

CLAY AND EFFINGHAM COUNTIES, IL COMMUNITY CONSULTATION OFFICER (CCO) MEETING

December 15, 2022



FEMA

I ILLINOIS
Illinois State Water Survey
PRAIRIE RESEARCH INSTITUTE

Introductions

- **Risk MAP Project Team**
 - John Wethington – FEMA Regional Engineer
 - Ashley Reimann – FEMA Floodplain Management Specialist
 - James Sink – FEMA Regional Flood Insurance Liaison
 - Katrina Covino – NFIP Regional Support Liaison (Contractor)
- **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)**
 - Mary Richardson – Outreach Coordinator, Engineering Assistant
 - Diana Davisson – Mapping Program Manager
 - Chris Hanstad – Senior Hydraulic Engineer
 - Ryan Meekma, GIS Manager

ATTENDANCE

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





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**



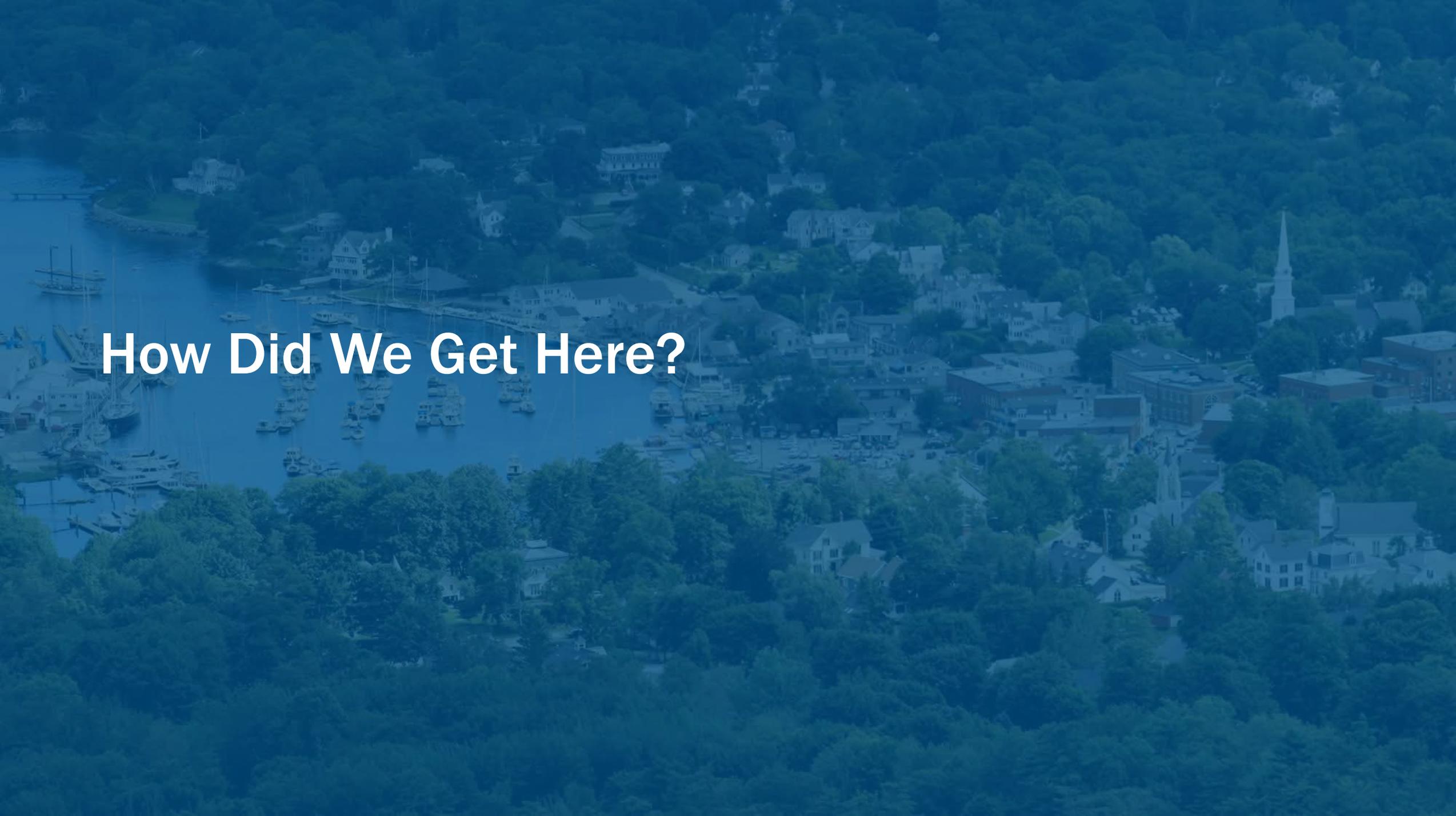
**To Inform
Engineers
and
Developers**



**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?

Project History

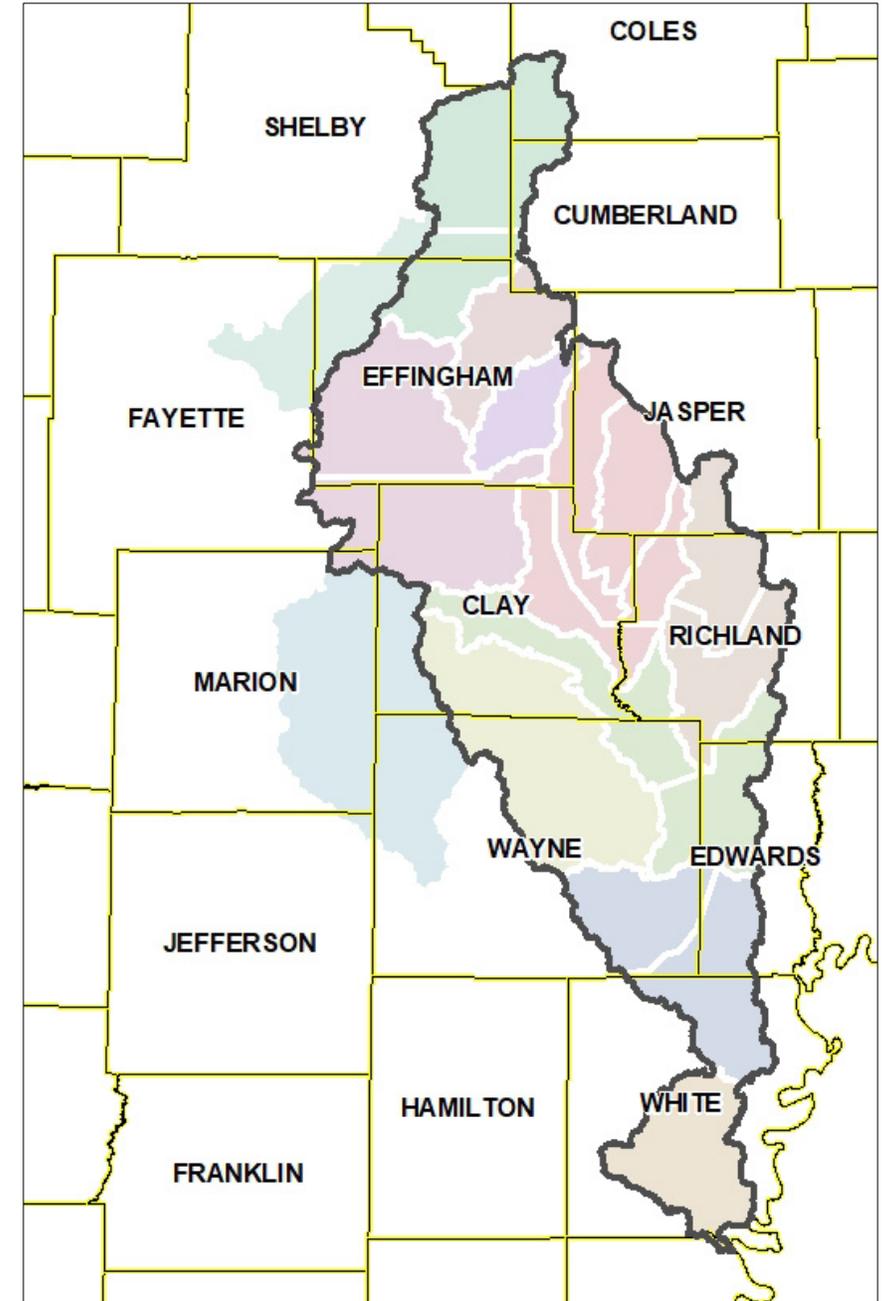
2017 - ISWS began engineering studies

2020 - Draft floodplain delineations were presented to communities at [Flood Risk Review Meetings](#)

2021 - ISWS produced Preliminary Products (Maps, Flood Insurance Study Report and FIRM Database)

2022 - Preliminary Products were mailed to all communities

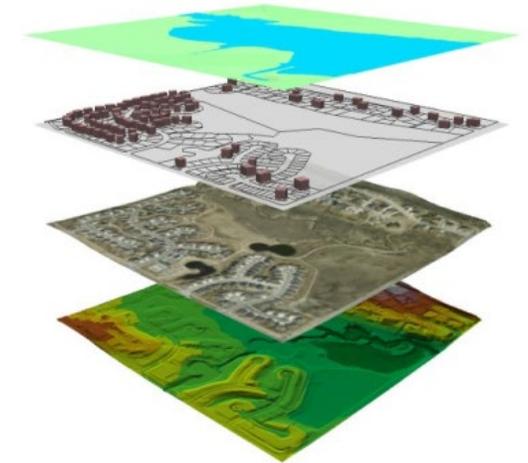
Today - Community Officials Meeting



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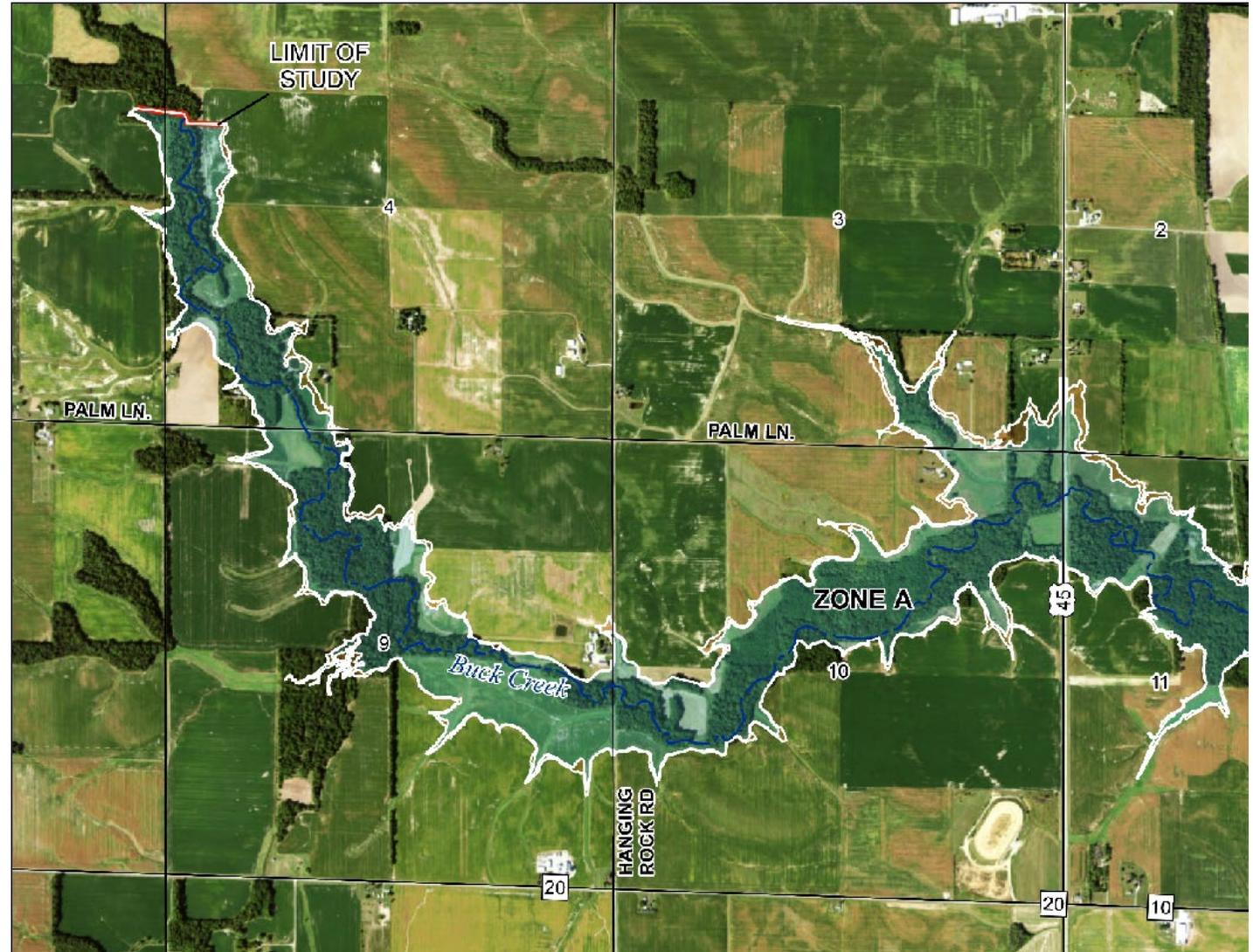
Advantages of Digital Maps

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



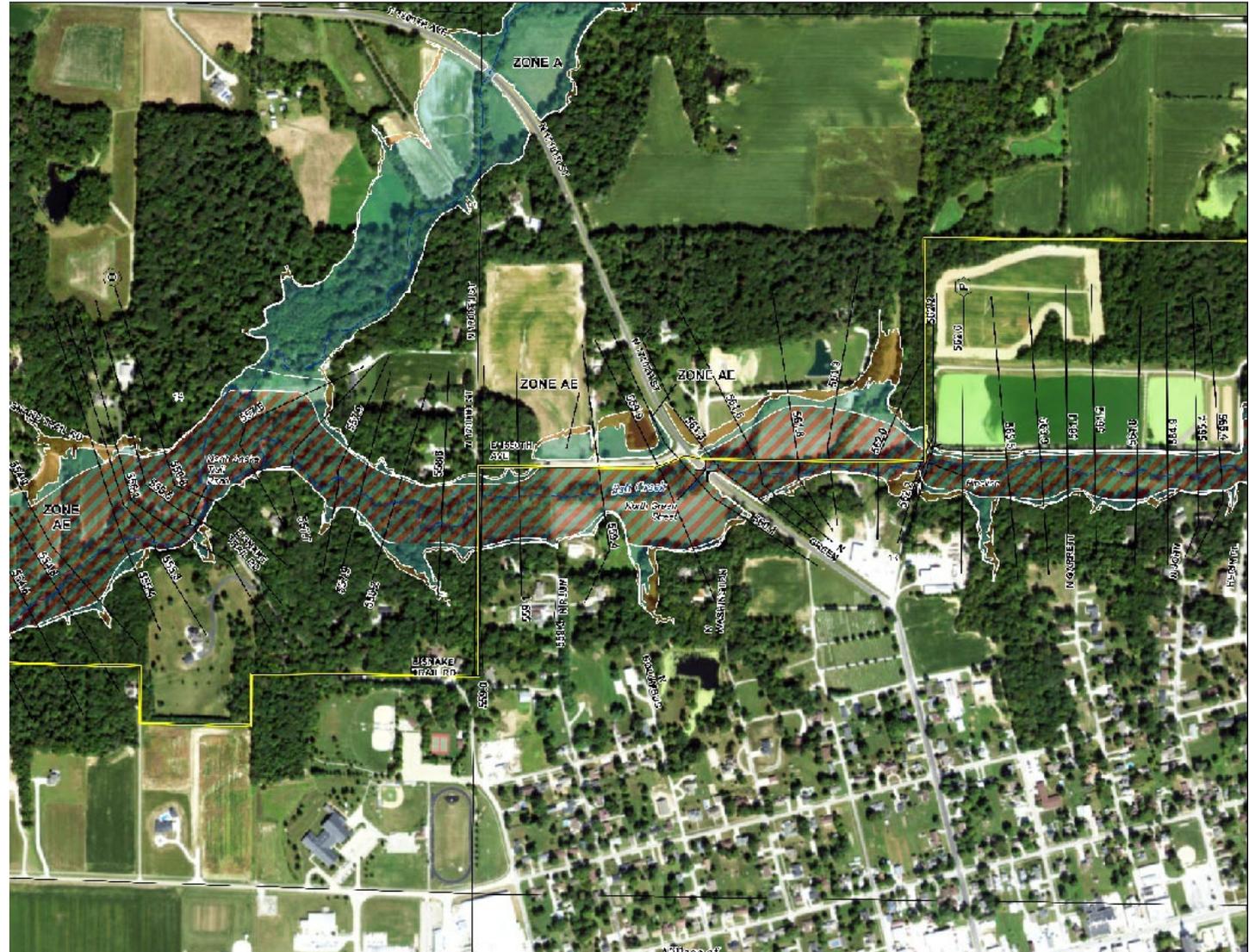
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Paper Map to Digital Map



FEMA

Paper Map to Digital Map



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Effingham County

Community-Based Mapping to Countywide Mapping

Effective

Community-Based Products

- 5 community maps
 - Altamont (FIRM 1985), Effingham County (FHBM 1977), Effingham (FIRM 1985), Montrose (Cumberland Co. FIRM 2011), Teutopolis (FIRM 1985), Watson (FHBM 1979)
- No Flood Insurance Study (FIS) reports
- No Community Databases



Preliminary

Countywide Products

- 1 countywide map set inclusive of all 11 communities
- A countywide Flood Insurance Study (FIS) report
- A Countywide Database

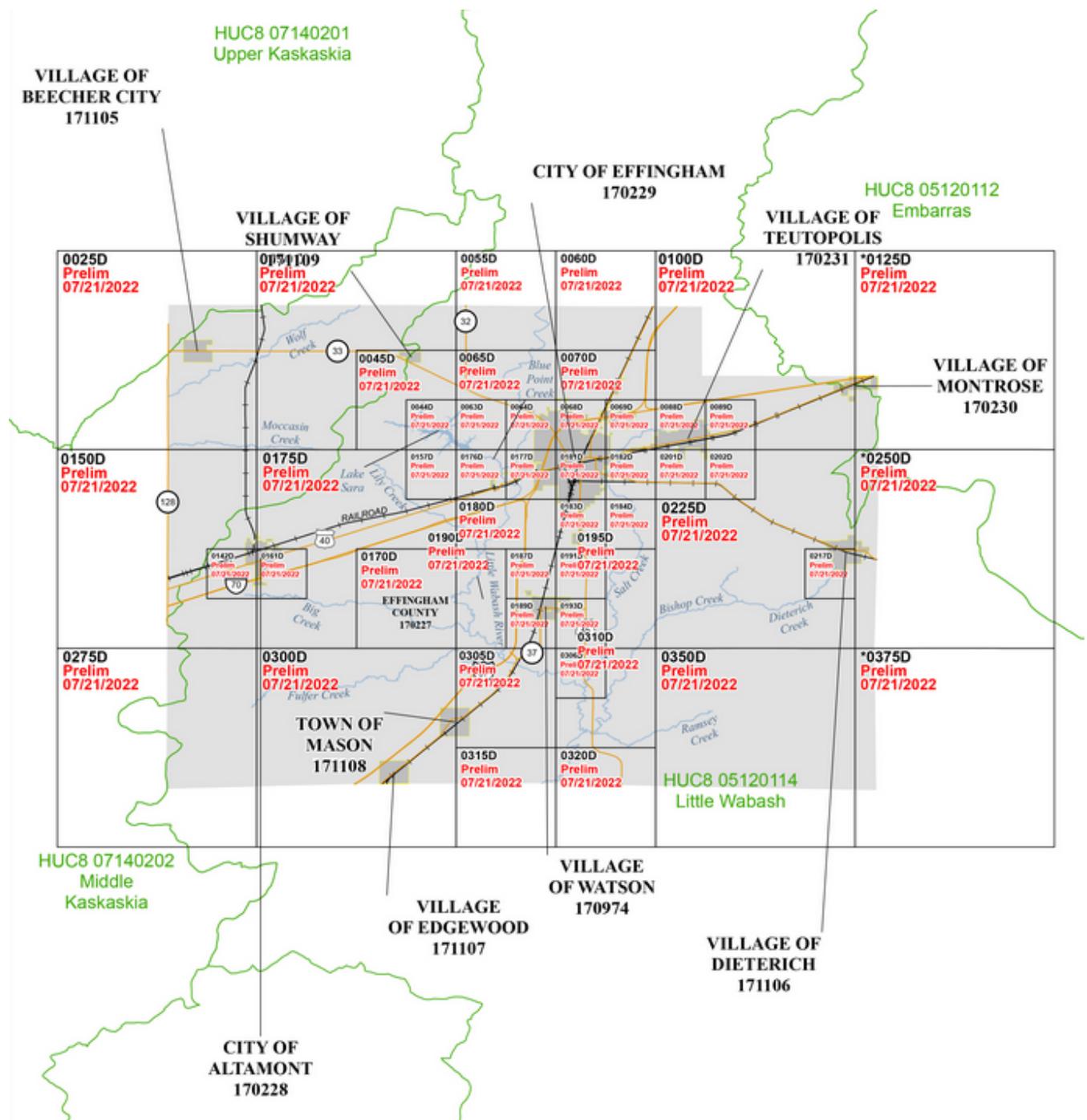


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Effingham Countywide Panel Layout

1 Countywide Index

49 FIRM Panels



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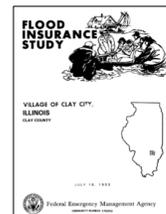
Clay County

Community-Based Mapping to Countywide Mapping

Effective

Community-Based Products

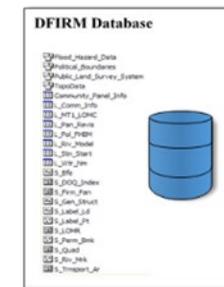
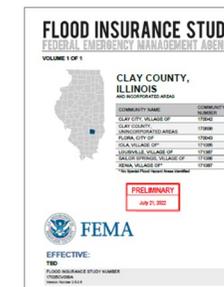
- 3 community maps
 - Clay City (FIRM 1984), Clay County (FHBM 1981), Flora (FIRM 1985)
- 1 Flood Insurance Study (FIS) report
 - Clay City (1983)
- No Community Databases



Preliminary

Countywide Products

- 1 countywide map set inclusive of all 7 communities
- A countywide Flood Insurance Study (FIS) report
- A Countywide Database

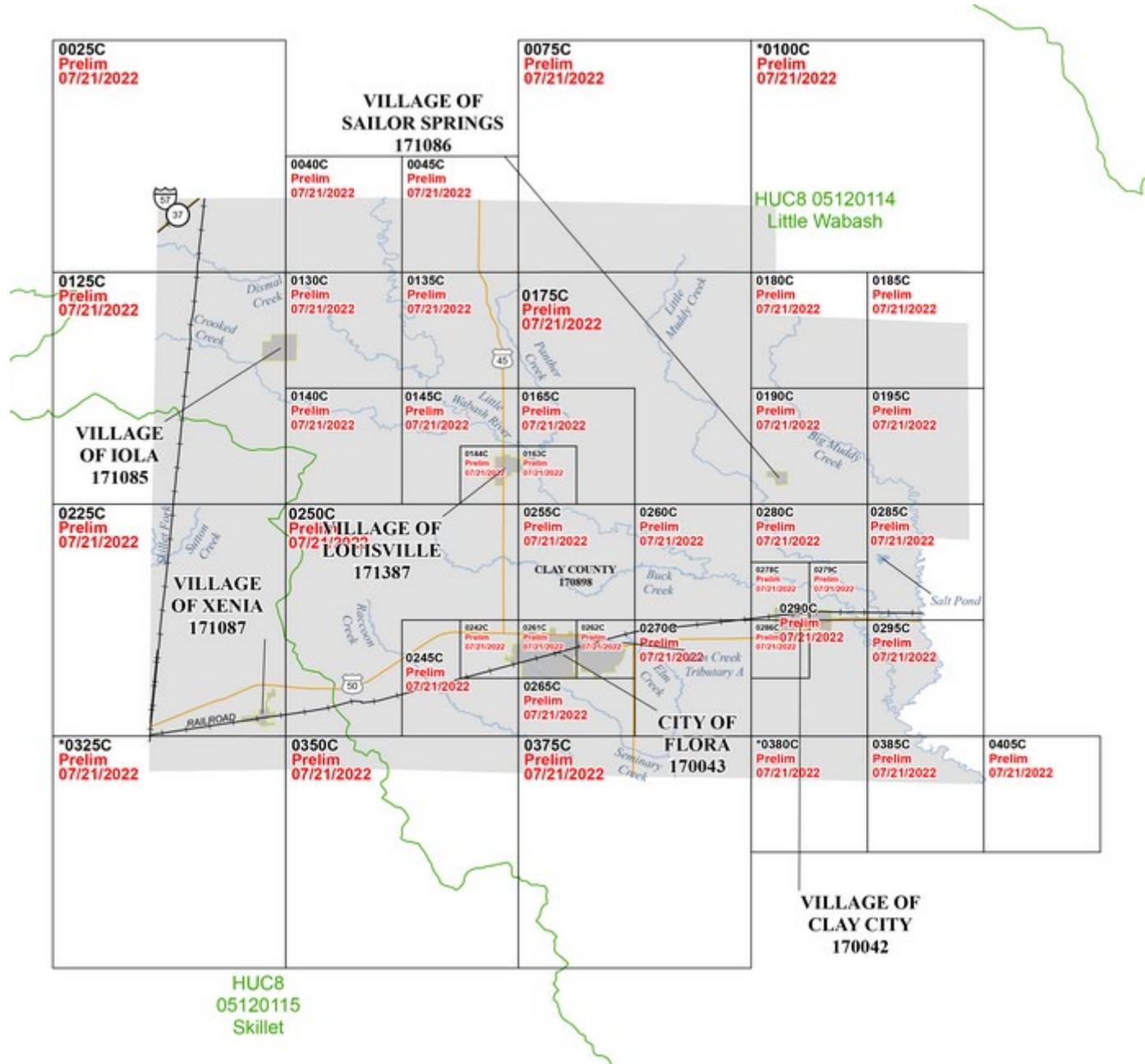


FEMA

Clay Countywide Panel Layout

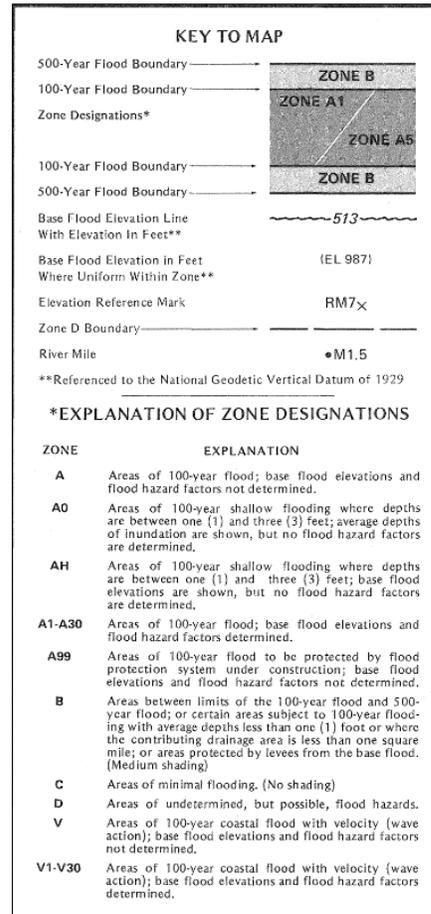
1 Countywide Index

41 FIRM Panels



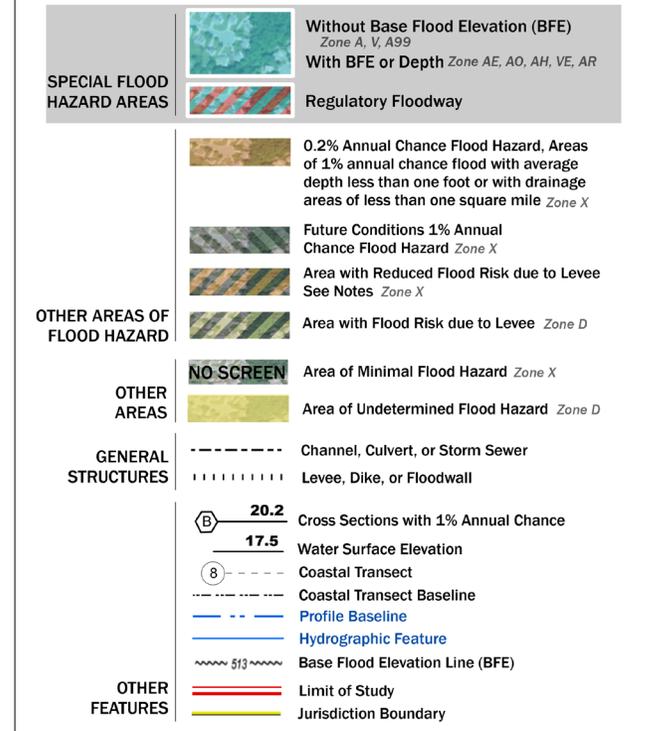
FEMA

Special Flood Hazard Area (SFHA) symbology has changed



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)



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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

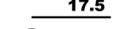


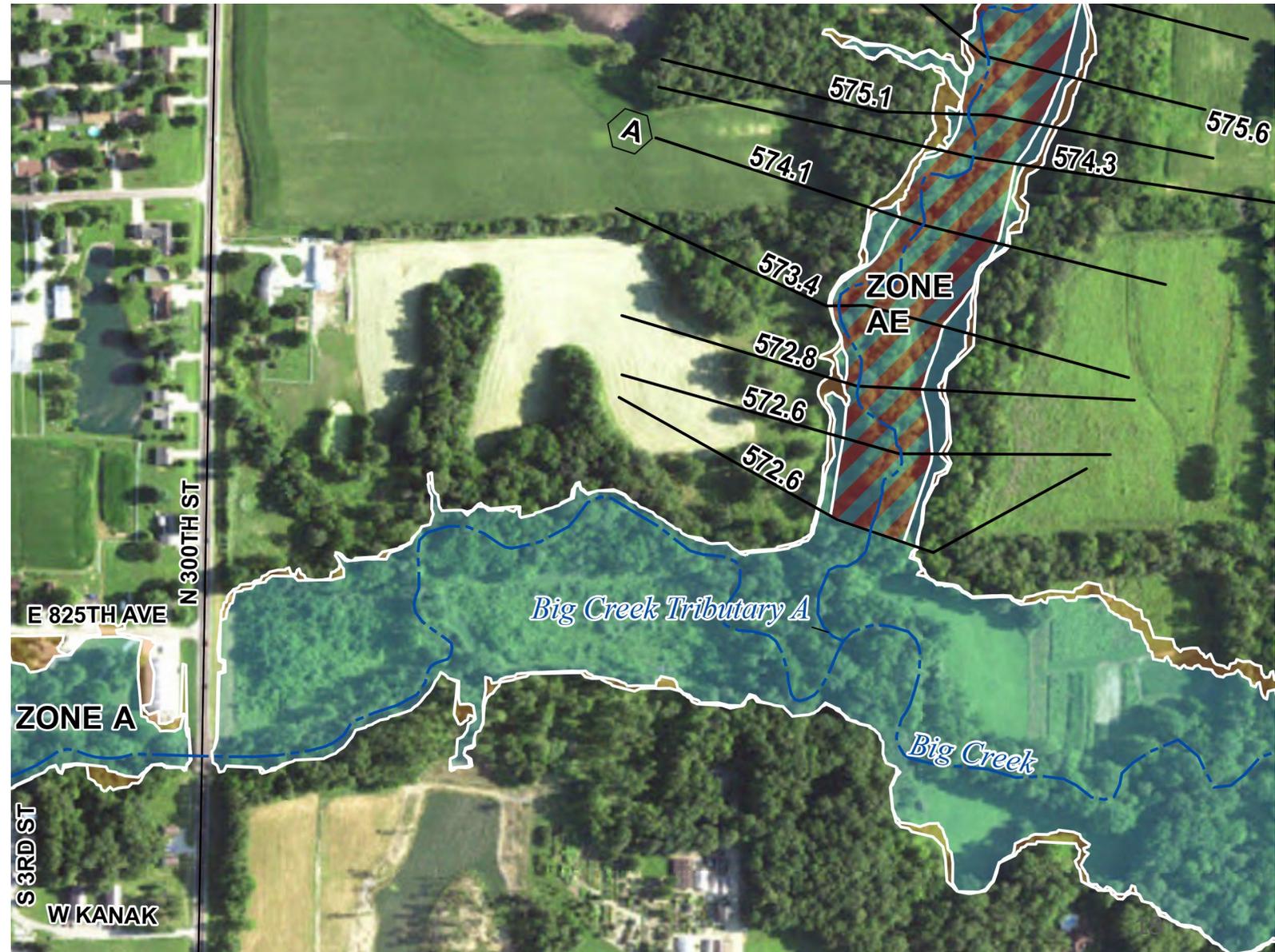
FEMA

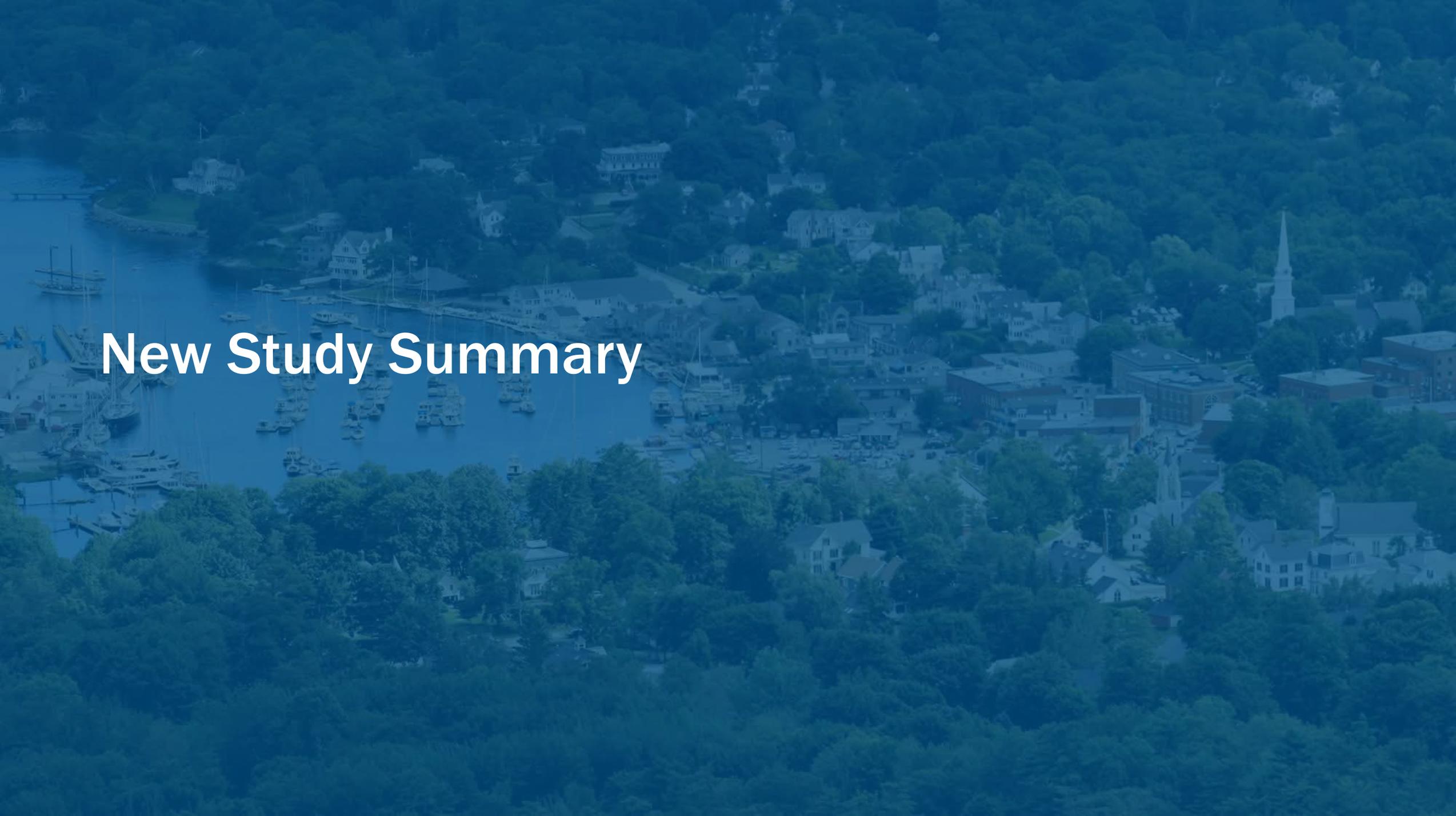
Flood zone symbology

FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT
THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT [HTTPS://MSC.FEMA.GOV](https://MSC.FEMA.GOV)

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) <i>Zone A, V, A99</i>
		With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i>
OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i>
		Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i>
		Area with Reduced Flood Risk due to Levee See Notes <i>Zone X</i>
		Area with Flood Risk due to Levee <i>Zone D</i>
		Area of Minimal Flood Hazard <i>Zone X</i>
OTHER AREAS		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



An aerial photograph of a coastal town, likely Newport, Rhode Island, featuring a harbor filled with numerous sailboats and a dense forest of green trees surrounding the buildings. The image is overlaid with a semi-transparent blue filter. The text "New Study Summary" is centered in the left half of the image.

New Study Summary

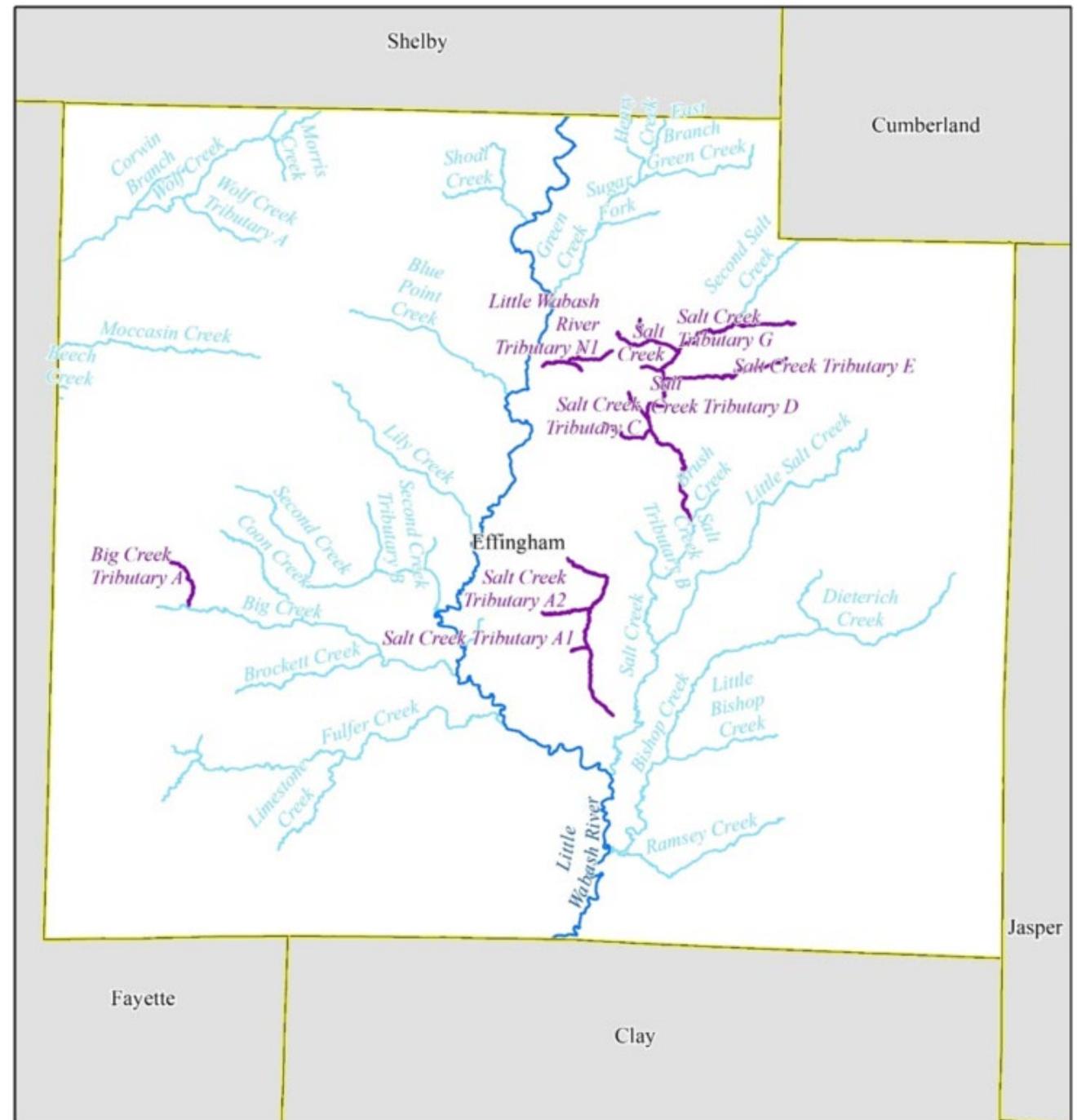
Effingham County

51 studied streams

34 miles Zone AE with Floodway - (purple)
15 streams

37 miles Enhanced Zone A (dark blue)
1 Little Wabash River mainstem

168 miles Zone A (light blue)
35 streams



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Clay County

48 studied streams

4 miles Zone AE with Floodway (purple)

4 streams

Elm Creek Tributary

Elm Creek Tributary A1

Elm Creek Tributary A2

Seminary Creek – segment in Flora

4 miles Little Wabash River – near Clay City

54 miles Enhanced Zone A (dark blue)

Little Wabash River mainstem

246 miles Zone A (light blue)

43 streams



FEMA

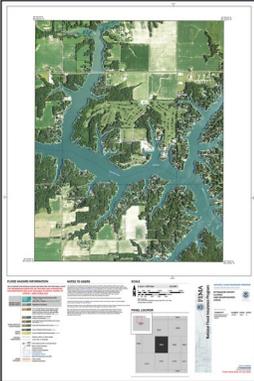
An aerial photograph of a coastal town, likely Newport, Rhode Island, featuring a harbor filled with numerous sailboats. The town is surrounded by dense green trees, and several buildings, including a prominent church with a tall steeple, are visible. The entire image is overlaid with a semi-transparent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

Preliminary Products Mailing

Preliminary Mailing

Community CEOs received:

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



PRELIMINARY SUMMARY OF MAP ACTIONS
SOMA-1

Community: EFFINGHAM COUNTY Community No: 110207

2A LOMCs on Revised Panels

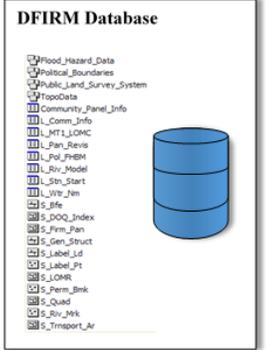
LOMC	Case No.	Date	Project Identifier	Original Panel	Current Panel
LOMC	16-01-1514	05/07/16	LOT 11, OFFER SUBDIVISION	11021801A	11020101A
LOMC	16-01-1514	11/01/16	THE WALKER SUBDIVISION LOT 11 A REVISION	11021801A	11020101A
LOMC	16-01-1514	02/27/16	100 CARDINAL DRIVE	11021801A	11020101A
LOMC	16-01-1514	02/17/16	100 CARDINAL DRIVE	11021801A	11020101A
LOMC	17-01-0000	12/13/16	100 CARDINAL DRIVE	11021801A	11020101A
LOMC	17-01-0000	11/01/17	100 CARDINAL DRIVE	11021801A	11020101A
LOMC	16-01-1514	05/07/16	LOT 11, OFFER SUBDIVISION	11021801A	11020101A
LOMC	16-01-1514	11/01/16	THE WALKER SUBDIVISION LOT 11 A REVISION	11021801A	11020101A
LOMC	16-01-1514	02/27/16	100 CARDINAL DRIVE	11021801A	11020101A
LOMC	16-01-1514	02/17/16	100 CARDINAL DRIVE	11021801A	11020101A
LOMC	17-01-0000	12/13/16	100 CARDINAL DRIVE	11021801A	11020101A
LOMC	17-01-0000	11/01/17	100 CARDINAL DRIVE	11021801A	11020101A
LOMC	16-01-1514	05/07/16	LOT 11, OFFER SUBDIVISION	11021801A	11020101A
LOMC	16-01-1514	11/01/16	THE WALKER SUBDIVISION LOT 11 A REVISION	11021801A	11020101A
LOMC	16-01-1514	02/27/16	100 CARDINAL DRIVE	11021801A	11020101A
LOMC	16-01-1514	02/17/16	100 CARDINAL DRIVE	11021801A	11020101A
LOMC	17-01-0000	12/13/16	100 CARDINAL DRIVE	11021801A	11020101A
LOMC	17-01-0000	11/01/17	100 CARDINAL DRIVE	11021801A	11020101A

4/30/2022 Page 2 of 7

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 Amendment (LOMA) 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 with columns for lot, block, subdivision, street, outflow, and flood hazard data.



FEMA

Summary of Map Actions (SOMA)

Community: EFFINGHAM, CITY OF

Community No: 170229

2A.LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMR-F	96-05-1584A	05/01/1996	1202 NORTH MERCHANT STREET	170229 B	17049C0068D
LOMR-F	96-05-3804A	03/26/1997	LOT 1 - AMERIHOST SUBDIVISION	170229 B	17049C0068D
LOMA	98-05-4716A	08/04/1998	GOLDEN PLAZA SUBDIVISION - LOT 1 - 1200 W. KENTUCKY	170229 B	17049C0068D
LOMR-F	99-05-4232A	06/16/1999	901 N MAPLE ST	170229 B	17049C0068D
LOMA	00-05-0702A	04/27/2000	1510 MARVON DRIVE	1702290001B	17049C0064D
LOMA	01-05-3664A	09/26/2001	ANDERSON'S GEM STONE SUBDIVISION, LOT 2; 1401 WEST EVERGREEN AVENUE	170229_01B	17049C0068D
LOMR-F	02-05-0059A	11/09/2001	EFFINGHAM COUNTY HOUSING AUTHORITY SUB., LOT 5; 801 WEST TEMPLE AVENUE	170229_03B	17049C0068D
LOMA	03-05-3007A	05/09/2003	GEORGE M. EDEN'S 2ND SUB., BLOCK 3, LOT 5; 401 EDEN DRIVE	170229_03B	17049C0068D
LOMR-F	05-05-2641A	07/12/2005	HENRIETTA STREET LIFT STATION - PORTION OF SECTION 20, T8N, R6E	170229_01B	17049C0068D

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

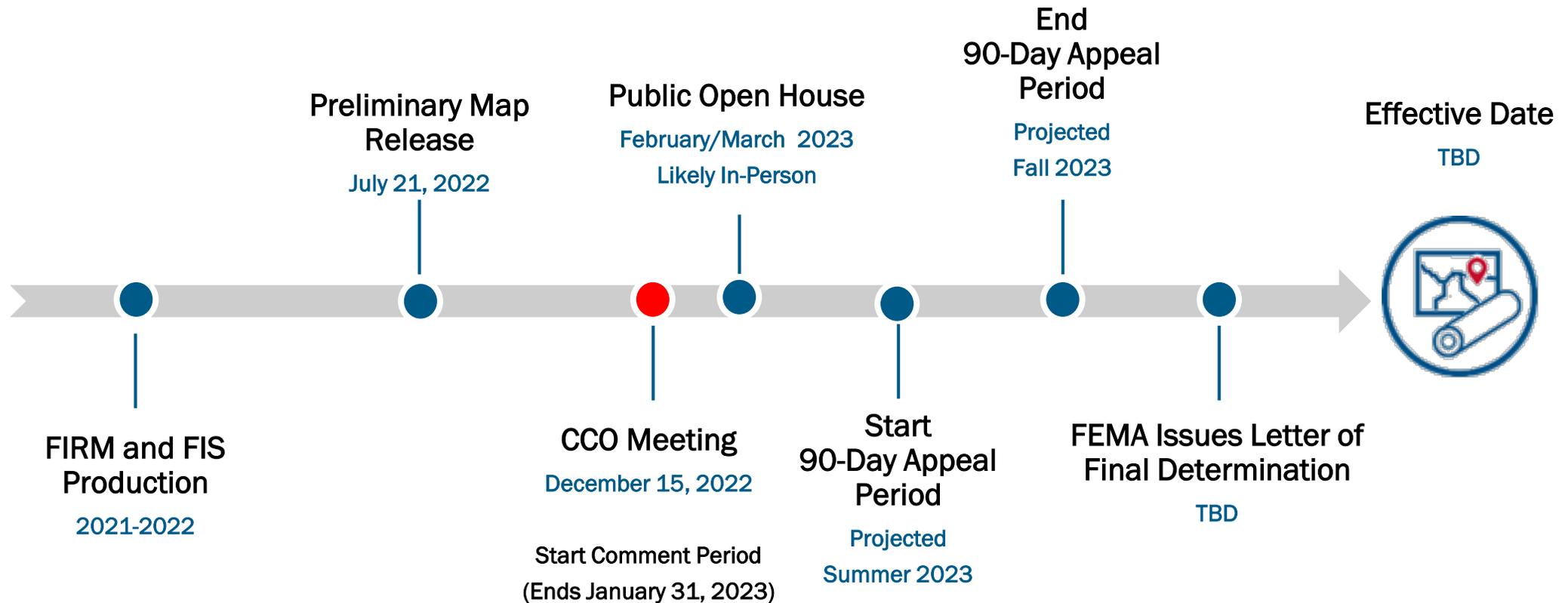


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An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and yachts. The town is built on a hillside, with a prominent white church steeple visible on the right. The surrounding area is densely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

Administrative Processes

Administrative Processes & Estimated Timeline for Clay and Effingham Counties



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
February or March 2023
To be held in Flora and Effingham (locations 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 January 31, 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

Clay County

- Clay City
- Clay County (Unincorporated Areas)
- Flora
- Louisville
- Sailor Springs

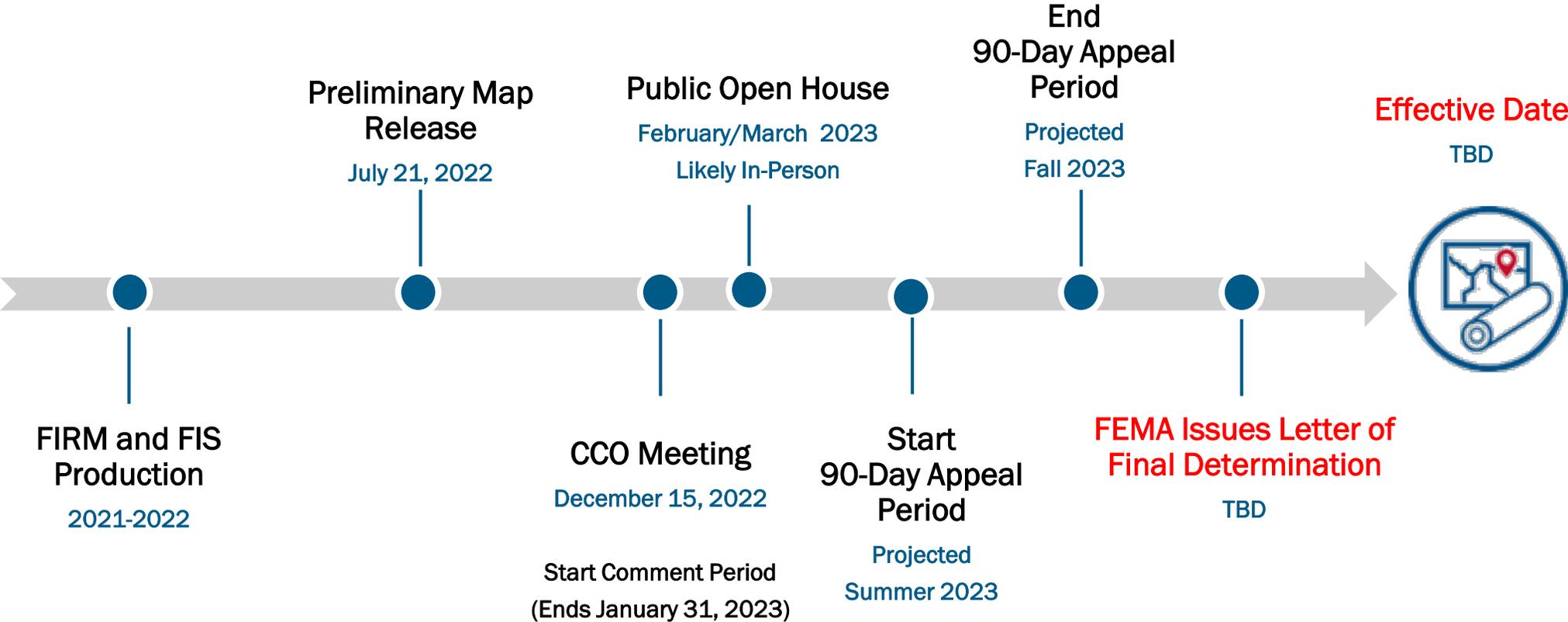
Effingham County

- Altamont
- Dieterich
- Effingham County
(Unincorporated Areas)
- Effingham, City of
- Teutopolis
- Watson

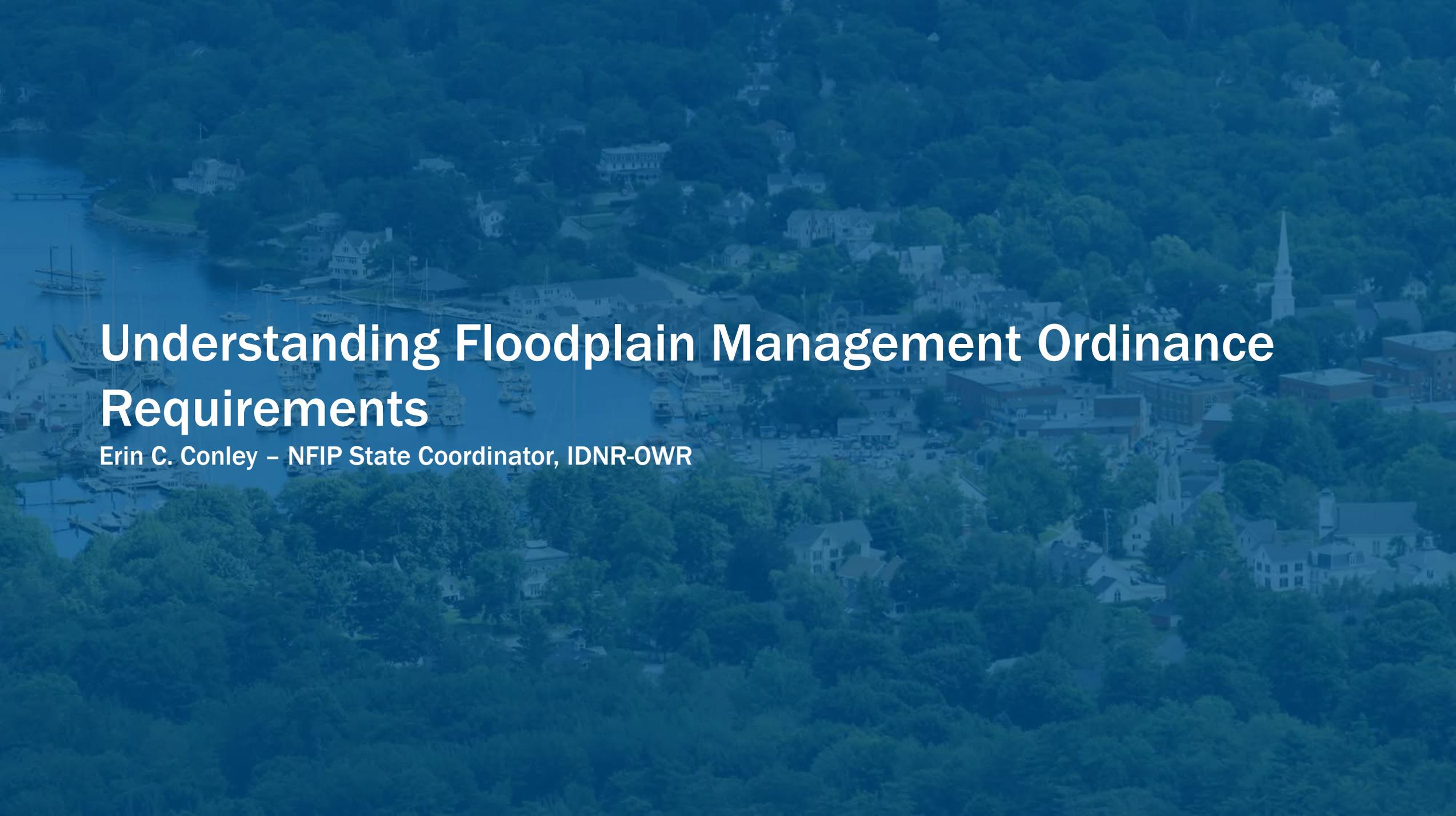


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Issuing the Letter of Final Determination



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

Clay County

- Clay City
- Flora

Effingham County

- Altamont
- Dieterich
- Effingham, City of
- Montrose
- Teutopolis



FEMA



Online Comment Tool Demonstration

Zoe Zaloudek - Geospatial Application Developer, ISWS

Preliminary Products Viewer - Comment Tool Demonstration

ZOE ZALOUDEK - Geospatial Application Developer, ISWS

The screenshot displays the 'Effingham County Preliminary Products Viewer' interface. The main map area shows a satellite view of a rural landscape with numerous pink-outlined polygons overlaid. Each polygon is labeled with a unique alphanumeric ID, such as 0025, 0050, 0055, 0060, 0100, 0125, 0150, 0175, 0180, 0183, 0184, 0225, 0250, 0275, 0300, 0305, 0310, 0350, 0375, 0315, and 0320. A search bar at the top left contains the text 'Find address or place'. On the right side, a panel titled 'New Map Comment' is open, showing instructions for using the comment tool. The panel includes a 'Map Comment' tab, a 'FIS Comment' tab, and a 'SOMA Comment' tab. Below the tabs, there is a 'New Map Comment' section with a red question mark icon and a list of instructions: 'Click Add Map Comment button (below)', 'Click on map to draw polygon', 'Single-click to start/continue', and 'Double-click to finish'. There is an 'Add Map Comment' button and an 'Or' separator. Below that 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.' The bottom left corner of the map area shows 'Earthstar Geographics' and the bottom right corner shows 'Powered by Esri'.



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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</p> <p>Limitation for paper to digital map projects. 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/effinghamCSLF https://go.isws.illinois.edu/clayCSLF</p> <p>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></p> <p>Specific to Clay & Effingham Counties</p>	<p>https://go.isws.illinois.edu/effingham https://go.isws.illinois.edu/clay</p> <p>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

DFIRMs Outreach Services MT-2 LOMR Mitigation

Clay County Flood Hazard Information

Effective Map Products

Effective Flood Insurance Rate Maps for Clay 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:

17025C0028C	17025C0145C	17025C0242C	17025C0278C	17025C0385C
17025C0040C	17025C0163C	17025C0245C	17025C0279C	17025C0405C
17025C0045C	17025C0165C	17025C0250C	17025C0280C	Index
17025C0075C	17025C0175C	17025C0255C	17025C0285C	Preliminary FIS
17025C0125C	17025C0180C	17025C0280C	17025C0286C	Preliminary FIRM Database
17025C0130C	17025C0185C	17025C0261C	17025C0290C	
17025C0135C	17025C0190C	17025C0262C	17025C0295C	
17025C0140C	17025C0195C	17025C0265C	17025C0350C	
17025C0144C	17025C0225C	17025C0270C	17025C0375C	

Changes Since Last FIRM

- Flood Map Changes Viewer (ISWS)

Data Development Phase

- Flood Risk Review Meeting summary (PDF)
- Flood Risk Review Presentation Slides (PDF)

Discovery Phase

- Discovery Meeting summary (PDF)
- Discovery Report (PDF)

Additional Resources

- Destined for DFIRMs - stream studies becoming flood maps
- Building Footprints
- Topographic Wetness Index
- Links to National Flood Insurance Program (NFIP) Information

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 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 and the floodway status for a particular location. It also has NFIP community information, map panel information, cross section and hydraulic structure information, and base map information like road, stream, and public land survey data.

ILLINOIS FLOODMAPS .ORG

DFIRMs Outreach Services MT-2 LOMR Mitigation

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 (Green)
- Pending (Blue)
- Preliminary (Red)
- In Progress (Yellow)
- Not Funded (White)

Physical Map Revision (PMR) of select panels

- Pending (Green)
- Preliminary (Yellow)
- In Progress (Blue)

Status as of 8/12/2022

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. Counties in green have become effective. Counties with hash marks have some panels currently in the process of being revised. Please see our disclaimer.

What is a DFIRM?

The Digital Flood Insurance Rate Map (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.



Flood Insurance and Map Changes

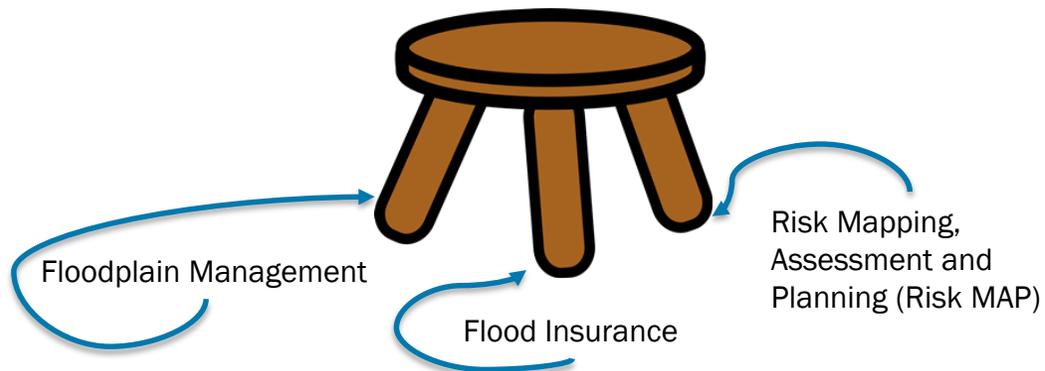
Catrina Covino | NFIP Regional Support Liaison (Contractor), FEMA Region 5



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

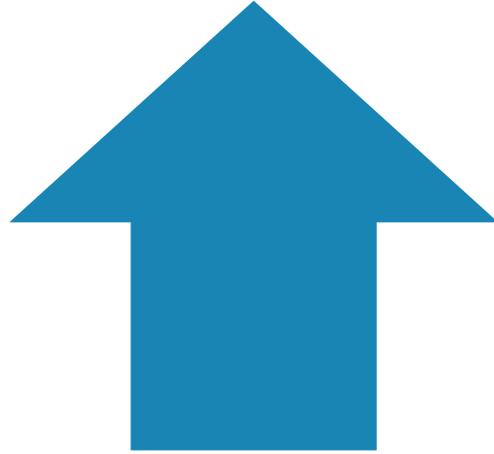
Flood insurance has you covered.



FEMA

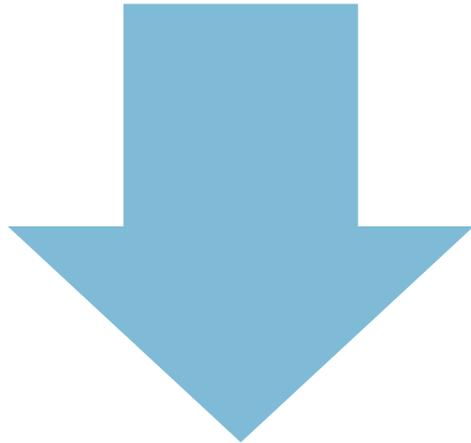
Federal Emergency Management Agency

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



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
 - 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

Erin.C.Conley@Illinois.gov

illinoisfloodmaps.org



Your Role in this Process

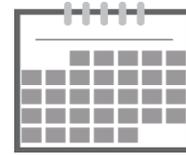
As local officials, floodplain administrators, and staff, you can:



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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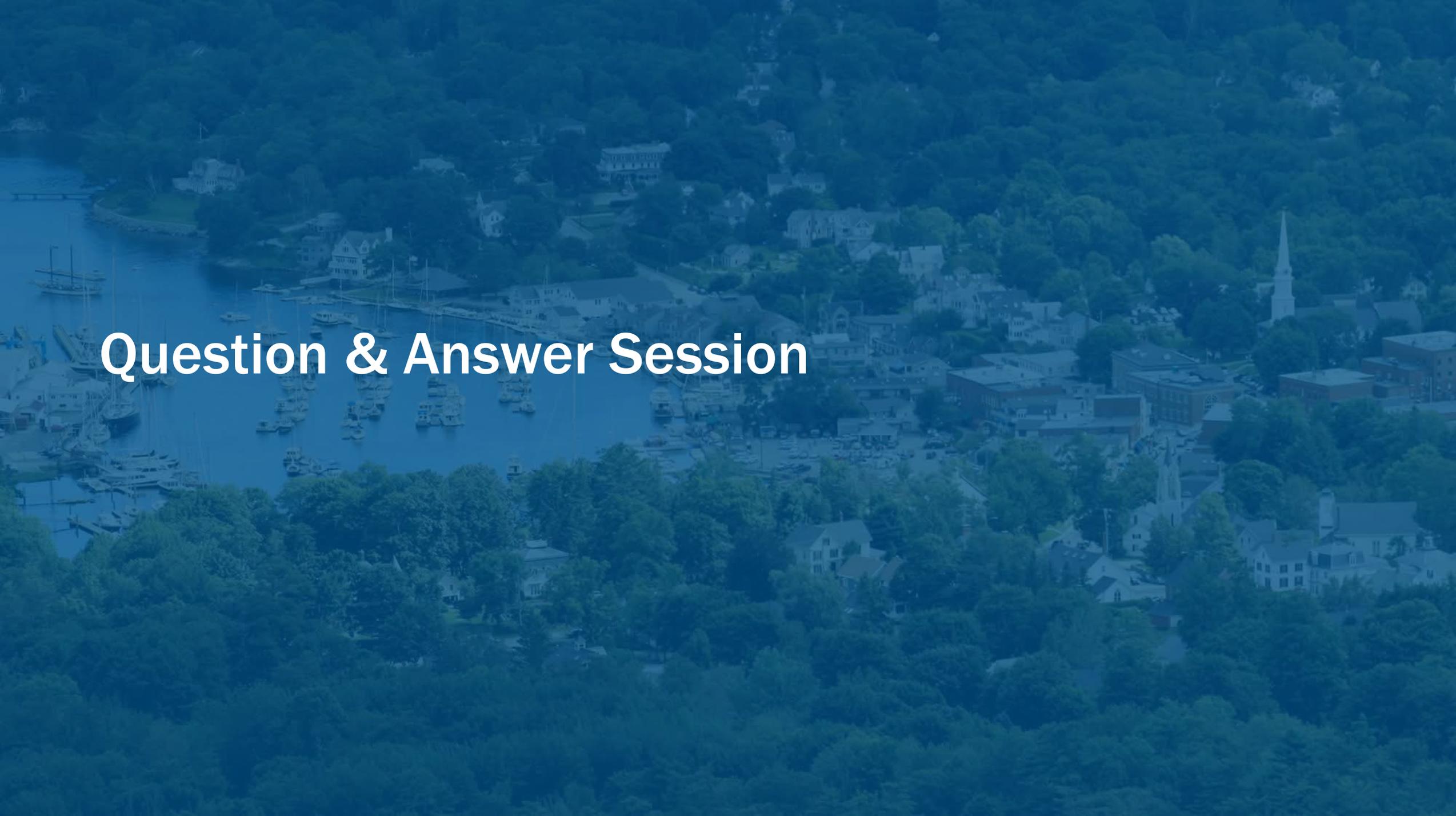


FEMA

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

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Project Status

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Comments Tool

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FEMA

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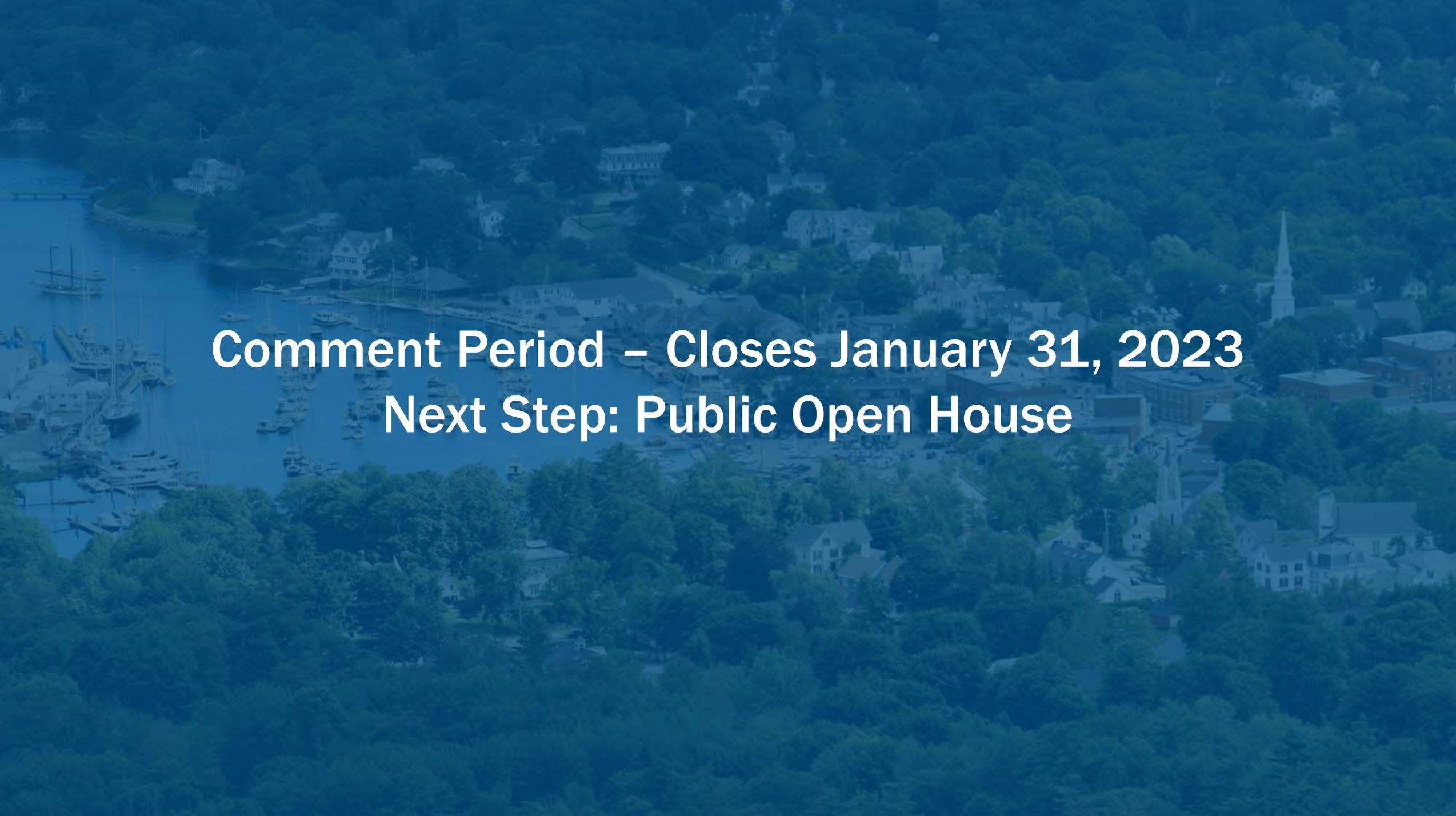
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Comment Period – Closes January 31, 2023
Next Step: Public Open House