TODAY’S AGENDA

Reviewing the Updated Flood Risk Data for Your County
Next Steps in the Map Adoption Process
Understanding Floodplain Management Ordinance Requirements
Understanding Flood Insurance
Hazard Mitigation Planning
The National Flood Insurance Program, or NFIP, balances three related areas that must support each other.
The Status of this Study

Last Time We Met

1. Floodplain Management Workshop
2. FIRM Production
3. Preliminary FIRM

Now We Are Here

1. Community Coordination Meeting and Open House
2. Comment and Appeal Periods
3. Letter of Final Determination
4. Effective FIRM
Reviewing the Updated Flood Risk Data for your County
Why is FEMA Updating Your Flood Maps?

The Great Lakes Coastal Flood Study provides updated flood risk information for areas around each of the Great Lakes using uniform methodology, updated terrain data, and modern wave modeling techniques.

Many factors contribute to flood map revisions:

- Population growth & increased development
- Movement in rivers & shorelines
- Changing technology and improved modeling techniques and data
Regional Study Approach

- Lakewide water level and wave analysis
  - 150 storms from 1960 to 2009
  - Modeling conducted by STARR in 2017
- Greater consistency in assumptions
- Reduces number of boundary conditions

Local/County-Level Activities

- Mapping tasks performed at the county level
- Nearshore wave transformations
- Episodic erosion
- Wave setup and runup
- Overland wave propagation
Coastal detailed (Zone AE/VE/AO/AH) study – 54.3 shoreline miles

Tie-Ins to approximate (Zone A) study – 3 Riverine Streams
The Great Lakes Coastal Flood Study in Cook County

COOK County Coastal Flood Hazard Analysis:

• 54.3 miles of coastline
• 122 coastal transects
• Transects placed at representative shoreline reaches based on:
  - Topography
  - Exposure
  - Shoreline material
  - Upland development
• Integration of riverine and coastal Special Flood Hazard Areas
• Topography
  - 2012 U.S. Army Corps of Engineers LiDAR
The Great Lakes Coastal Flood Study in COOK County
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The Great Lakes Coastal Flood Study in COOK County
Lake Michigan Water Levels

[Graph showing water levels over time with data points for pre-2010 and post-2009 periods]
Special Flood Hazard Areas (SFHAs)

Zone VE
- Coastal high-hazard zone, where wave action and/or high-velocity water can cause structural damage during the 1-percent-annual-chance flood
- Wave heights or wave runup $\geq 3$ feet
- Subdivided into elevation zones, and BFEs are assigned

Zone AE
- Applied in areas subject to lower wave energy or inundation by the 1-percent-annual-chance flood
- Wave heights or wave runup $< 3$ feet
- Subdivided into elevation zones, and BFEs are assigned

Zone AO
- Applied in areas of sheet-flow and shallow flooding
- Given an associated depth instead of a BFE

Zone AH
- Applied in areas of ponding
- Assigned a BFE
Wave Runup Mapping

- Wave runup is very sensitive to shoreline characteristics, especially slope
- Single Base Flood Elevation (BFE)
- Gutters perpendicular to the shore divide the BFEs
- Transitional zones capture changes in shoreline characteristics between transects
Wave Overtopping

- Wave overtopping occurs when the wave runup elevation exceeds the barrier’s crest elevation.

- When overtopping occurs, the zone behind the barrier is designated as:
  - **AE** if the landward slope is positive
    - BFE established based on runup elevation
  - **AO** if the landward slope is negative
    - Sheet flow depth established
  - **AH** if the landward slope is negative and flow is trapped behind a barrier
    - BFE established

- The overtopping rate determines VE splash zones and sheet flow depths.

http://journalstar.com/ap/business/two-story-waves-on-great-lakes-halt-shipping/article_bcf2bb34-b528-52f5-8cd4-0c57e7ea8922.html
Overland Wave Propagation Mapping

FLOOD ZONES ALONG A COASTLINE DOMINATED BY OVERLAND WAVE PROPAGATION

- **SFHA**:
  - **CHHA VE**: Wave Height ≥ 3ft
  - **COASTAL A ZONE AE**: 3ft > Wave Height ≥ 1.5ft
  - **AE**: Wave Height < 1.5ft

- **LI MWA**:
  - **SHADED X**: Moderate Flood Risk
  - **UNSHADED X**: Lower Flood Risk

**BFE** = Base Flood Elevation
**CHHA** = Coastal High Hazard Area
**SFHA** = Special Flood Hazard Area
**SWEL** = Stillwater Elevation
**LI MWA** = Limit of Moderate Wave Action

fema.gov
COOK COUNTY

- Approximate Zone A
  - North Shore Channel
  - Chicago River
  - Calumet River
Scope of Work: Integrating Riverine and Coastal Data

Updated Tie-In to North Shore Channel Zone A

Limits of coastal flood effects from Lake Michigan are shown on the FIRM (white line)

Effective Tie-In to Zone A
Scope of Work: Integrating Riverine and Coastal Data

Chicago River Riverine Zone A Tie-In on Updated maps

Effective Riverine Zone A Tie-In (Same Location)

→ Limits of coastal flood effects from Lake Michigan are shown on the FIRM (white line)
Scope of Work: Integrating Riverine and Coastal Data

Calumet River Riverine Zone A Tie-In on Updated maps

Effective Riverine Zone A Tie-In

Limits of coastal flood effects from Lake Michigan are shown on the FIRM (white line)
Summary of Letters of Map Change (LOMCs) for Cook County

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)
   - LOMCs on Revised Panels
   - LOMCs on Unrevised Panels
3. Superseded
4. To be redetermined

Be sure to review the preliminary SOMA for completeness

If you notice a LOMC is missing from the list, submit the omission with your comments
Next Steps in the Map Adoption Process
Timeline for Cook County Coastal Update

**Flood Risk Review Meetings**
- July 12, 2017

**Floodplain Management Workshop**
- July 16, 2019

**Preliminary Map Issued**
- June 26, 2019

**CCO and Public Open House Meetings**
- September 26, 2019

**90-Day Appeal Period**
- February 2020*

**End of 90-Day Appeal Period**
- May 2020*

**FEMA Issues Letter of Final Determination**
- September 2020*

**Effective Date**
- March 2021*
4-Step Pre-Adoption Process

1. Inform the Community
2. Gather Comments and Additional Data
3. Appeal Process
4. LFD Issued
#1: Inform the Community – Today’s Open House

- Viewing via paper maps or map viewer
- Opportunity to share program information with property owners
- Comment sheets collected
- Attendees notified as process moves forward
#2: Gather Community Comments

- Homeowners may choose to submit comments through community officials
- FEMA requests that community officials forward the initial round of comments to FEMA no later than October 28, 2019
#3: Appeal Process

- **Appeal Period is 90 days**
- **Publication of notice in Federal Register**
  - Notification to communities by letter, including local newspaper publications
- **All are welcome to submit information**
  - FEMA recommends directing comments through local community officials to provide a consolidated picture
- **Appeals should be submitted to STARR II or FEMA Region V**
  - Additional instructions will be provided to community CEOs
- **FEMA will evaluate all appeals and comments for resolution after the appeal period**
#4: Issuing the Letter of Final Determination

- **Flood Risk Review Meetings**
  - July 11, 2017

- **Floodplain Management Workshop**
  - July 16, 2019

- **Preliminary Map Issued**
  - June 26, 2019

- **CCO and Public Open House Meetings**
  - September 26, 2019

- **90-Day Appeal Period**
  - February 2020*

- **End of 90-Day Appeal Period**
  - May 2020*

- **FEMA Issues Letter of Final Determination**
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Understanding Floodplain Management Ordinance Requirements
Participation in the National Flood Insurance Program

- 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.
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

Community must update its ordinance to reference the effective date of the FIRM and FIS report before the end of the 6-month period (or community may be suspended from NFIP).
Where to Find Minimum NFIP Requirements

- NFIP Minimum Floodplain Management Standards are found in Part 60 of Title 44, Code of Federal Regulations
- Coastal-specific standards are found in Part 60.3(e)
**A Zones**

- Fill is allowed outside the floodway, or if it can be shown not to cause a rise in the BFE.
- Fully enclosed foundation walls (flood openings required) are allowed.
- The lowest floor must be elevated to or above the BFE.
- An as-built lowest floor elevation is required to be on file with the permit records.

**VE Zones (and AE Zones on the water side of a LiMWA)**

- Fill is not allowed for structural support of buildings.
- Only open foundations on columns or piles, free of obstructions, or breakaway walls are allowed below the BFE.
- Bottom of lowest horizontal structural member to or above BFE, with an as-built elevation on file.
- A Professional Engineer or Architect shall certify the design of the structure, including wind loading, and that must be on file with the permit records.
LiMWA (Limit of Moderate Wave Action) on the Map

- The Community Rating System (CRS) benefits communities requiring VE zone construction standards in areas defined by the LiMWA or areas subject to waves greater than 1.5 feet.

- There is currently no distinction for insurance purposes between Zone AE and a “coastal” Zone AE on the water side of the LiMWA.
Understanding Flood Insurance
Structures built on or before December 31, 1974, or before the effective date of the initial FIRM of the community, whichever is later.

Structures built after December 31, 1974, or on or after the effective date of the initial FIRM of the community, whichever is later.
Flood Insurance Basic Concepts

- **Pre-FIRM (subsidized) rates**
  - For structures built before the first maps of the community
  - Do not reflect the structure’s true risk negatively or positively
  - Based on building type and occupancy
  - Subsidies are being phased out, with some categories increasing toward full risk more quickly

- **Post-FIRM (actuarial) rates**
  - Uses the structure’s elevation information to determine risk
  - Based on the difference between the BFE and elevation of the lowest floor
  - Required for Post-FIRM structures, and optional for Pre-FIRM structures with an elevation certificate
The new FIRM may:

- Map a property into the SFHA for the first time
  - Lender may require them to get an insurance policy
- Remove a property from the SFHA
  - Lender may drop the insurance requirement
- Change the flood zone affecting the property
  - From an A zone to a VE zone (or from Zone AE to Zone AO, etc.)
  - Rating will not change unless the policy is allowed to lapse or the building is substantially improved
  - If the new zone results in a less costly premium, the policy can be endorsed to revise the rate to the new zone with a prorated refund for the difference for the remainder of the policy year. Insured needs to ask the AGENT to do this!
Insurance Rating and Product Possibilities

- Newly Mapped (Zone A, AE, AO, and AH)
  - Pricing starts at Preferred Risk Rates - bundled standard Preferred Risk Policy for the first year
  - Multiplier added after the first year
  - Must be newly mapped into an SFHA from zone on the previous FIRM
  - Must have two or fewer losses paid by NFIP or disaster assistance

- Grandfathering
  - Keeps lower rate zone and/or BFE

- Two Ways
  - Continuous coverage (pre- and post-FIRM)
    - Coverage obtained prior and through a map change
  - Built in compliance
    - Post-FIRM ONLY
    - Built in compliance with the map at the time
    - Not substantially improved later
Risk Rating Redesign

To stay up-to-date with Risk Rating 2.0, and for the latest details, please visit www.fema.gov/nfiptransformation.
Insurance Rating and Product Possibilities

- Newly Mapped
  - **Exceptions**
    - Can’t be community’s first FIRM
    - Multi-unit buildings insured under the RCBAP
    - Policy can’t be first purchased more than 12 months after the effective date of the FIRM
    - Building can’t be altered or substantially improved

- Grandfathering (Standard)
  - **Exceptions**
    - Can’t have a lapse in coverage
    - Building can’t be altered or substantially improved
Resources for Insurance

- Floodsmart.gov
- FEMA.gov

- Grandfathering
- Newly Mapped PRP
- Flood Insurance Reform

- Flood Insurance Manual
  - [https://www.fema.gov/flood-insurance-manual](https://www.fema.gov/flood-insurance-manual)
  - General Rules
  - Newly Mapped
  - Rating

- Flood Insurance Rate Maps
  - [www.msc.fema.gov](http://www.msc.fema.gov)
NFIP Floodplain Management and Insurance

Frank Shockey
Senior NFIP Specialist
FEMA Region V
312-408-5321
frank.shockey@fema.dhs.gov

James Sink
Regional Flood Insurance Liaison
FEMA Region V
312-408-4421
james.sink@fema.dhs.gov

Paul Osman
Illinois NFIP Coordinator
Illinois DNR
217-782-4428
paul.osman@illinois.gov
Hazard Mitigation Planning
What is Hazard Mitigation?

Any sustained action taken to reduce long-term risk to people and property from hazards and their effects.

Mitigation actions include:

- Removing existing structures from floodprone areas
- Elevating or floodproofing structures
- Stormwater management
- Floodwater storage and diversion
- Flood insurance
- Building, zoning, and floodplain management codes
- Wetland and riparian area protection
- Water/Sanitary sewer system protective measures
Benefits of Hazard Mitigation Planning

- Increases public awareness and understanding of risk areas and vulnerabilities by engaging the whole community
- Provides eligibility for certain FEMA programs
- Builds partnerships with diverse stakeholders
- Identifies potential risk reduction measures
- Improves communication and sharing of risk data and related products to all levels of government and the public
The Disaster Mitigation Act of 2000

- Establishes eligibility for FEMA Hazard Mitigation Assistance (HMA) programs
  - Plan approval is a precondition for receiving HMA grants
- Requires local governments to submit a plan to their State and FEMA for review

Title 44 Code of Federal Regulations (CFR) 201.6

- Publishes requirements for approval of local mitigation plans
Contact your State Hazard Mitigation Officer (SHMO) to learn more about the application process.
IDHS Mitigation Contacts and More Information

Web: https://www2.illinois.gov/iema/Mitigation/Pages/default.aspx

IEMA Main Office (217) 782-2700
ema.mitigation@illinois.gov

Sam M. AL-Basha
State Hazard Mitigation Officer
(217)-785-9942
sam.m.al-basha@illinois.gov

Want More Information?

Hazard Mitigation Planning: https://www.fema.gov/hazard-mitigation-planning
Hazard Mitigation Assistance (HMA): https://www.fema.gov/hazard-mitigation-assistance
Mitigation Planning Resources: https://www.fema.gov/hazard-mitigation-planning-resources
Requests must be sent in writing to:
FEMA Engineering Library
3601 Eisenhower Ave., Ste. 500
Alexandria, VA 22304-6426
Or Fax: (703) 202-4090

Request must include:
FIS Data Request Form
Applicable Fees
Payment Information Form

Once the research has been completed, an information specialist will contact you to discuss the path forward.
Mapping Resources

- FEMA Flood Map Changes Viewer
  www.msc.fema.gov/fmcv

- Preliminary Flood Hazard Data
  www.fema.gov/view-your-communitys-preliminary-flood-hazard-data

- Steady State Program
  www.msc.fema.gov
Questions and Additional Information

Visit:

www.greatlakescoast.org
www.fema.gov/preliminaryfloodhazarddata

FEMA Region V
Ken Hinterlong
312-408-5529
Ken.Hinterlong@fema.dhs.gov

STARR II (Contractor)
Tiffany Coleman
859-422-3024
Tiffany.Coleman@stantec.com

Illinois DNR
Paul Osman
217-782-4428
paul.osman@illinois.gov
Question & Answer Session
We Hope You Will Stay for the Open House