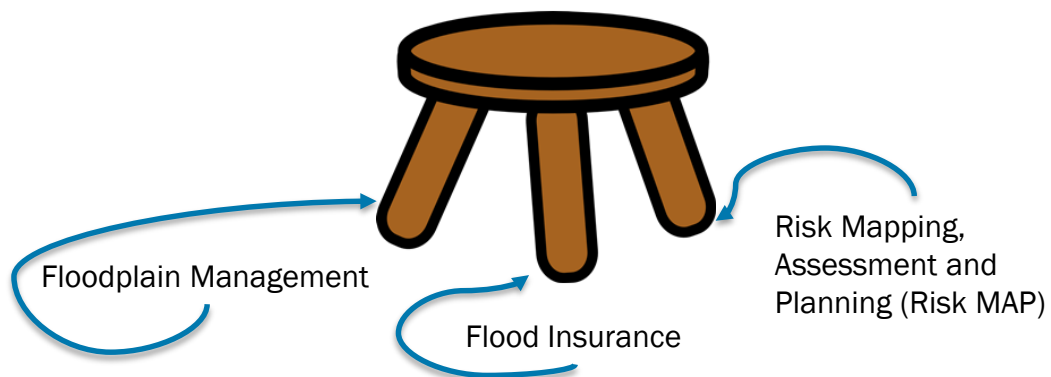
James Sink | NFIP Regional Flood Insurance Liaison, FEMA Region 5



FEMA

National Flood Insurance Program

- Created by Congress in 1968 to reduce the loss of property and life by lessening the impact of disasters.
- The NFIP is a voluntary program.
 - Federally-backed flood insurance is available to residents in communities that enforce minimum floodplain regulations
- The NFIP is often described as a three-legged stool:



GET FLOOD INSURANCE



FEMA





Anyone in a Participating Community Can Purchase Flood Insurance through the NFIP

<https://www.fema.gov/flood-insurance/work-with-nfip/community-status-book>



FEMA

Federal Emergency Management Agency

Standard Flood Insurance Policy (SFIP) Limits

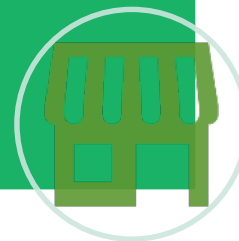
- \$250,000 building
- \$100,000 contents
- \$30,000 Increased Cost of Compliance (ICC)
- Vacation/secondary homes **are** eligible for coverage
- Contents-only or rental policies are available

Dwelling Form



- \$500,000 building
- \$500,000 contents
- \$30,000 ICC

General Property



- Building insured up to:
 - 100% of the replacement cost of the building *or*
 - The total number of units times \$250,000 (whichever is less)
- Contents insured up to \$100,000 per building
 - Contents must be commonly-owned
- Co-insurance may apply
- \$30,000 ICC

RCBAP



Special Conditions Apply to Group Flood Insurance Policies (GFIPs)



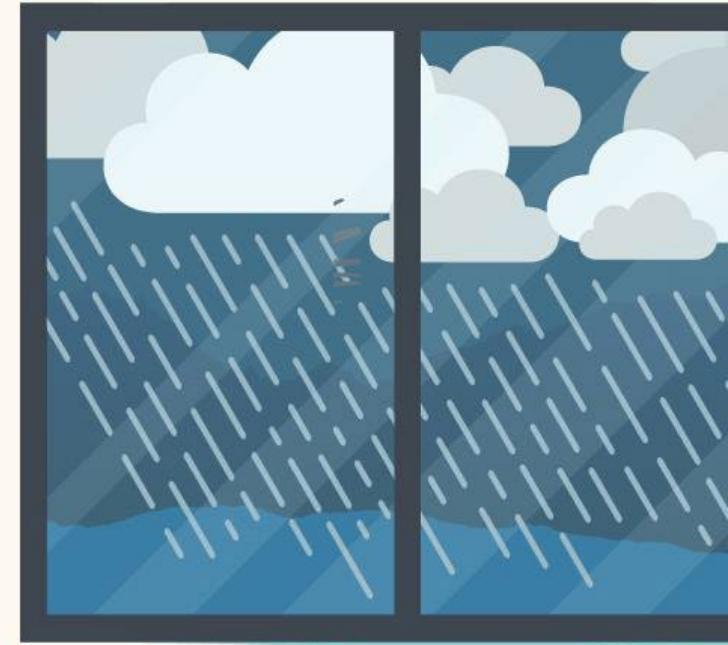
FEMA

Federal Emergency Management Agency

Standard Flood Insurance Policy (SFIP): Coverages

- Coverage A: Building Property
- Coverage B: Personal Property
- Coverage C: Other Coverages
 - Debris removal
 - Loss Avoidance Measures
 - Property Moved to Safety
 - Condominium Loss Assessment
- Coverage D: Increased Cost of Compliance

Flood insurance has you covered.



FEMA

Federal Emergency Management Agency

First, What Are Flood Zones?



Special Flood Hazard Areas (SFHAs)

- Higher risk zones
 - AE (replaces A1-A30)
 - A, AH, AO, A99, AR
 - VE (replaces V1-30), V, VO
- 100-year floodplain = 1% annual chance flood



Non-Special Flood Hazard Areas

- Lower-to-Moderate Risk Zones
 - B, C, X
 - D



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Moving from Lower-Risk to Higher-Risk: What Does This Mean for Me?

- If your risk is going up...
 - You may be required to have flood insurance if you have a federally-backed loan
 - Even if you don't have a federally-backed loan, flood insurance is strongly encouraged
 - The Newly Mapped Discount may offer cost-savings for structures newly mapped into the Special Flood Hazard Area.
 - To be eligible, the structure must be newly mapped into the SFHA for the first time;
 - This must not be the community's initial FIRM; and,
 - Flood insurance must be purchased within 12 months of the effective date of the new map.
 - If your lender notifies you of a flood insurance requirement within 24-months of the effective date, you may be eligible for an exception to the 12-month window.



FEMA

Moving from Higher-Risk to Lower-Risk: What Does This Mean for Me?

- If your risk is going down...
 - The mandatory purchase requirement no longer applies to federally-backed loans
 - Low risk does not mean no risk
 - Talk to your insurance agent about your options



FEMA

What Else Can I Do to Reduce My Flood Insurance Costs?

- Lower Your Flood Risk
 - Elevate utilities
 - Install flood openings
 - Talk to your local floodplain manager or the Illinois Department of Natural Resources for more information and other options
- Choose a higher deductible or different coverage amounts
- Provide an elevation certificate

Did You Know?

- The Community Rating System rewards communities for outstanding floodplain management practices and exceeding the minimum NFIP standards.
- Starting October 1, 2021, CRS discount became available throughout CRS communities regardless of flood zone.
- Increasing CRS rating leads to further discounts. In Class 1 communities, the discount can be as high as 45%.



State Role

- Establish development/building protection standards and promulgate state regulations
- Provide technical assistance
- Assist with update and adoption of local flood damage prevention regulations

Illinois Department of Natural Resources

State NFIP Coordinator

Erin C. Conley

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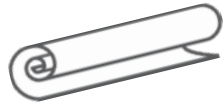
Illinoisfloodmaps.org



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Your Role in this Process

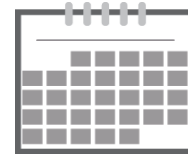
As local officials, floodplain administrators, and staff, you can:



Provide technical reviews of preliminary data



Submit questions and comments to FEMA



Share new flood risk information with property owners and stakeholders



Identify mitigation needs and priorities



Update local plans, codes, and ordinances



FEMA

Resources for Insurance

FloodSmart

- Buying a Policy
- Flood Mapping Change Information
- For general inquiries about the National Flood Insurance Program, contact the FEMA Mapping and Insurance eXchange (FMIX) center at 877-336-2627 or FloodSmart@FEMA.DHS.gov
- When your community's flood map is updated to reflect the current risks where you live, requirements for flood insurance coverage and the cost of your policy can change.
 - <https://www.floodsmart.gov/flood-map-zone/map-changes>

FEMA

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Meeting Survey



FEMA

An aerial photograph of a coastal town, likely Newport, Rhode Island, featuring a harbor filled with numerous sailboats. The town is surrounded by dense green trees, and several buildings, including a prominent church with a tall steeple, are visible. The entire image is overlaid with a semi-transparent blue gradient.

Question & Answer Session

Project Contacts

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Comments Tool

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FEMA

An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and yachts. The town is built on a hillside, with a prominent church steeple visible on the right. The entire image is overlaid with a semi-transparent blue gradient. Centered on the image is white text.

Comment Period – Closes March 30, 2023
Next Step: Public Open House