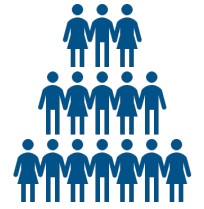


**Cook and Kane Counties, IL
Poplar Creek & Spring Creek Watersheds
Consultation Coordination Officer (CCO) Meeting
December 16, 2021**



FEMA

I ILLINOIS
Illinois State Water Survey
PRAIRIE RESEARCH INSTITUTE



Risk MAP Project Team

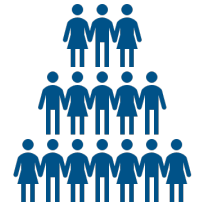
- **Federal Emergency Management Agency (FEMA)**
 - John Wethington – FEMA Regional Engineer
 - Ashley Reimann– FEMA National Flood Insurance Program (NFIP) Specialist
 - James Sink – FEMA Flood Insurance Liaison

- **Illinois Department of Natural Resources (IDNR)**
 - Marilyn Sucoe – Acting State NFIP Coordinator

- **Illinois State Water Survey (ISWS)**
 - Shelly Fuller – Due Process Coordinator
 - Diana Davisson – Mapping Program Manager



FEMA



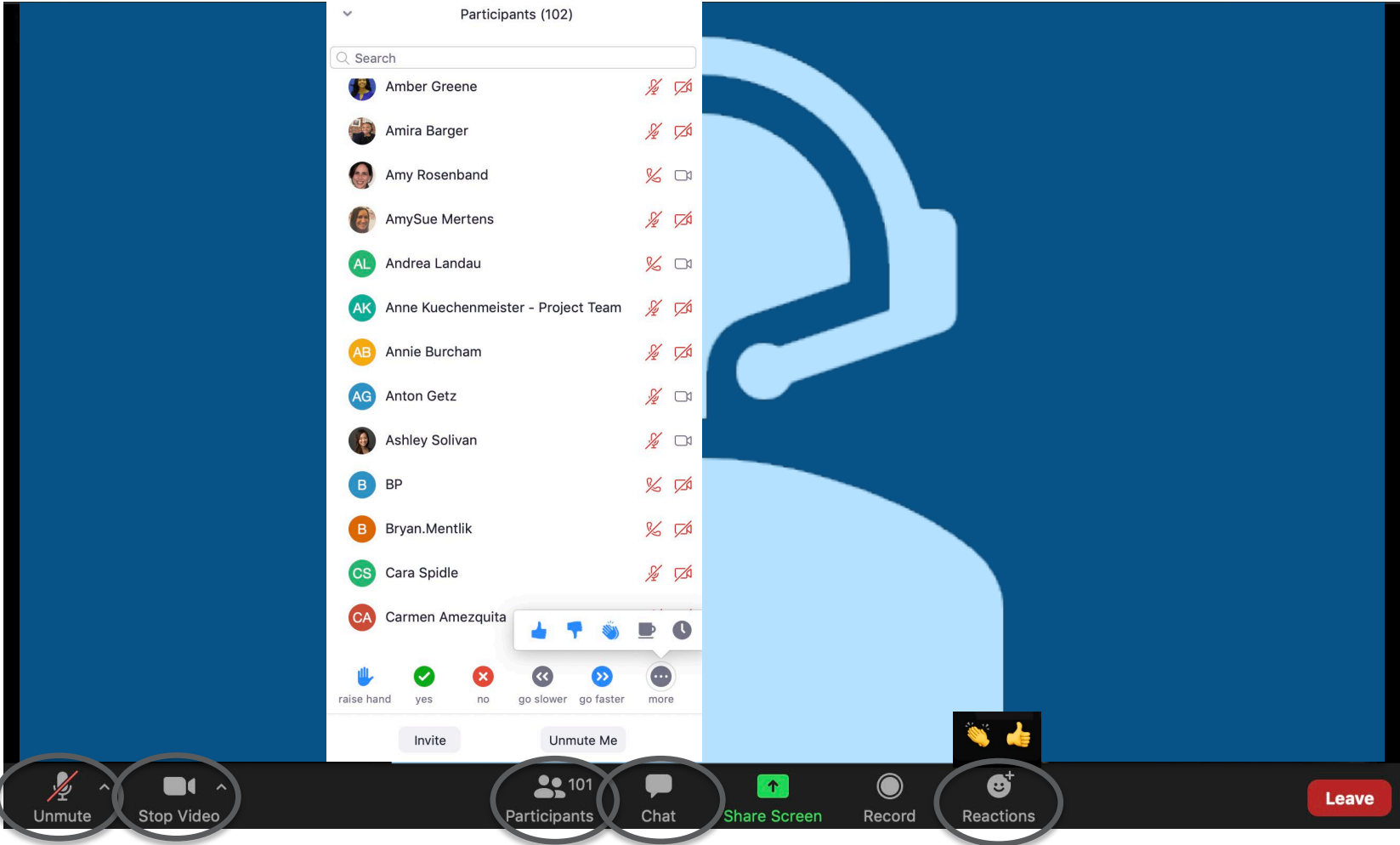
Risk MAP Project Team - continued

- **Illinois State Water Survey (ISWS)**
 - Glenn Heistand – Section Head
 - Zoe Zaloudek – Geospatial Application Developer
 - Sam Chakravorty– SOMA Subject Matter Expert
 - Mary Richardson – Outreach Coordinator, Eng. Asst.
 - Chris Hanstad – Senior Engineer
 - Aaron Thomas – Project Engineer
 - Ryan Meekma – GIS Hydrographer
 - Sarah Milton – GIS Specialist
 - Marni Law - GIS Specialist



FEMA

Features of the Zoom Platform



FEMA



Today's Agenda

- Discuss the value of updated flood maps for your community
- Review project background & milestones
- Define new study areas & PMR panel footprint
- Review the updated flood risk data
- Discuss the Preliminary products mailing
- Explain administrative processes & timeline
- Demonstrate the on-line Comment Tool
- 5 minute break
- Discuss flood insurance
- Answer your questions

A photograph of a river winding through a lush, green forest. The water is dark and reflects the surrounding trees. The sky is overcast with grey clouds. The text "The Value of Updated Flood Maps for Your Community" is overlaid in white, bold font across the center of the image.

The Value of Updated Flood Maps for Your Community

Flood Maps Are Used to Make Important Decisions



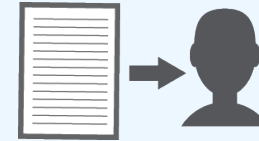
**To Identify
and Assess
Flood Risk**



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



**To Guide
Local Land
Use Decisions**



**To Inform
Engineers
and
Developers**



**To Prepare
Emergency
Managers**



FEMA

Why is FEMA Updating the Flood Maps?



- New engineering study data is available
- The Metropolitan Water Reclamation District of Greater Chicago (**MWRDGC**) commissioned several studies in the Upper Fox River Basin including the **Poplar & Spring Creek** watersheds
- FEMA funded ISWS to convert MWRDGC models to steady-state and to develop floodways

A photograph of a river winding through a lush, green forest. The water is dark and reflects the surrounding trees. The banks are covered in dense vegetation, including tall trees and thick undergrowth. The sky is overcast and grey, visible through the canopy. The overall scene is a natural, wooded landscape.

Project Background & Milestones

Project Background

- The Metropolitan Water Reclamation District of Greater Chicago (MWRDGC) has authority for regional stormwater management within Cook County as granted by the IL General Assembly in Public Act 93-1049
- The Act required MWRDGC to develop watershed plans for six Cook County watersheds
- The 2007 Cook County Stormwater Management Plan (CCSMP) identified stormwater management goals
- One goal was to evaluate existing watershed conditions using hydrologic and hydraulic (H&H) models
- In December 2010, Detailed Watershed Plan (DWP) for the Poplar Creek Watershed Study Area was released
- The models were provided to the ISWS as part of a larger H&H modeling project
- The study packages prepared by ISWS for several watersheds could not advance due to unsteady state models
- At FEMA's request, MWRDGC, IDNR, and ISWS identified models to convert to steady state & develop floodways



Project Milestones



- Model conversions & floodway analyses completed Fall 2015 - Fall 2018
- *Draft* products presented at Flood Risk Review meeting Oct. 4, 2018
- Technical comments resolved & studies submitted to IDNR Late 2018 - Mid 2019
- State concurrence letter issued Feb. 7, 2020
- Preliminary products produced Spring - Fall 2020
- Hold awaiting LFD for 7th Ave. project (Kane) & coastal project (Cook) Winter 2021
- FEMA quality review cycle April - Sept. 2021
- Preliminary products released to communities Sept. 22, 2021
- CCO meeting Today

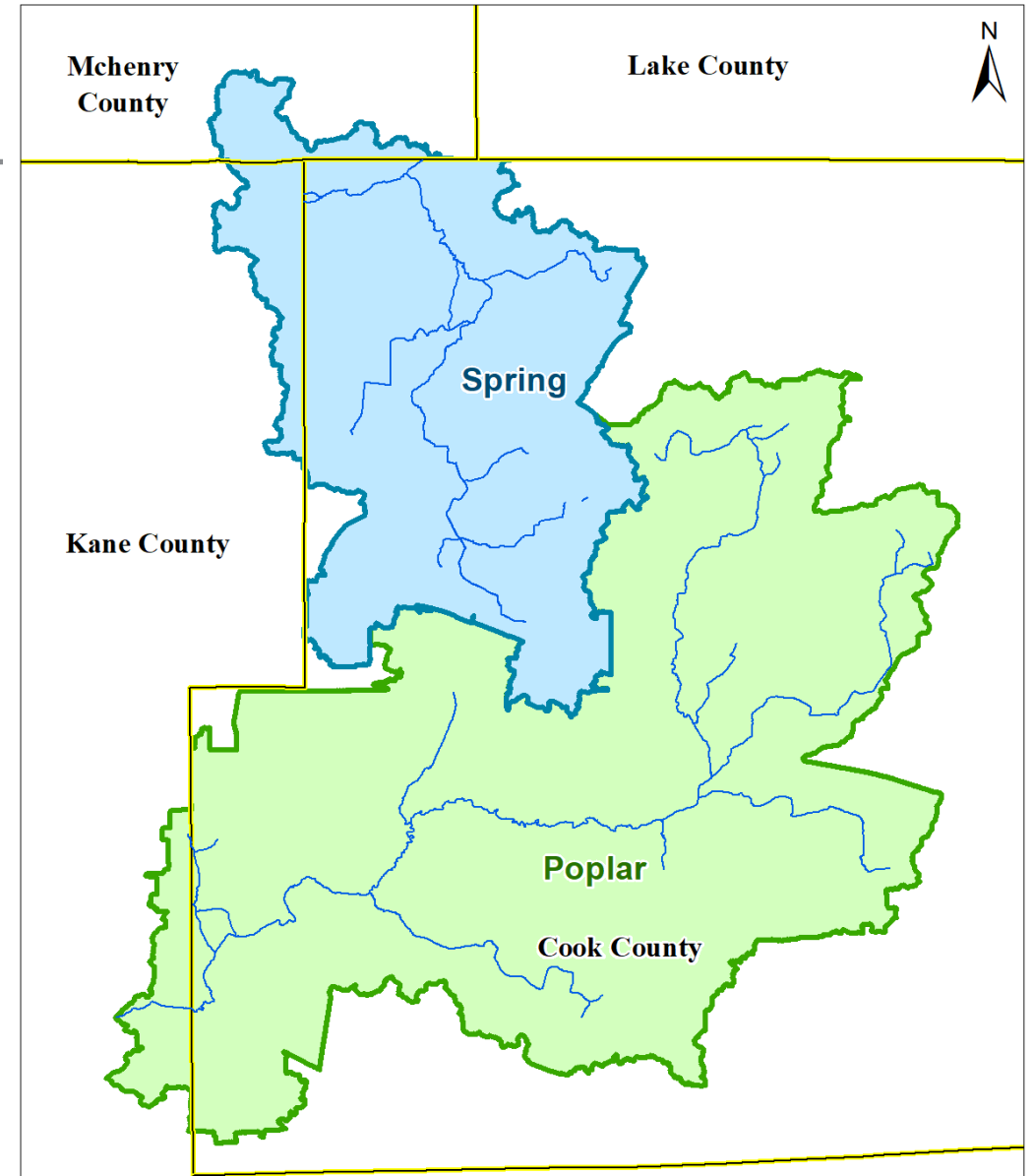


A photograph of a river winding through a dense forest. The water is dark and reflects the surrounding greenery. The trees are lush and green, with some bare branches visible in the background. The sky is overcast and grey. The text "Project Extents" is overlaid in white on the left side of the image.

Project Extents

Study Areas

- **Spring Creek Watershed**
 - Mapping in Cook County only
- **Poplar Creek Watershed**
 - Mapping in Cook & Kane Counties

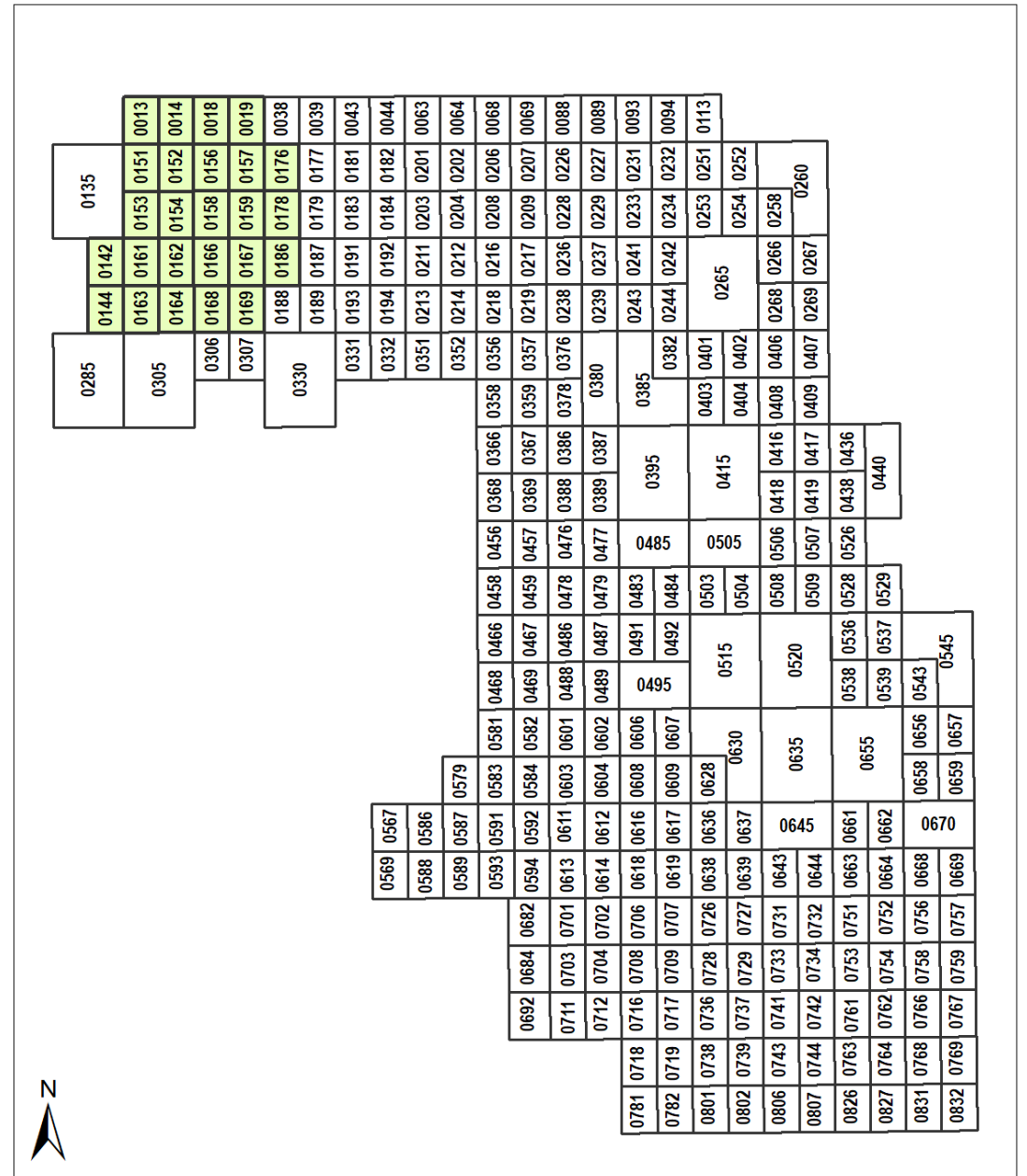


FEMA

Physical Map Revision (PMR) - Panel Footprint

Cook County

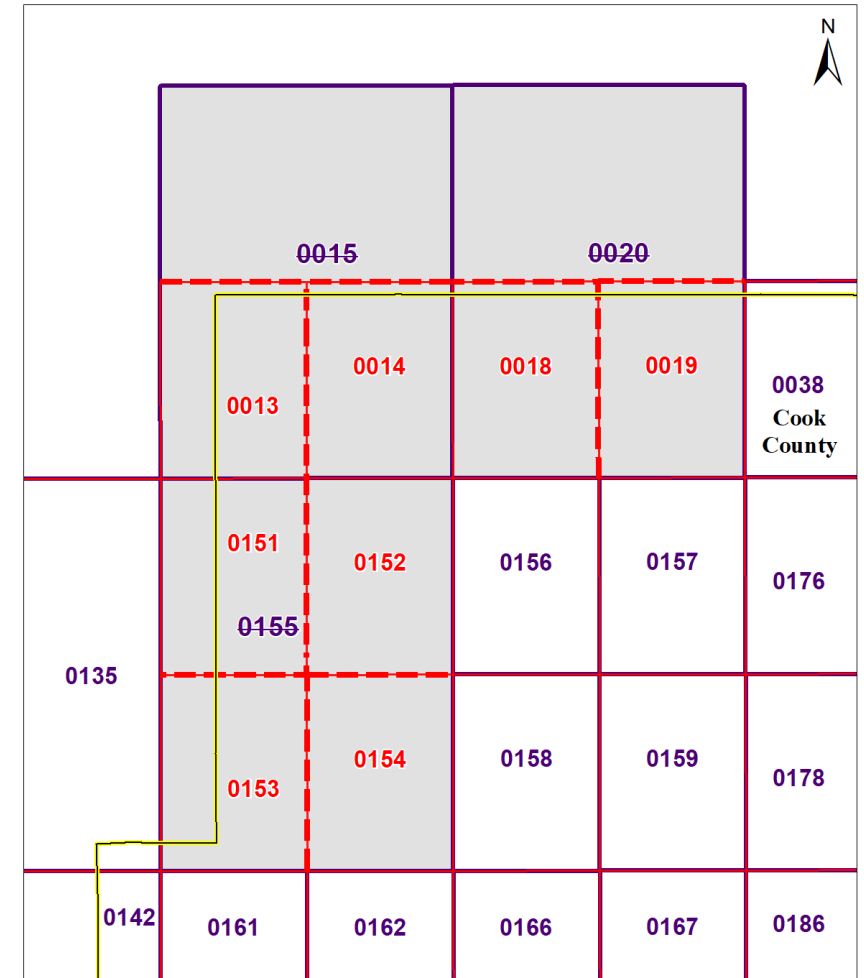
- 25 revised panels
- Total includes split panels



PMR - Panel Splits

Cook County

- 3 effective FIRM panels have been divided (0015, 0020, 0155)
- The area shown as 3 panels on the effective FIRM is shown as 8 panels on the Preliminary FIRM



PMR - Panel Footprint

Kane County

- 2 revised panels

0015	0020	0040	0045	0065	0070	0090		
0105	0106	0107	0126	0135	0155	0156	0157	0180
	0108	0109	0130		0153	0158	0159	
0125	0140	0145		0161	0162	0166	0167	
		0139	0143	0144	0163	0164	0168	0169
0225	0250	0231	0232	0251	0252	0256	0260	
		0229	0233	0234	0253	0254		0258
		0237	0241	0242	0261	0262	0266	0270
		0239	0243	0244	0263	0264	0268	
0300	0305	0310		0326	0327	0331	0332	
				0328	0329	0333	0334	
0290	0295	0315	0316	0317	0340	0341	0342	
			0318	0319		0338	0339	0343
0355	0360	0380	0385		0401	0402	0406	
					0410			

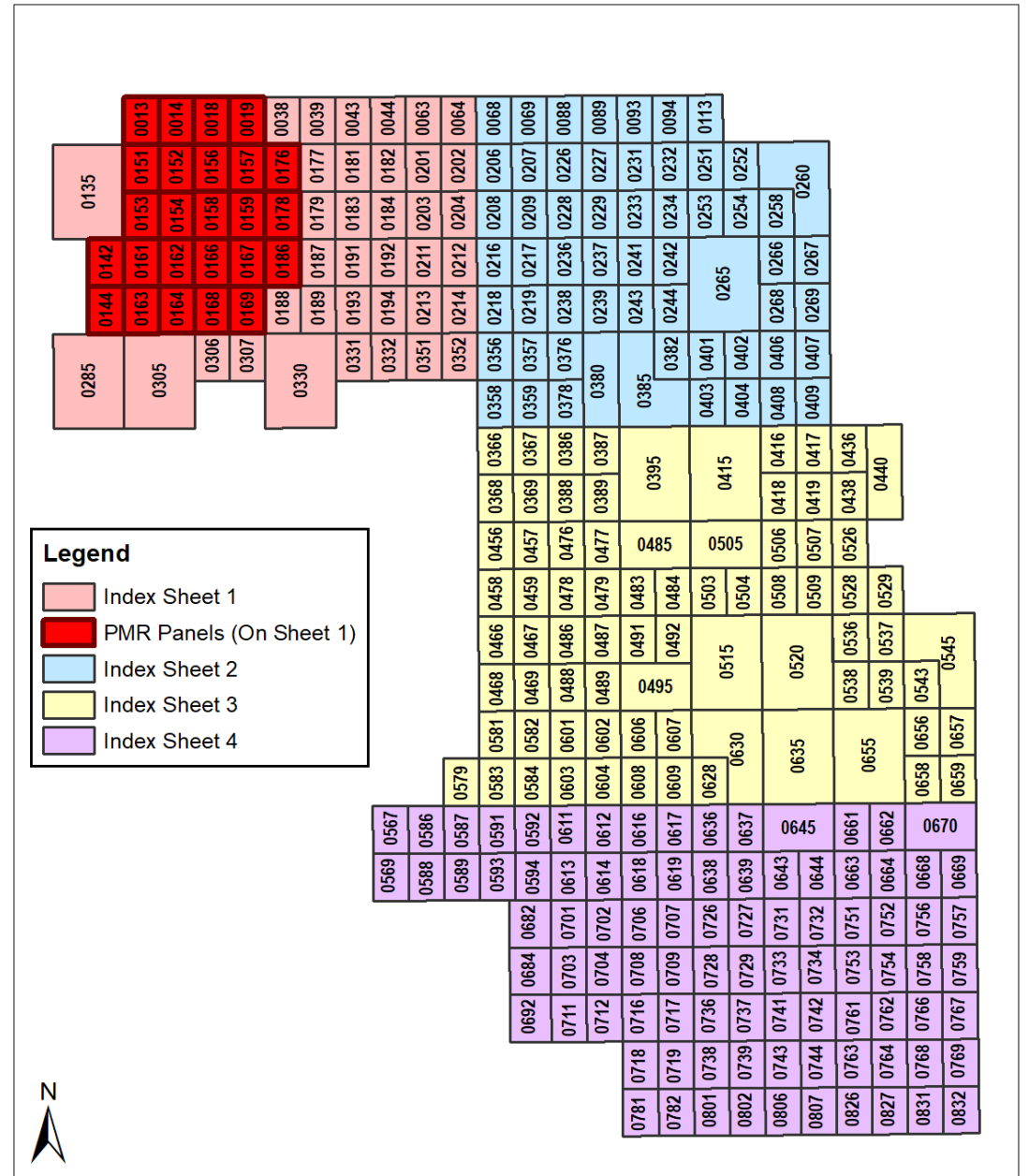


FEMA

Cook County Index Panel Layout

New Format

- 4 – 11” x 17” fold-out sheets
- Contained within the FIS
- Revised panels (shown in red) are all within Index Sheet 1 (shown in pink)



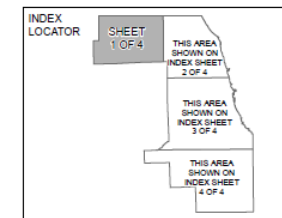
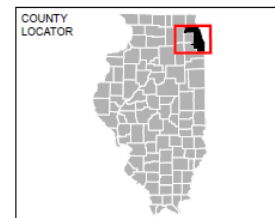
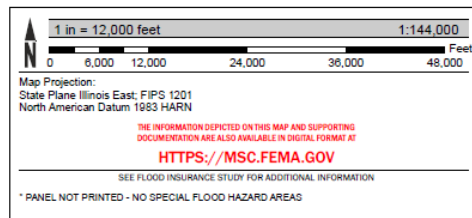
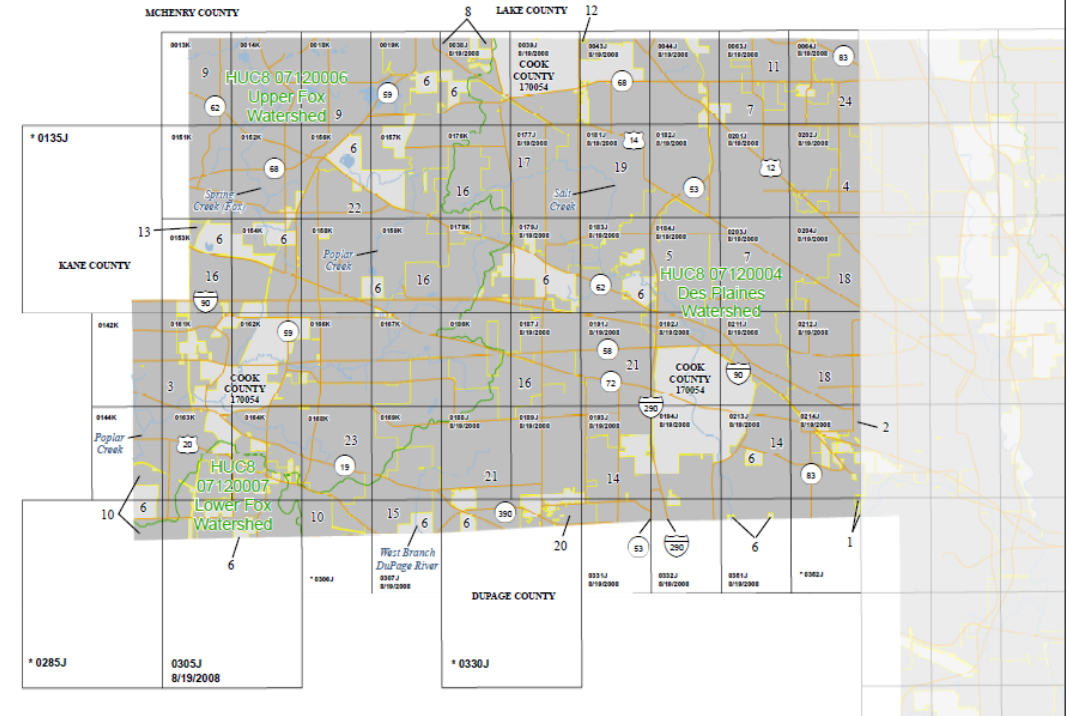
Cook County Index Sheet 1

In FIS Volume 1

- FIRM Panels, Political Areas, & Watershed Boundaries shown
- Map Repositories and complete Community Listing moved into FIS tables

KEY NUMBER	COMMUNITY	CID
1	City of Chicago	170074
2	City of Des Plaines	170081
3	City of Elgin	170087
4	City of Prospect Heights	170919
5	City of Rolling Meadows	170155
6	Cook County Unincorporated Areas	170054
7	Village of Arlington Heights	170056
8	Village of Barrington	170057
9	Village of Barrington Hills	170058
10	Village of Bartlett	170059
11	Village of Buffalo Grove	170068
12	Village of Deer Park	171028
13	Village of East Dundee	170323
14	Village of Elk Grove Village	170088
15	Village of Hanover Park	170099
16	Village of Hoffman Estates	170107
17	Village of Inverness	170111
18	Village of Mount Prospect	170129
19	Village of Palatine	175170
20	Village of Roselle	170216
21	Village of Schaumburg	170158
22	Village of South Barrington	170161
23	Village of Streamwood	170166
24	Village of Wheeling	170173

ATTENTION: The corporate limits shown on this FIRM Index are based on the best information available at the time of publication. As such, they may be more current than those shown on FIRM panels issued before TED.



NATIONAL FLOOD INSURANCE PROGRAM
FLOOD INSURANCE RATE MAP INDEX (Sheet 1 of 4)

COOK COUNTY, ILLINOIS And Incorporated Areas

PANELS PRINTED:
 0013, 0014, 0018, 0019, 0038, 0039, 0043, 0044, 0063, 0064, 0142, 0144, 0151, 0152, 0153, 0154, 0156, 0157, 0158, 0159, 0161, 0162, 0163, 0164, 0166, 0167, 0168, 0169, 0176, 0177, 0178, 0179, 0181, 0182, 0183, 0184, 0186, 0187, 0188, 0189, 0191, 0192, 0193, 0194, 0201, 0202, 0203, 0204, 0211, 0212, 0213, 0214, 0305, 0307, 0331, 0332, 0351

FEMA
 MAP NUMBER 1703CIND1K
 PRELIMINARY 9/22/2021
 MAP REVISED

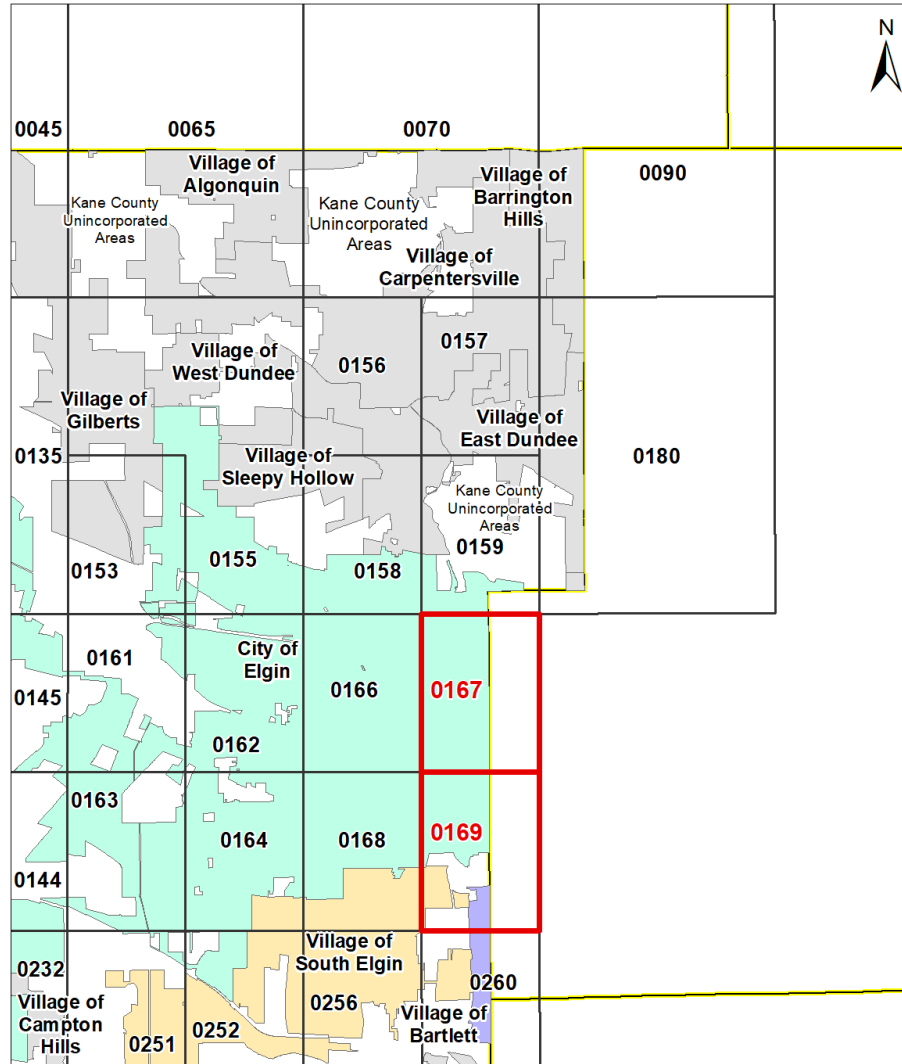


Communities on Revised Panels

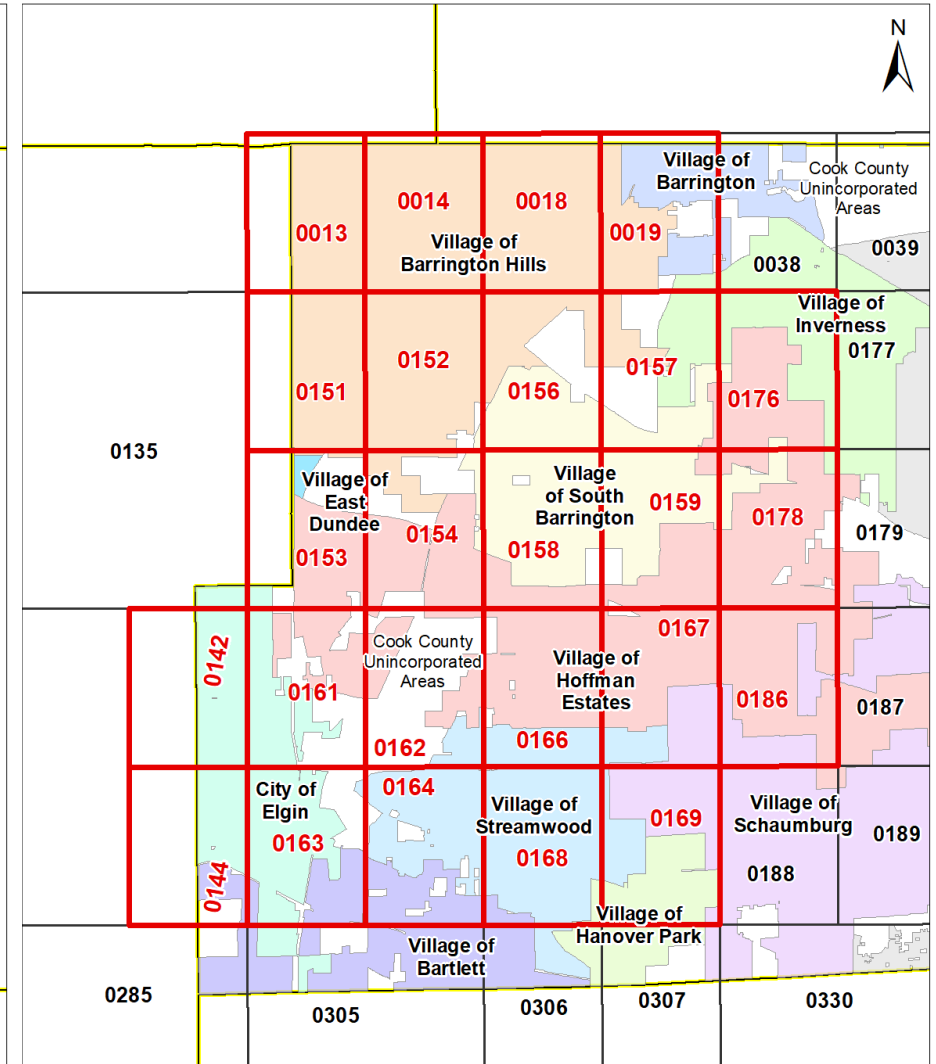
14 Communities

- 10 impacted by new studies
- 4 not impacted by new studies

Kane County



Cook County

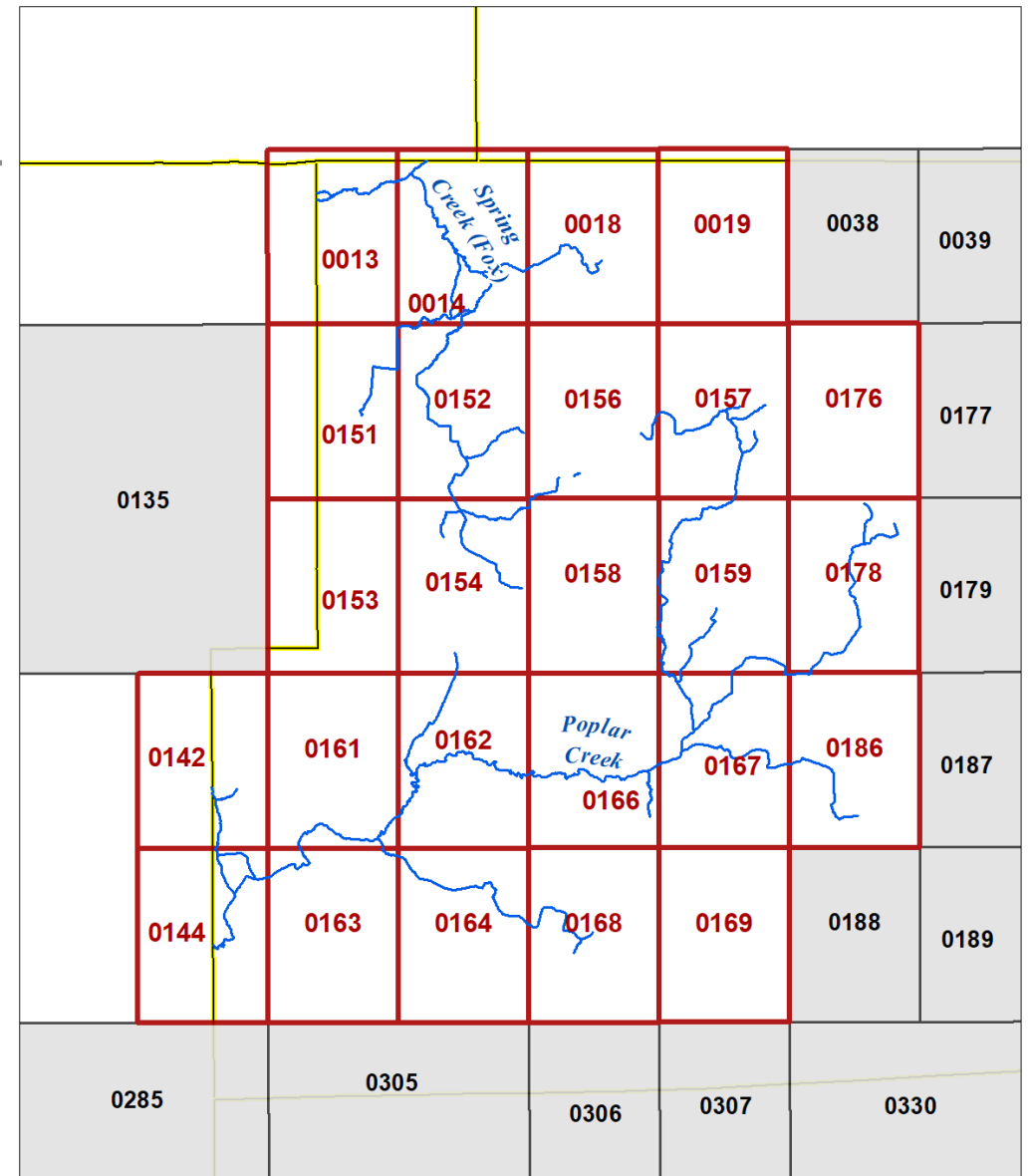


FEMA

Studied Streams on Revised Panels

Cook County

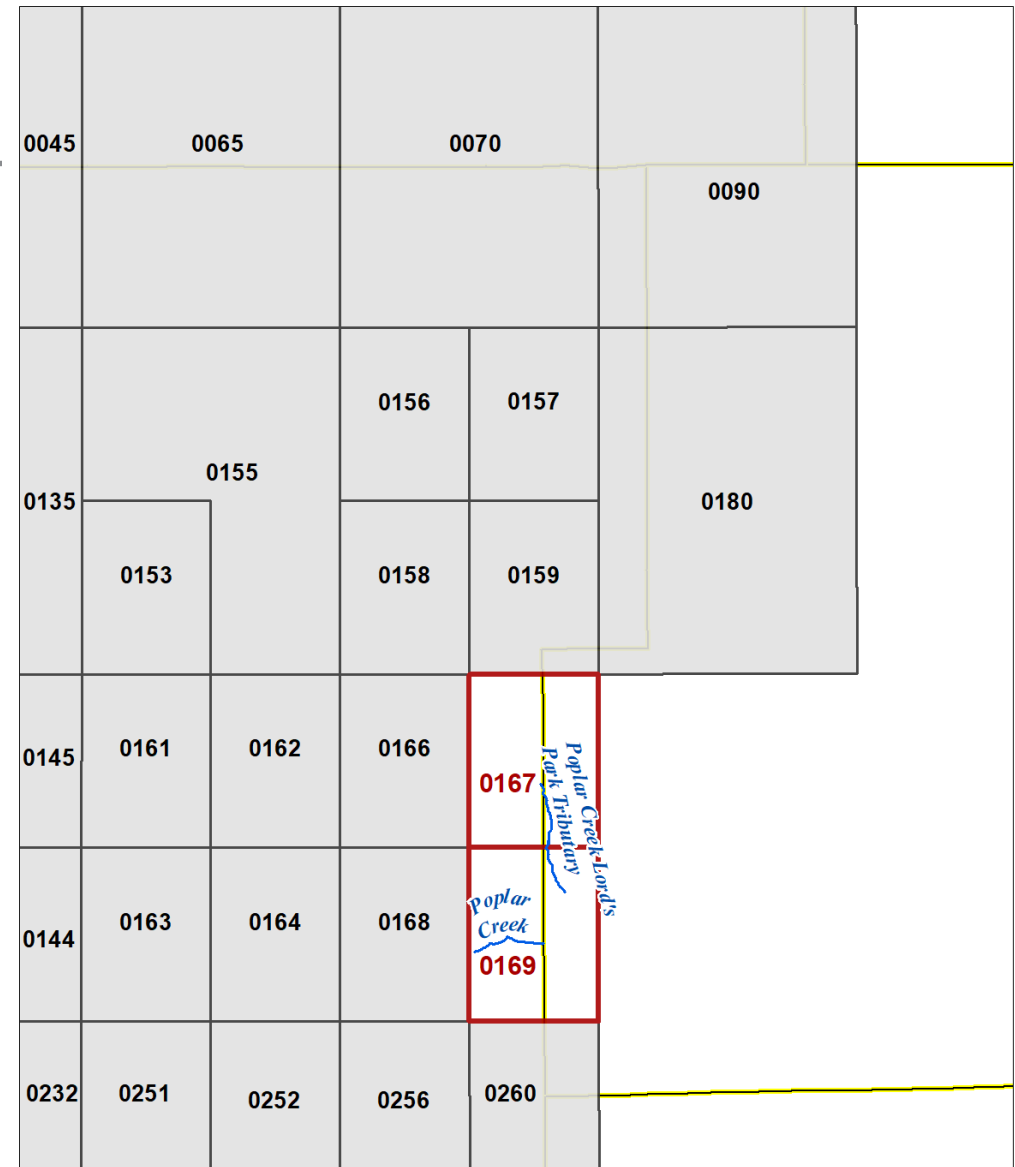
- Studied streams: 24
- Poplar Creek Watershed: 15
- Spring Creek Watershed: 9



Studied Streams on Revised Panels

Kane County

- Studied streams: 2
- Poplar Creek Watershed: 2
- Spring Creek Watershed: 0



Studied Streams List

- Spring Creek (Fox)
- Spring Creek (Fox) Tributary A
- Spring Creek (Fox) Tributary B
- Spring Creek (Fox) Tributary C
- Spring Creek (Fox) Tributary D
- Spring Creek (Fox) Tributary E
- Spring Creek (Fox) Tributary F
- Spring Creek (Fox) Tributary F1
- Spring Creek (Fox) Overflow
- Poplar Creek
- Poplar Creek Tributary 1
- Poplar Creek Tributary 2
- Poplar Creek Tributary 3
- Poplar Creek Tributary 4
- Poplar Creek Lord's Park Tributary
- Poplar Creek Lord's Park Tributary 1
- Poplar Creek Lord's Park Overflow
- Poplar Creek East Branch
- Poplar Creek East Branch Tributary A
- Poplar Creek Railroad Tributary
- Poplar Creek South Branch
- Poplar Creek South Branch Tributary A
- Poplar Creek Schaumburg Branch
- Poplar Creek Tributary A



Stream Name Changes

Stream Name on Effective FIRM	Stream Name on Preliminary FIRM
Lord's Park Tributary	Poplar Creek Lord's Park Tributary
Poplar Creek Unnamed Tributary No. 1	Poplar Creek Tributary 1
Poplar Creek Unnamed Tributary No. 2	Poplar Creek Tributary 2
Poplar Creek Unnamed Tributary No. 3	Poplar Creek Tributary 3
Spring Creek	Spring Creek (Fox)
Spring Creek Tributary	Spring Creek (Fox) Tributary A



Putting It All Together

Kane County

Cook County

Watershed study areas:

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

Revised FIRM panels:

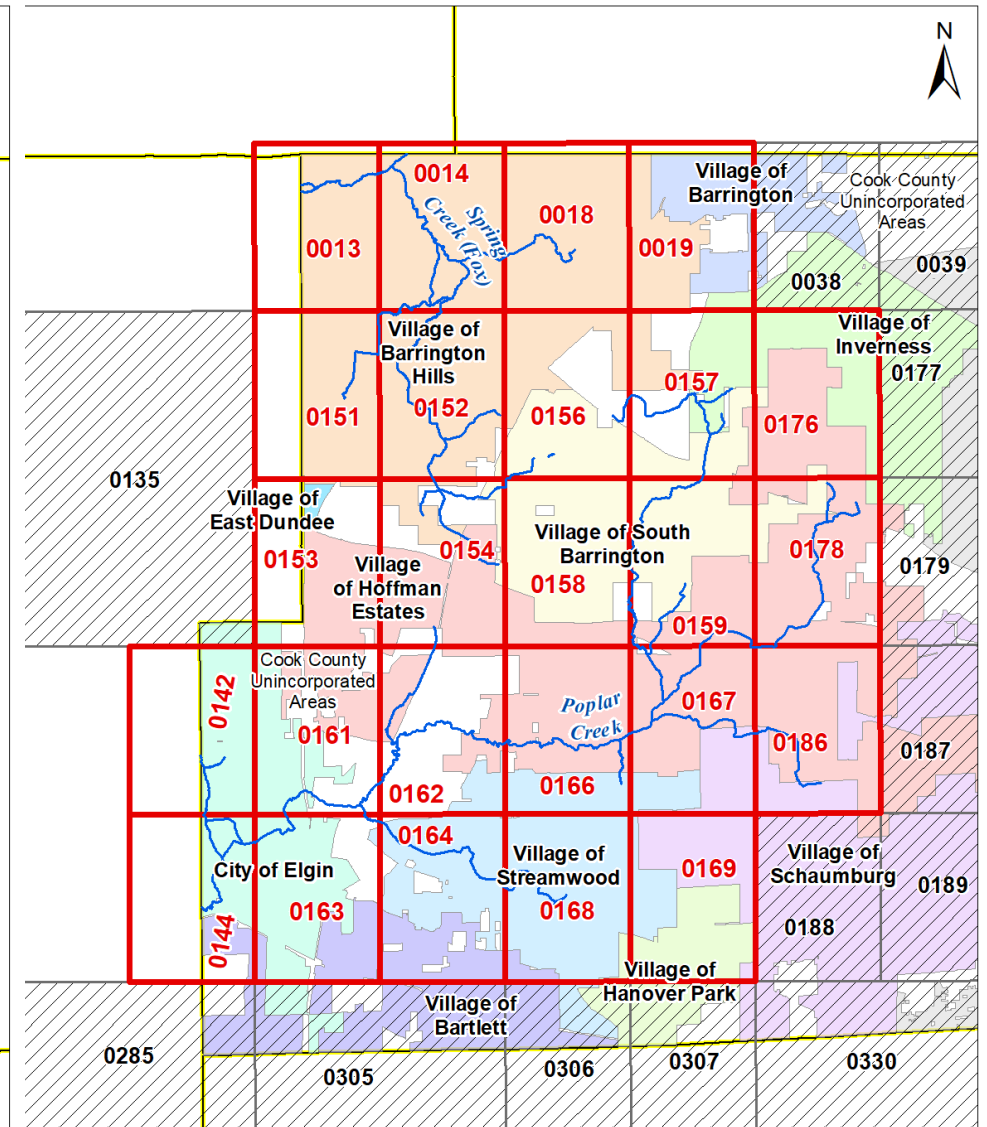
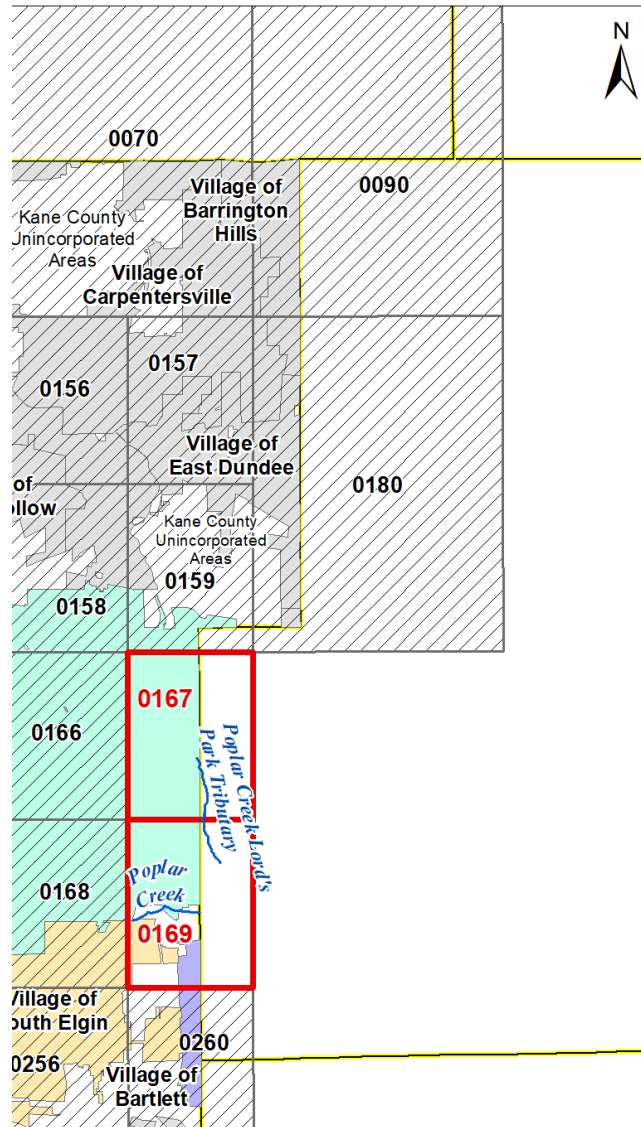
- Cook 25 & Kane 2

Communities:

- Impacted: 10
- Not impacted: 4

Studied Streams:

- Cook 24 & Kane 2



FEMA

A photograph of a river winding through a lush, green forest. The water is dark and reflects the surrounding trees. The banks are covered in dense vegetation, including tall grasses and various trees. The sky is overcast and grey, visible through the canopy. The overall scene is a natural, wooded landscape.

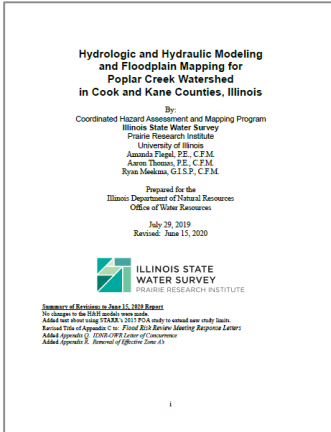
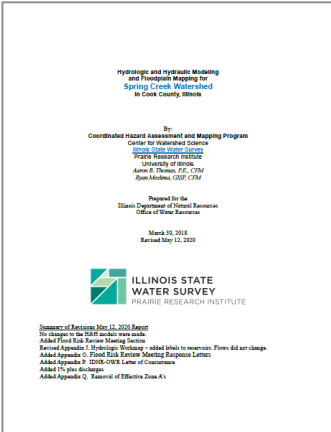
**Updated Flood Risk Data
Poplar & Spring Creek Watersheds**

Hydrologic and Hydraulic Studies

Study Reports

Prepared by IL State Water Survey - Coordinated Hazard Assessment and Mapping Program for IL Department of Natural Resources - Office of Water Resources

- Hydrologic and Hydraulic Modeling and Floodplain Mapping for Spring Creek Watershed in Cook County, Illinois, dated May 12, 2020
- Hydrologic and Hydraulic Modeling and Floodplain Mapping for Poplar Creek Watershed in Cook and Kane Counties, Illinois, dated June 15, 2020



Hydrologic and Hydraulic Studies

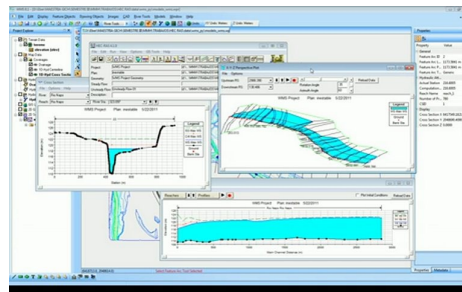
Hydrology

- The hydrologic model was developed within the Hydrologic Engineering Center-Hydrologic Modeling System (HEC-HMS) Version 3.5
- The model produced peak discharge results for the **10, 4, 2, 1, 0.2 percent & 1% plus** annual-chance events
- The peak discharge values were then entered into the hydraulic model
- This study uses Bulletin 70 (1989) design rainfall data.

Hydrologic and Hydraulic Studies

Hydraulics

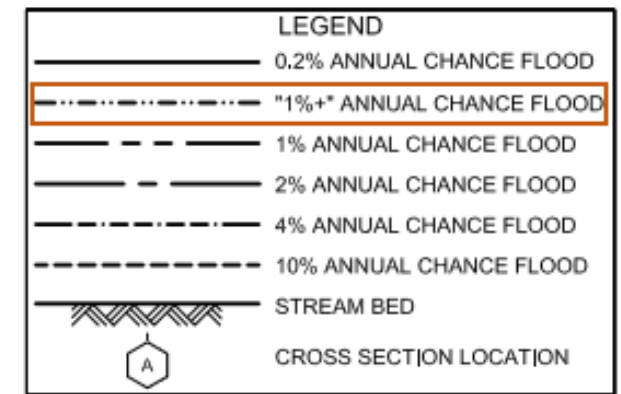
- The hydraulic models were developed within the Hydrologic Engineering Center-River Analysis System (HEC-RAS) Version 4.1.0
- The steady flow routing methodology was used within HEC-RAS after conversion from an unsteady routing methodology originally provided by MWRDGC
- The model results were used to produce water surface profiles for the **10, 4, 2, 1, 0.2 percent and 1% plus** annual-chance events
- Floodway analysis was performed for the 1-percent annual-chance event



Hydrologic and Hydraulic Studies

The 1% plus profile is now provided for newly studied streams

- Shown to demonstrate uncertainty & variability that exists in engineering methods for determining the 1% discharge
- 1%+ elevations are not reflected on the FIRM
- 1%+ elevations are not required for floodplain management
- 1%+ elevations can help communities focus mitigation and higher standards on stream reaches which have more uncertainty



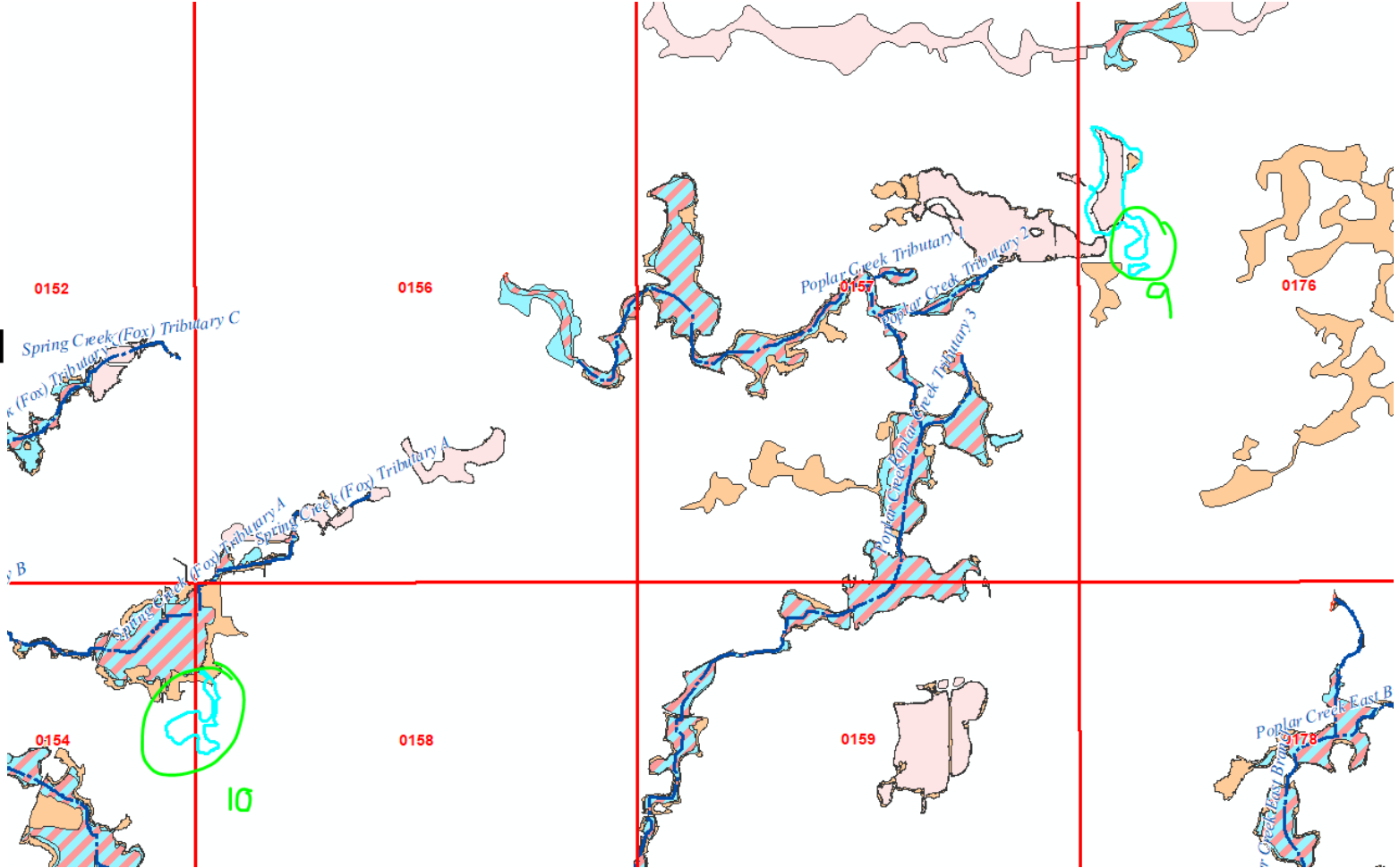
Flood Zones

- **Zone AE**
 - Applied in areas subject to inundation by the 1-percent-annual-chance flood
 - 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
 - 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



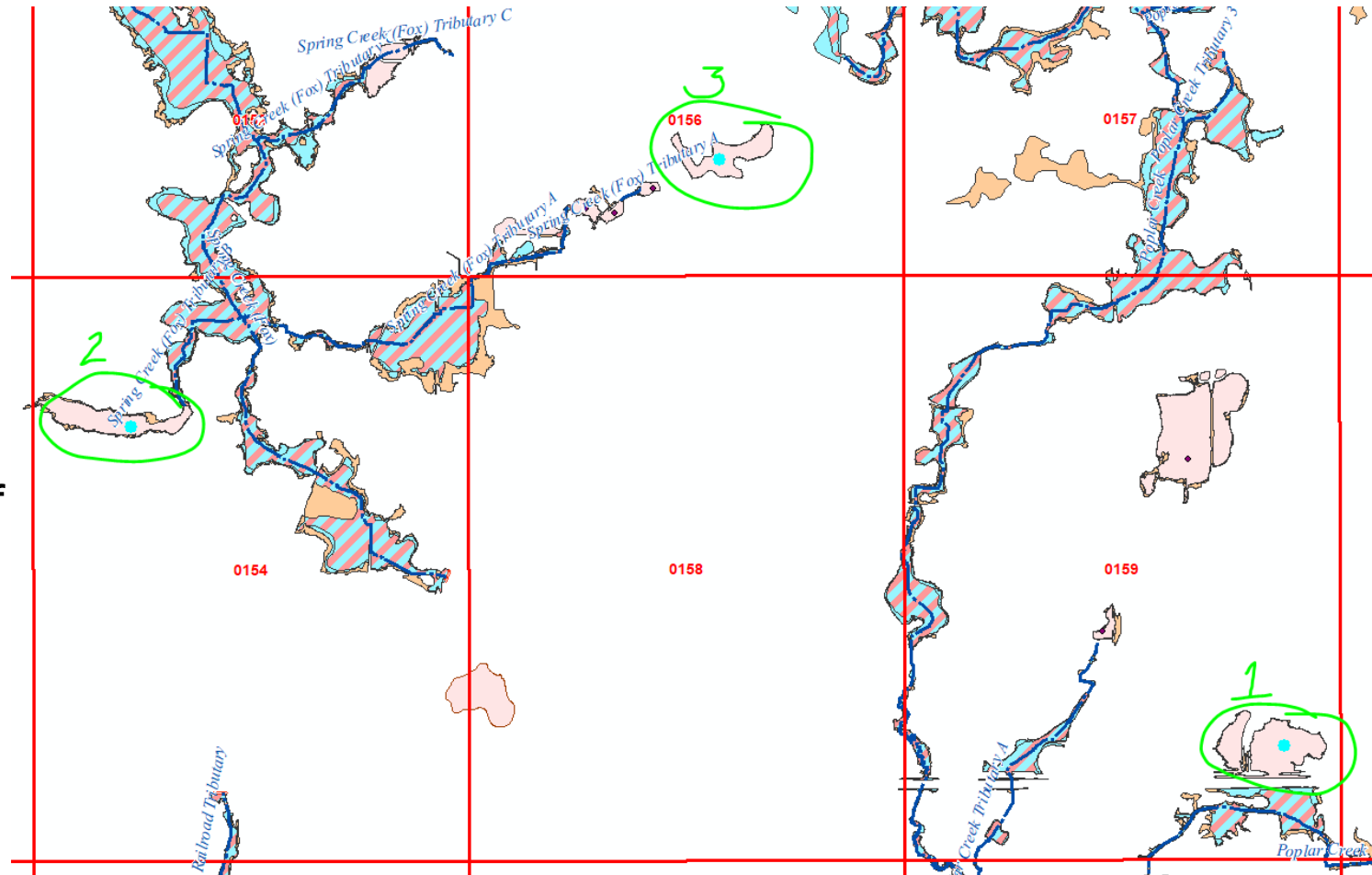
Hydrologic and Hydraulic Studies – Ponds – Zone A SFHA removed

- 9. Ponds off Poplar Creek
Tributary 2 – North of Palatine
Rd along Castaway Ln
- 10. Ponds off Spring Creek (Fox)
Tributary A – East of Sutton Rd
along Wood Oaks Dr



Hydrologic and Hydraulic Studies – Ponds – New Zone A SFHA

1. **AT&T Pond (North of I-90)**
 - Effective: Shaded Zone X
 - Preliminary: Zone A & shaded Zone X
2. **Pond Northwest of Wichman Rd**
 - Effective: Unshaded Zone X
 - Preliminary: Zone A & shaded Zone X
3. **Pond Southeast of Lakeside Dr & North of Shoreside Dr**
 - Effective: Unshaded Zone X
 - Preliminary: Zone A & shaded Zone X



FEMA

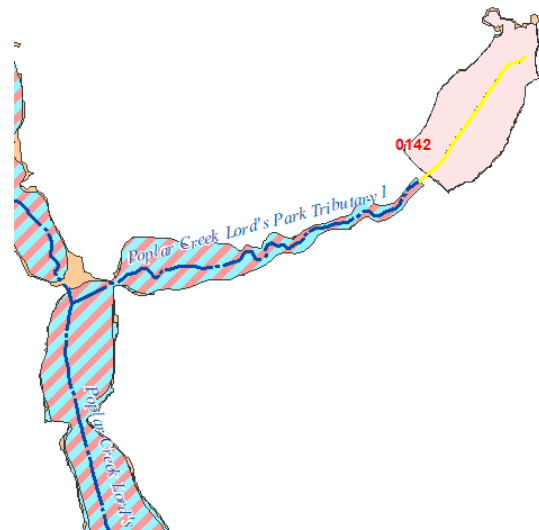
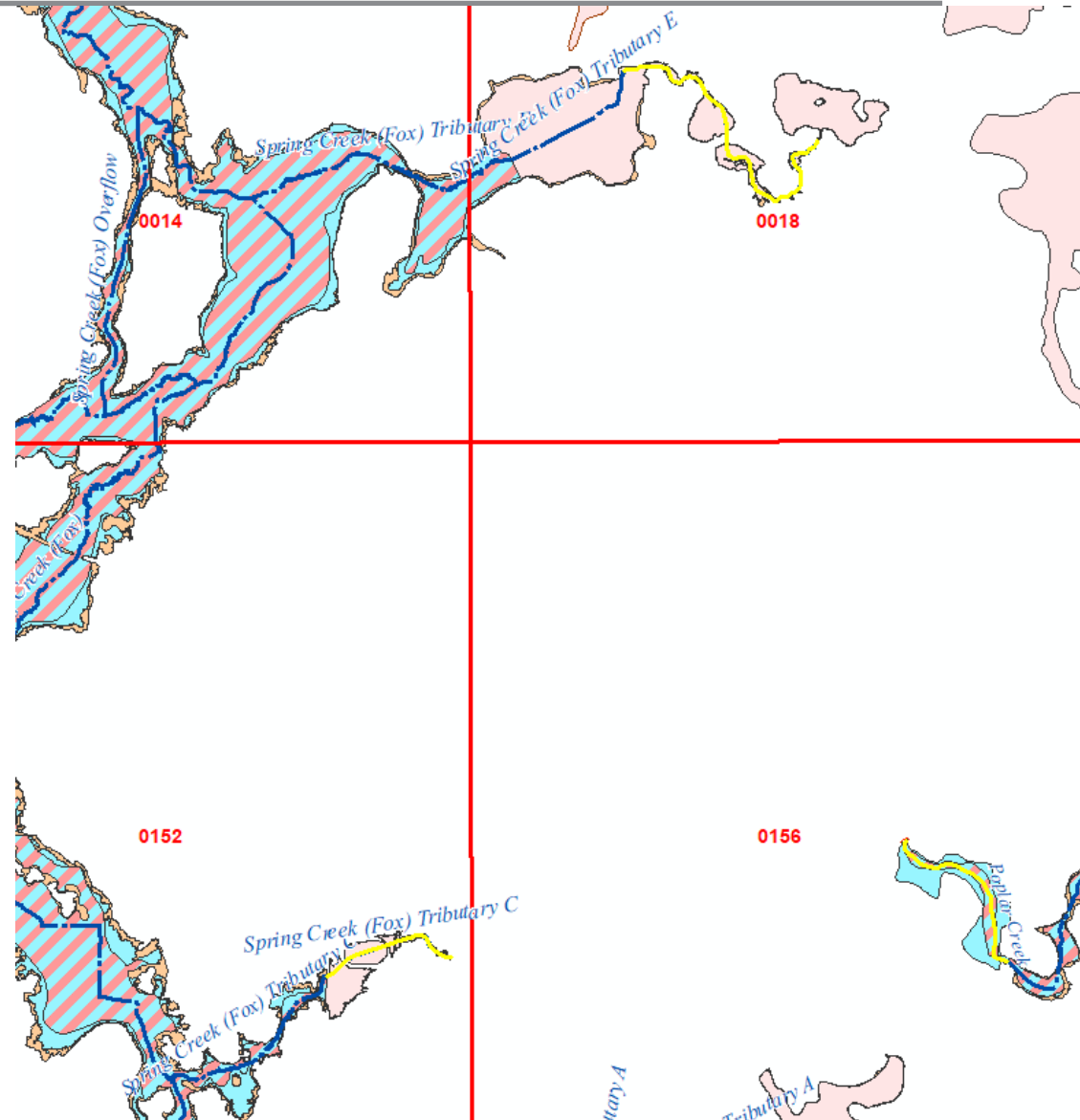
Upstream Extents - exceptions

Most upstream reach is designated Zone A

- Spring Creek (Fox) Tributary C
- Spring Creek (Fox) Tributary E
- Poplar Creek Lord's Park Tributary 1

Most upstream reach remains effective data

- Poplar Creek (upstream of Stover Road)



FEMA

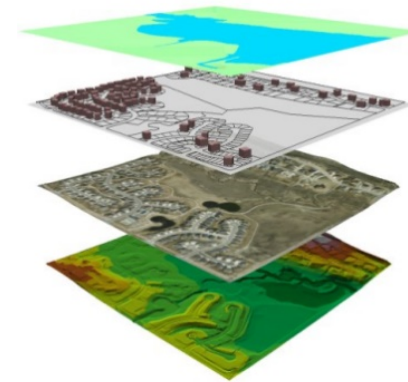
A photograph of a river winding through a dense forest. The water is dark and reflects the surrounding greenery. The trees are lush and green, with some bare branches visible in the background. The sky is overcast and grey. The text "Standard Map Upgrades" is overlaid in white, bold font on the left side of the image.

Standard Map Upgrades

Standard Map Updates for Revised Panels

Base Map:

- Provided in digital format by the Cook County Board of Commissioners
- Derived from digital orthoimagery at a spatial resolution of 0.5 foot from aerial photography dated 2019
- Referenced on each FIRM panel within the *Notes To Users* section

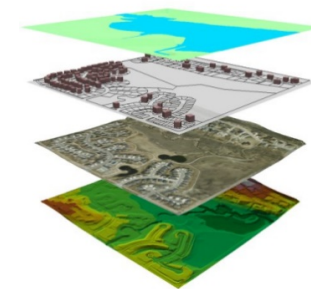


FEMA

Standard Map Updates for Revised Panels

Topography: data used for floodplain delineation came from two sources



- The 1-percent and 0.2-percent-annual-chance riverine floodplains were delineated using a Digital Terrain Model (DTM) developed by the IL State Geological Survey (ISGS) from 2008-2009 Light Detection And Ranging (LiDAR) data provided through the IL Height Modernization Program (ILHMP) with consent from the Cook County Board of Commissioners
- The HEC-HMS storage area model results were delineated using a DTM developed by ISGS from 2017 LiDAR data captured for the United States Geological Survey and provided through the ILHMP



FEMA

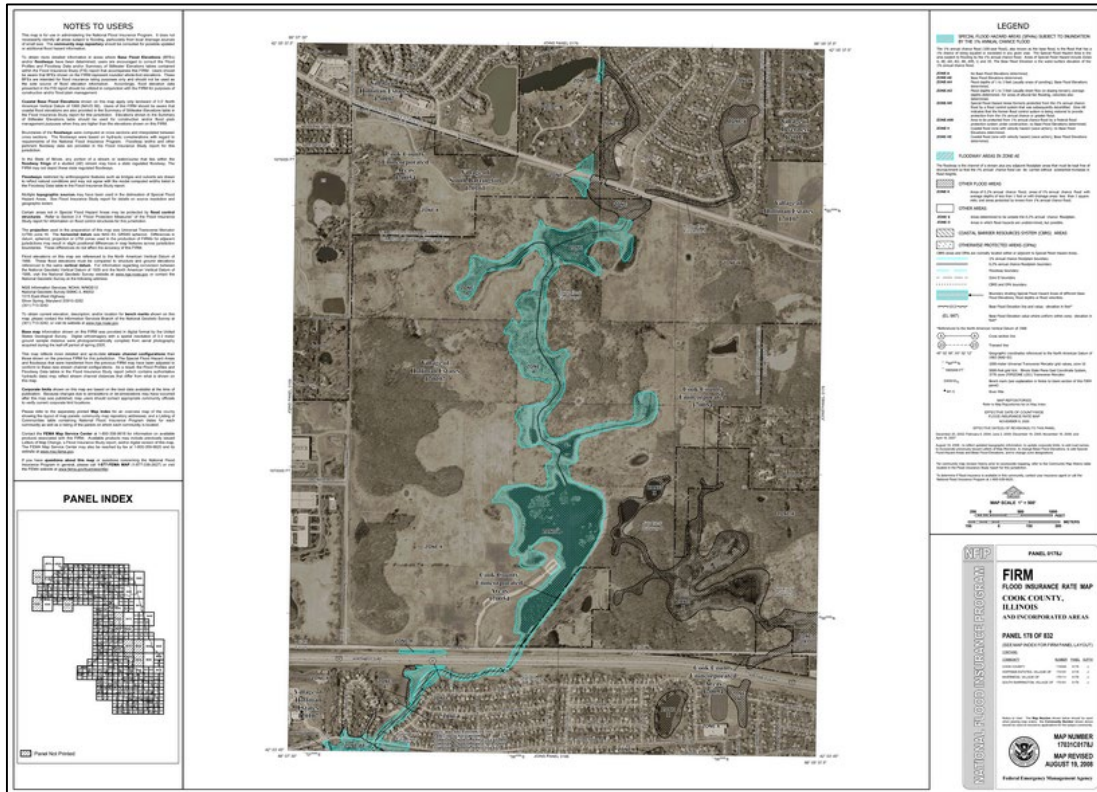
Letters of Map Revision (LOMR)

- Incorporated LOMRs – 0
- Superseded LOMRs – 3
 - 08-05-5003P (Barrington Hills, Hoffman Estates)
 - 09-05-2148P (Hoffman Estates)
 - 12-05-7136P (Hoffman Estates, Schaumburg)
- Active LOMRs – 1
 - 22-05-0555P (South Barrington)

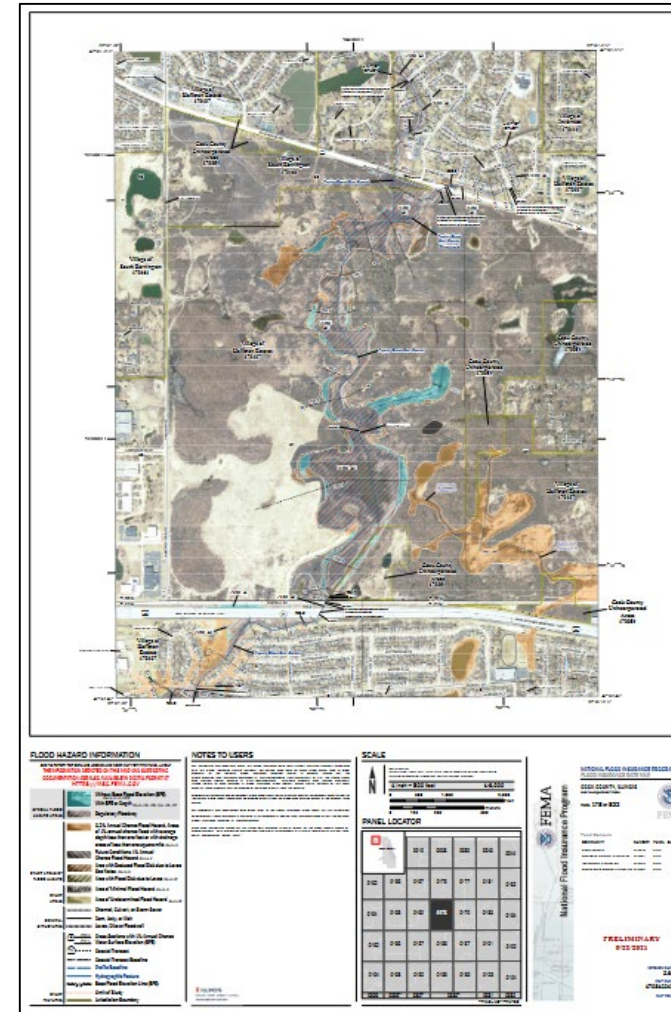
Page 1 of 5	Issue Date: October 28, 2021	Effective Date: March 11, 2022	Case No.: 21-05-3446P	LOMRAPP
 Federal Emergency Management Agency Washington, D.C. 20472				
LETTER OF MAP REVISION DETERMINATION DOCUMENT				
COMMUNITY AND REVISION INFORMATION Cook County Illinois (Unincorporated Areas) COMMUNITY NO.: 179054		PROJECT DESCRIPTION DAM	BASIS OF REQUEST 1D HYDRAULIC ANALYSIS HYDROLOGIC ANALYSIS UPDATED TOPOGRAPHIC DATA	
IDENTIFIER Flood Control Project at Arrowhead Lake		APPROXIMATE LATITUDE & LONGITUDE: 41.654, 47.756 SOURCE: Other DATUM: NAD 83		
ANNOTATED MAPPING ENCLOSURES TYPE: FIRM NO.: 1703100819K DATE: November 1, 2019		ANNOTATED STUDY ENCLOSURES NO REVISION TO THE FLOOD INSURANCE STUDY REPORT		
Enclosures reflect changes to flooding sources effected by the revision. * FIRM - Flood Insurance Rate Map				
FLOODING SOURCE(S) & REVISED REACHES				
Unincorporated Zone AO - Approximately 300 feet east of Harlem Avenue and just south of 131st Street				
SUMMARY OF REVISIONS				
Flooding Source	Effective Flooding Zone AO	Revised Flooding Zone AO	Increases	Decreases
Unincorporated Zone AO			YES	YES
DETERMINATION				
This document provides the determination from the Department of Homeland Security's Federal Emergency Management Agency (FEMA) regarding a request for a Letter of Map Revision (LOMR) for the area described above. Using the information submitted, we have determined that a revision to the flood hazards depicted in the Flood Insurance Study (FIS) report and/or National Flood Insurance Program (NFIP) map is warranted. This document revises the effective NFIP map, as indicated in the attached documentation. Please use the enclosed annotated map panels revised by this LOMR for floodplain management purposes and for all flood insurance policies and renewals in your community.				
This determination is based on the best data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Mapping and Insurance Knowledge Unit at 1-877-335-2677 (1-877-FEMA MAP) or by letter addressed to the LOMC, 5200 Eisenhower Avenue, Suite 300, Alexandria, VA 22304-6029. Additional information about the NFIP is available on our website at www.fema.gov/nfip .				
 Peter J. F. Scahill, P.E., Branch Chief Engineering Services Branch Federal Insurance and Mitigation Administration 21-05-3446P 1004-4-C				



Changes to FIRM Panel Layout



Landscape Layout - Legacy



Portrait Layout - New



FEMA

Changes to Flood Hazard Area Symbology

Legend - Legacy Format

Legend - New Format

LEGEND

SPECIAL FLOOD HAZARD AREAS (SFHAs) SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD

The 1% annual chance flood (sometimes flood), also known as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year. The Special Flood Hazard Area is the area subject to flooding by the 1% annual chance flood. Special Flood Hazard Areas include Zones A, AE, AH, AO, AR, AV, X, and VE. The Base Flood Elevation is the water surface elevation of the 1% annual chance flood.

ZONE A Un Risk Flood Elevations determined.
ZONE AE Base Flood Elevations determined.
ZONE AH Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.
ZONE AO Flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of funnel (or flooding, velocities also determined).
ZONE AR Special Flood Hazard Areas formed by protection from the 1% annual chance flood by a flood control system that was subsequently identified. Zone AR indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood.
ZONE AV Area to be protected from 1% annual chance flood on a Federal Flood protection system under construction; no Base Flood Elevations determined.
ZONE X Coastal Flood zone with velocity hazard (wave action). Base Flood Elevations determined.
ZONE VE Coastal Flood zone with velocity hazard (wave action). Base Flood Elevations determined.

FLOODWAY AREAS IN ZONE AE

The floodway is the channel of a stream or 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.

OTHER FLOOD AREAS

ZONE X Areas of 0.2% annual chance flood; areas of 2% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile, and areas protected by levees from 2% annual chance flood.

OTHER AREAS

ZONE X Areas determined to be outside the 0.2% annual chance floodplain.
ZONE D Areas in which flood hazards are undetermined, but possible.

COASTAL BARRIER RESOURCES SYSTEM (CBRS) AREAS

OTHERWISE PROTECTED AREAS (OPAs)

CBRS areas and OPAs are normally located within or adjacent to Special Flood Hazard Areas.

2% annual chance floodplain boundary
 0.2% annual chance floodplain boundary
 Roadway boundary
 Zone A boundary
 CBRS and OPA boundary

Boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths or flood velocities.
 Base Flood Elevation line and value: elevation in feet*
 Base Flood Elevation value where uniform within zone: elevation in feet*

*Referenced to the North American Vertical Datum of 1988

Cross section line
 Transect line
 Geographic coordinates referenced to the North American Datum of 1983 (NAD 83)
 500-meter Universal Transverse Mercator grid values; zone 16
 500-foot grid feet; Illinois State Plane East Coordinate System.

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 [HTTP://MSC.FEMA.GOV](http://MSC.FEMA.GOV)

SPECIAL FLOOD HAZARD AREAS

- Without Base Flood Elevation (BFE)
Zone A, V, AV9
- With BFE or Depth Zone AE, AO, AH, VE, AR
- 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 Zone X
- Future Conditions 1% Annual Chance Flood Hazard Zone X
- Area with Reduced Flood Risk due to Levee See Notes Zone X
- Area with Flood Risk due to Levee Zone D
- Area of Minimal Flood Hazard Zone X
- Area of Undetermined Flood Hazard Zone D

OTHER AREAS OF FLOOD HAZARD

- Channel, Culvert, or Storm Sewer
- Dam, Jetty, or Weir
- Levee, Dike or Floodwall
- Cross Sections with 1% Annual Chance Water Surface Elevation (BFE)
718.7
717.5
- Coastal Transect
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature
- Base Flood Elevation Line (BFE)
512
- Limit of Study
- Jurisdiction Boundary

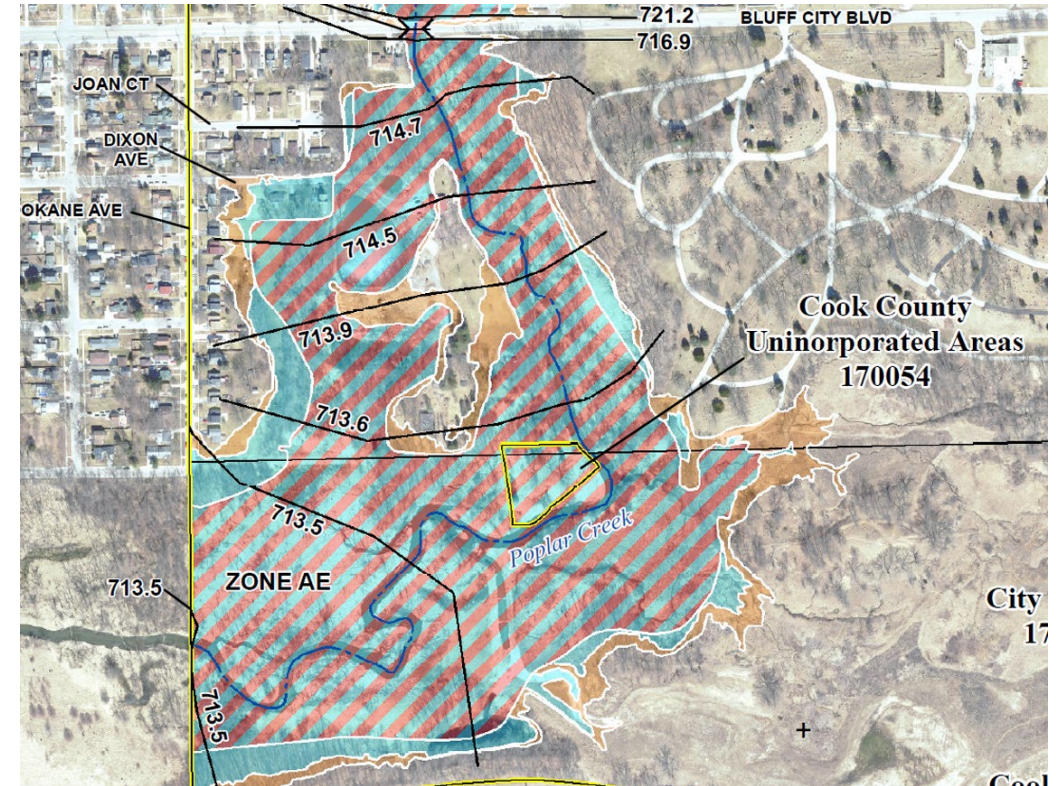
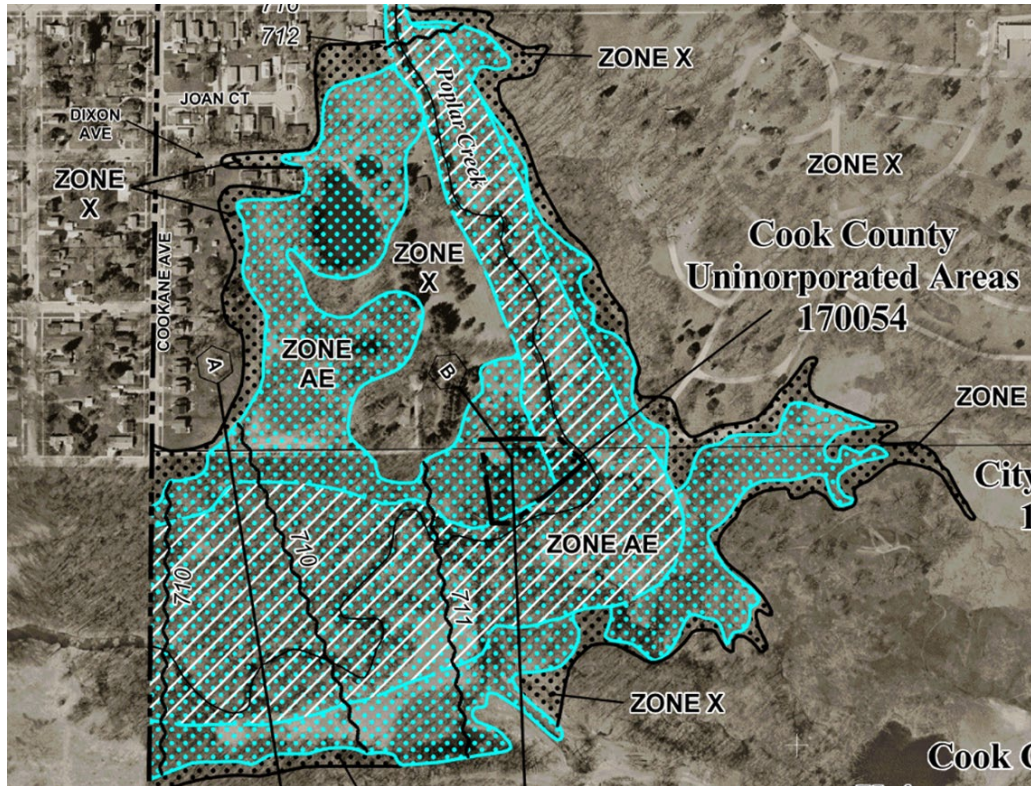
GENERAL STRUCTURES

OTHER FEATURES



FEMA

Changes to Flood Hazard Area Symbolology - example



Flood Hazard Area Symbolology - Legacy

Flood Hazard Area Symbolology - New

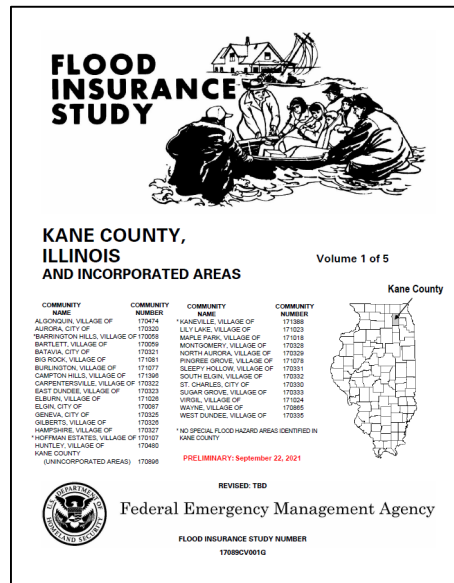


FEMA

FIS Format Change - Tables & Figures in FIS report

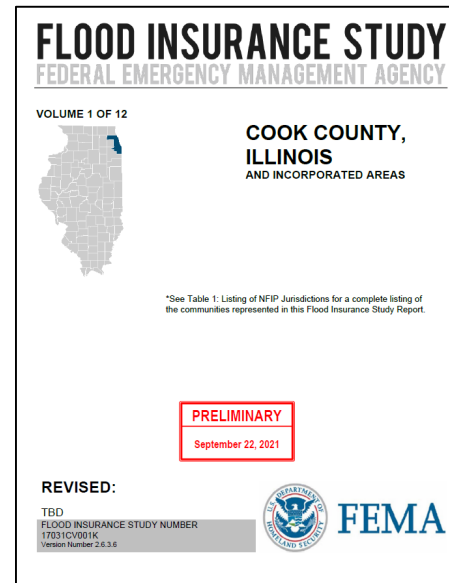
Kane County

- Legacy FIS & Index, New FIRM format
 - Detailed Legend for FIRM
 - Expanded Notes to Users Section



Cook County

- New FIS & Index, New FIRM format
 - Detailed Legend for FIRM
 - Expanded Notes to Users Section
 - Map Repositories Table
 - Listing of NFIP Jurisdictions
 - FIRM Index



FEMA

Summary Information by County



Cook County PMR

- FIRM Panels: 25
- Communities: 12
- Streams: 24
- LOMRs:
 - Effective: 3 (all superseded by new studies)
 - Active: 1
- FIS Format: **New**
- FIS Volumes: 12
- FIRM Index Format: **New** (11" x 17")
- FIRM Index Panels: 4 (in the FIS)

Kane County PMR

- FIRM Panel: 2
- Communities: 4
- Streams: 2
- LOMRs:
 - Effective: 0
 - Active: 0
- FIS Format: **Legacy**
- FIS Volumes: 5
- FIRM Index Format: **Legacy** (36" x 26")
- FIRM Index Panels: 1 (map panel)

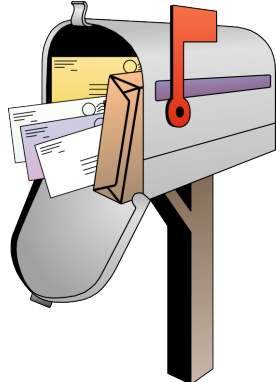
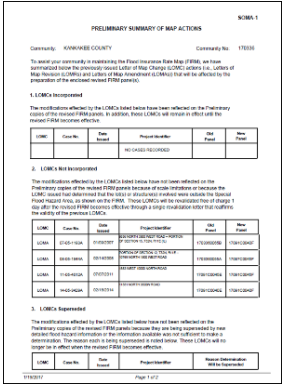
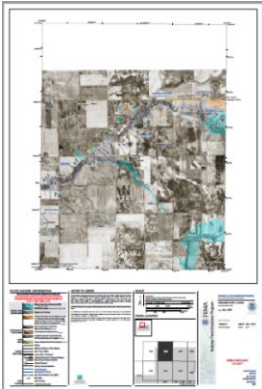
A photograph of a river winding through a lush, green forest. The water is dark and reflects the surrounding trees. The sky is overcast and grey. The text "Preliminary Products Mailing" is overlaid in white, bold font on the left side of the image.

Preliminary Products Mailing

Preliminary Mailing

Community CEOs received:

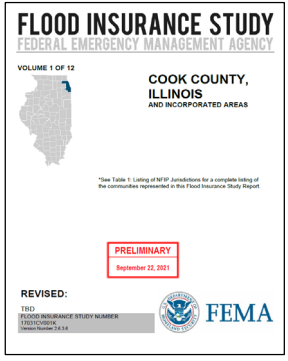
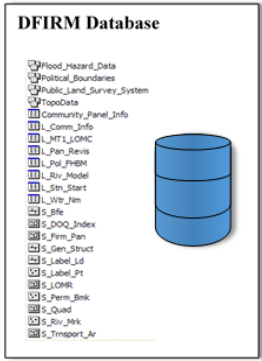
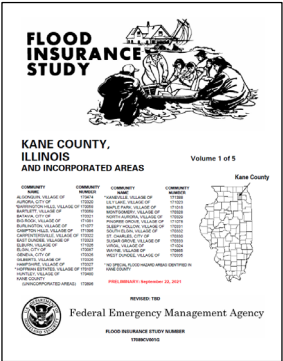
- Map panels for your community (printed)
- Summary of Map Action (SOMA) list (printed)



2 Products must be downloaded from FEMA's site for Preliminary Flood Hazard Data

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

- Flood Insurance Study (FIS) report (digital)
- FIRM database (digital)



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 Letter of Map Change (LOMC) forms. The top form is a 'LETTER OF MAP REVISION DETERMINATION DOCUMENT' for Cook County, Illinois, dated September 04, 2008. The middle form is a 'LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (OUT AS SHOWN)' for Cook County, Illinois, dated 8/19/2008. The bottom form is a 'LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)' for Cook County, Illinois, dated 8/19/2008. Each form includes sections for community information, project description, map panel details, and a determination table.

LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTLET/POINT OF VIEW	DETERM.
01	--	Zelensky's Harbor Street "L" Subdiv	1040 Marshall Avenue	Prop	Special Flood Hazard Area (SFHA) - The SFHA is an area that is equalled or exceeded in any given year (Base Flood).

LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
19	--	Robertson and Young's	14008 South Division Street	Structure	X (unshaded)	602.2 feet	602.9 feet	--



Summary of Map Actions (SOMA)

SOMA-1

PRELIMINARY SUMMARY OF MAP ACTIONS

Community: HANOVER PARK, VILLAGE OF Community No: 170099

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	97-05-3508A	09/30/1997	7718 BOLTON WAY	1700990005B	17031C0169K
LOMA	99-05-1668A	03/26/1999	LIBERTY SQUARE SUBDIVISION - BLOCK 21, LOT 1 - 731 BOLTON WAY	1700990005B	17031C0169K
LOMA	04-05-3095A	05/14/2004	HANOVER HIGHLANDS, UNIT 6, BLOCK 42, LOT 18; 7689 NORTHWAY DRIVE	17031C0169G	17031C0169K
LOMA	04-05-3840A	07/21/2004	HANOVER HIGHLANDS, UNIT 6; BLK 44, LOT 19; 915 NORTHWAY CT.	17031C0169G	17031C0169K
LOMA	07-05-1430A	02/09/2007	HANOVER HIGHLANDS UNIT 2, BLOCK 15, LOT 23 -- 7059 LONGMEADOW LANE (IL)	17031C0169H	17031C0169K
LOMA	08-05-4783A	10/07/2008	HANOVER HIGHLANDS UNIT NO. 2, BLOCK 15, LOT 49 -- 7184 EDGEBROOK LANE	17031C0169J	17031C0169K

5/20/2021 Page 1 of 3

All LOMCs were reviewed and placed into one of four categories on the Preliminary SOMA:

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 preliminary SOMA for completeness
- If you note a LOMC missing from the list, submit the omission with your comments



FEMA

A photograph of a river winding through a dense forest. The water is dark and reflects the surrounding greenery. The trees are lush and green, with some bare branches visible in the background. The sky is overcast and grey. The text "Administrative Processes" is overlaid in white, bold, sans-serif font on the left side of the image.

Administrative Processes

Administrative Processes



CCO Meeting
Public Open
House
(Virtual)



Gather and
Resolve
Comments



Appeal
Process



LFD Issuance
and
Ordinance
Adoption



Maps
become
effective



FEMA

Open House (virtual)



- Meeting date undetermined
 - Targeting late January or early February 2022
- Opportunity to share program information with property owners & answer questions
- Request Floodplain Administrators assistance for outreach & meeting attendance



FEMA

Comment Period

- Non-technical issues
 - misspelled street names, incorrect labels, corporate boundary changes, or omissions
- [Submit by January 28, 2022](#)
- Use the ISWS online Comment Tool
- Comments are submitted to ISWS
- Comments will be acknowledged and resolved



FEMA



Appeal Process

- Appeal Period is 90 days
- Publication of notice in The Federal Register
 - Notification to communities by letter, including local newspaper publications
 - Instructions are provided to Community CEO in the letter
- 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
- FEMA will evaluate all appeals and comments for resolution after the Appeal Period



FEMA



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



10 Communities eligible for the Appeal Period

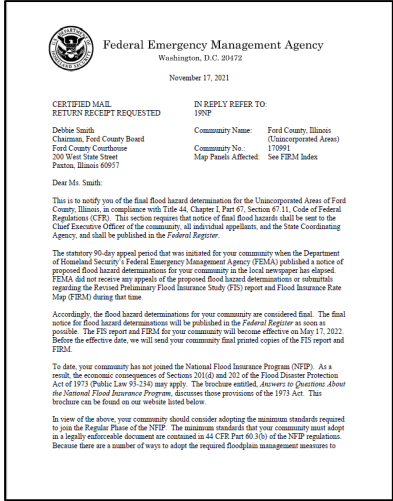
- Cook Co. (Unincorporated Areas)
- Barrington Hills
- Elgin
- Hoffman Estates
- Inverness
- Schaumburg
- South Barrington
- Streamwood
- Kane County (Unincorporated Areas)
- South Elgin



FEMA

Issuance of Letter of Final Determination (LFD)

- LFD notifies communities that flood hazard determinations are final
- LFD provides FIRM & FIS effective date
- Effective date is 6 months after the LFD date
- LFD informs communities they must adopt the FIRM & FIS prior to effective date
- LFD addresses when final products will be provided



Ordinance Adoption

NFIP participating communities must:

- Update ordinances to comply with NFIP & State of Illinois Regulations
- Send a copy to IL Department of Natural Resources & FEMA Region V

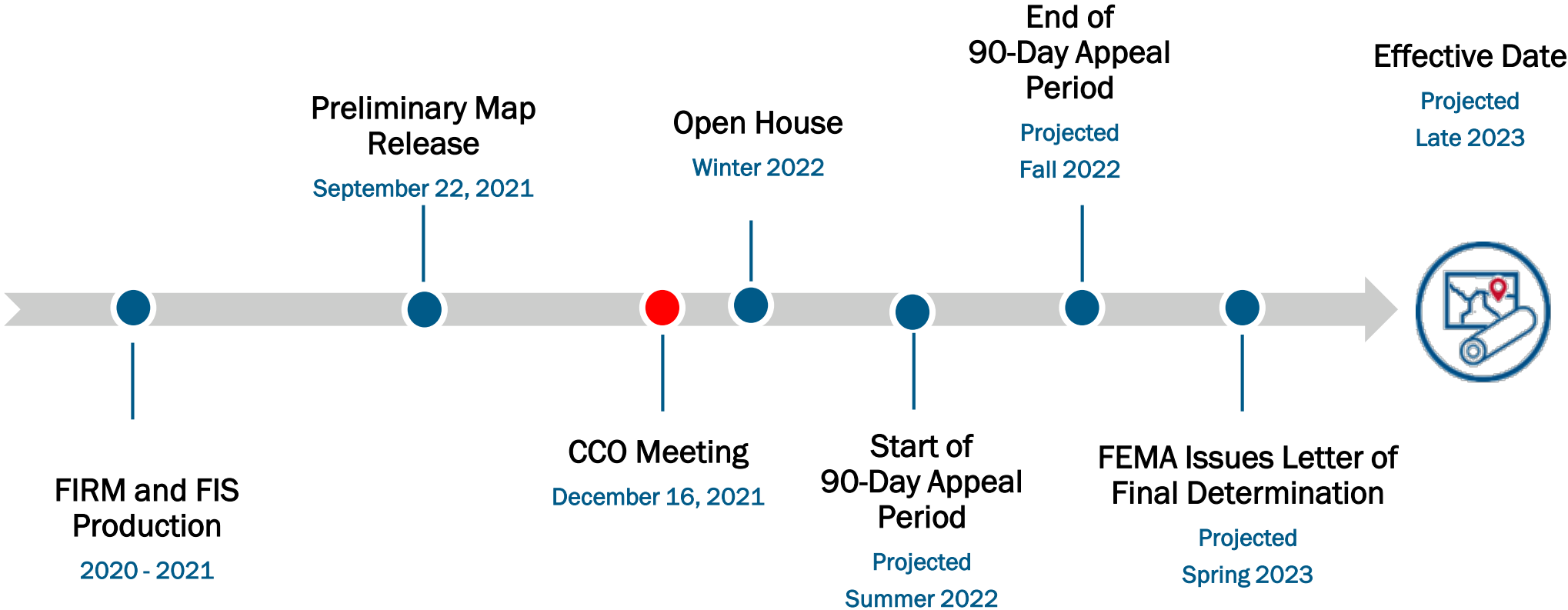


Important:

- Failure to adopt ordinances within the 6-month compliance period could result in community suspension from the NFIP
- Communities will receive 90-day & 30-day reminder letters



Estimated Timeline for Cook and Kane Counties



FEMA

Comment Tool Demonstration

ZOE ZALOUDEK - Geospatial Application Developer, ISWS

Poplar/Spring PMR Comments

Map Comment FIS Comment SOMA Comment

New Map Comment

- Click Add Map Comment button (below)
- Click on map to draw polygon
 - Single-click to start/continue
 - Double-click to finish

Add Map Comment

Or

View/Edit/Delete Map Comment

- Single-click a Map Comment to view it.
- You can also edit/delete your Map Comments.







Earthstar Geographics Powered by Esri



FEMA

Changes Since Last FIRM (CSLF)

Changes Since Last FIRM

-  Floodway Increase
-  Floodway Decrease
-  Special Flood Hazard Area Increase
-  Special Flood Hazard Area Decrease
-  Non-Special Flood Hazard Area Increase
-  Non-Special Flood Hazard Area Decrease



FEMA

Online Resources

FEMA Preliminary Map Products	https://www.fema.gov/preliminaryfloodhazarddata	Download Preliminary FIRM panels (400 dpi PDF), FIS (PDF), and FIRM database (shapefiles)
FEMA Flood Map Changes Viewer	https://msc.fema.gov/fmcv	<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 ○ Download Preliminary CSLF (one shapefile per county) by clicking on a CSLF flood hazard area polygon and clicking on link in pop up window • Create Map Changes report for an individual structure or parcel (PDF)
FEMA Flood Map Service Center	https://msc.fema.gov/	Download Preliminary, Pending, or Effective FIRM panels (400 dpi PDF or PNG), FIS (PDF), and FIRM database (shapefiles)
ISWS Illinois Flood Maps	https://www.illinoisfloodmaps.org/	Download Preliminary FIRM panels (150 dpi JPG – for quicker view & download), FIS (PDF), and FIRM database (shapefiles)
ISWS Poplar/Spring PMR Comment Tool	https://go.isws.illinois.edu/cookkane Login: watershed Password: illinoisfloods!123	Submit comments on the Preliminary FIRM panels, database, FIS, or Summary of Map Actions (SOMA) list



FEMA

A photograph of a river winding through a lush, green forest. The water is dark and reflects the surrounding trees. The sky is overcast with grey clouds. The text "5 Minute Break" is overlaid in white on the left side of the image.

5 Minute Break

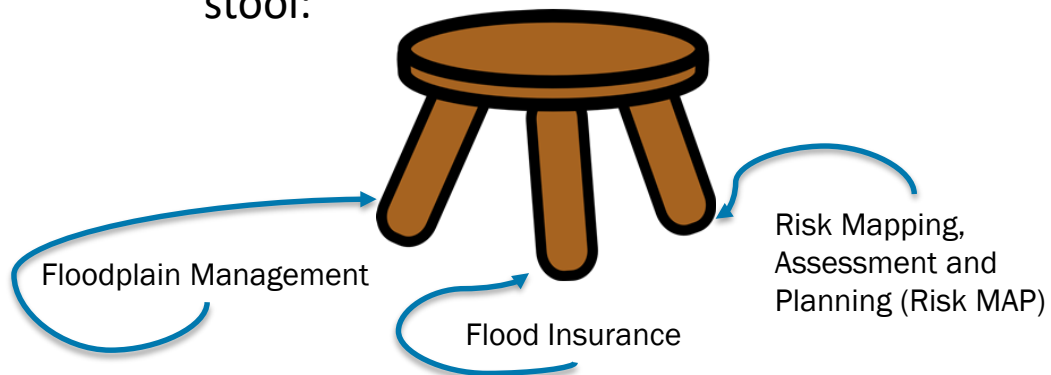
A photograph of a river winding through a lush, green forest. The water is dark and reflects the surrounding trees. The sky is overcast with grey clouds. The text is overlaid on the left side of the image.

Flood Insurance

JAMES SINK | Regional Flood Insurance Liaison, FEMA Region 5

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





<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



FEMA

Special Conditions Apply to Group Flood Insurance Policies (GFIPs)

Federal Emergency Management Agency

Standard Flood Insurance Policy (SFIP): Coverages

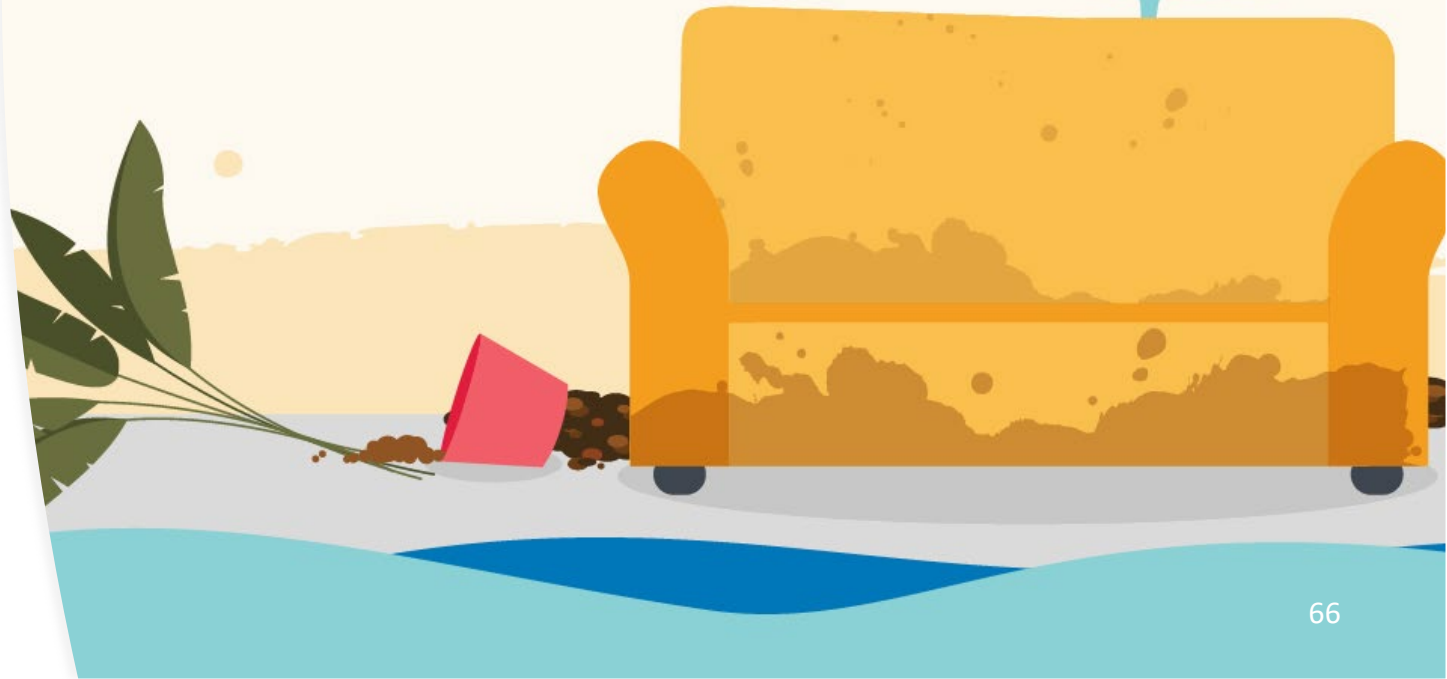
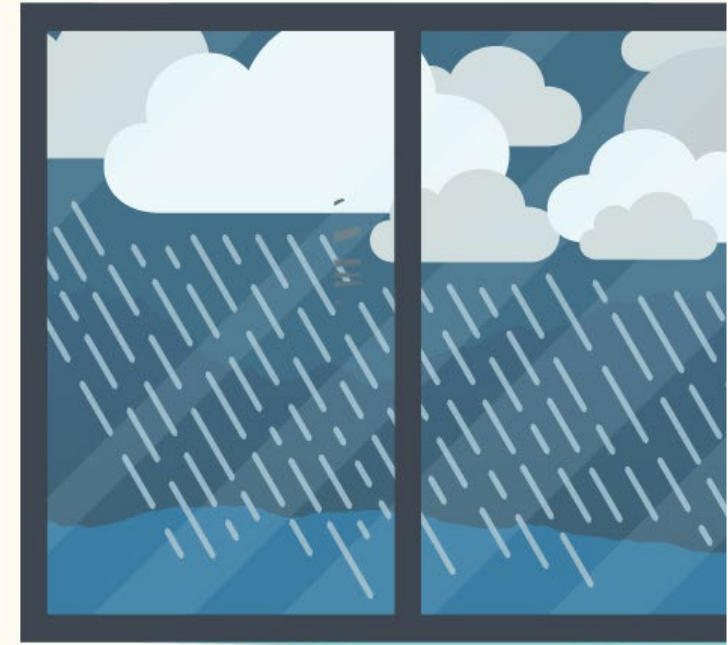
- Coverage A: Building Property
- Coverage B: Personal Property
- Coverage C: Other Coverages
 - Debris removal
 - Loss Avoidance Measures
 - Property Moved to Safety
 - Condominium Loss Assessment
- Coverage D: Increased Cost of Compliance



FEMA

Federal Emergency Management Agency

Flood insurance has you covered.



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
- Over the last 10 years, more than 35% of flood insurance claims in Michigan come from outside of identified high-risk flood zones.



FEMA

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
 - You may be eligible for cost savings through the Newly Mapped Discount



FEMA

What is the Newly Mapped Discount?

- A property may be eligible for the Newly Mapped discount if...
 - Previously designated in a Zone B, C, or X on the previous flood map and newly mapped into an SFHA
 - Previously designated in a Zone D, A99, or AR and newly mapped into a different SFHA zone
- And...
 - The policy effective date is within 12 months of the effective FIRM revision date; or
 - The policyholder applied for the policy within 45 days of initial lender notification, if the notification occurred within 24 months of the effective FIRM revision date
- The Newly Mapped Discount is not available in emergency program communities or if it is the community's initial FIRM
- The Newly Mapped Discount offers policyholders newly mapped in to the SFHA 70% off the full-risk premium for the first \$35,000 of building coverage and a glidepath towards their full-risk rate
 - The glidepath cannot exceed 15%. The exact percentage is announced annually by 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
 - More than 35% of all flood insurance claims in Michigan occur OUTSIDE of the 1-percent-annual-chance floodplain!
- The map change by itself no longer directly influence premiums. Policyholders likely will not see a change in their premium as a result of the map change alone.
- To learn more about the NFIP's new pricing methodology, e-mail james.sink@fema.dhs.gov for training invitations.



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

Marilyn Sucoe, Acting State NFIP Coordinator

(847) 608-3181

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FEMA

Your Role in this Process

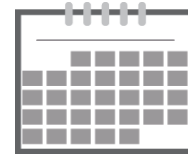
As local officials, floodplain administrators, and staff, you can:



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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Ashley.Reimann@fema.dhs.gov

Illinois Department of Natural Resources

Marilyn Sucoe, Acting State NFIP Coordinator
(847) 608-3181

Marilyn.Sucoe@illinois.gov



FEMA

Meeting Survey



FEMA

A photograph of a river winding through a lush, green forest. The water is dark and reflects the surrounding trees. The sky is overcast and grey. The text 'Question & Answer Session' is overlaid in white, bold font on the left side of the image.

Question & Answer Session

Project Contacts

Project Status

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SOMA Questions

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Comments Tool

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Floodplain Management & Ordinance Adoption

FEMA Region 5
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Ashley.Reimann@fema.dhs.gov



FEMA

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Champaign, IL 61820

E-mail: mlfuller@illinois.edu

Phone: 217-300-0221



FEMA