



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



FEMA

March 20, 2024

Today's Open House

Review the new preliminary maps for your county

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



Provide comments & feedback to your community officials

- Consolidated input will be sent to FEMA.



Ask questions and learn more about:

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



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

There is no formal presentation

Visit these stations to speak with experts on these topics

Preliminary Map Updates

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

Letters of Map Change (LOMC)

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

Floodplain Regulations

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

Flood Insurance

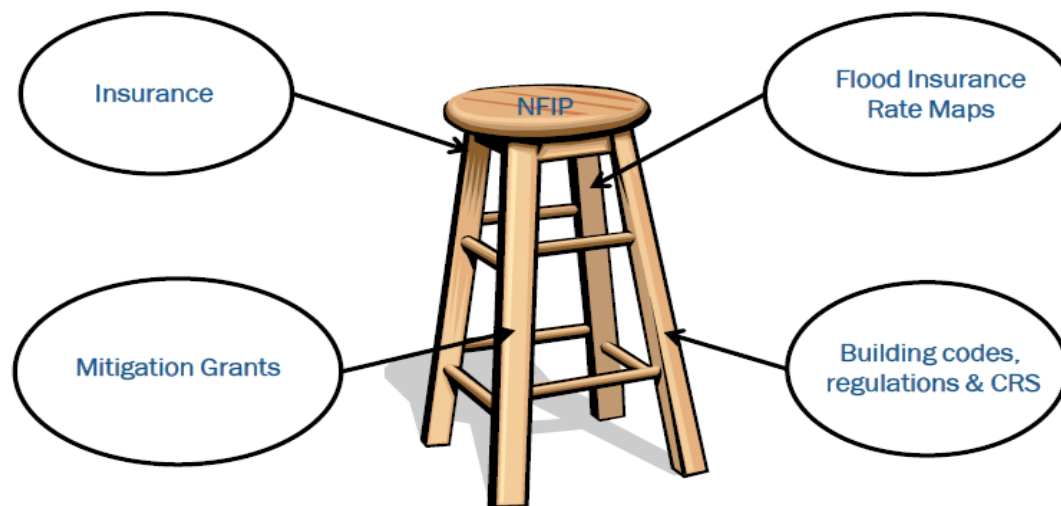
Understand flood insurance options and resources



National Flood Insurance program (NFIP)

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

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



FEMA Risk MAP Program

Risk Mapping, Assessment, and Planning (Risk MAP)

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



Understanding Flood Risk

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

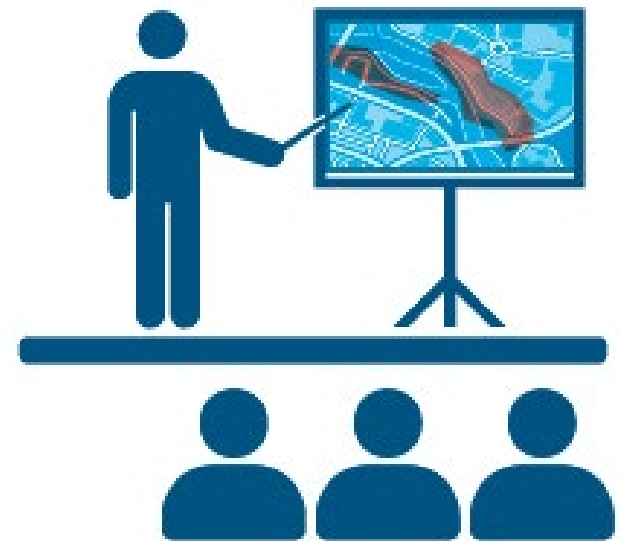


Floods are the #1 natural disaster in the U.S.

What is a Flood Map?

Flood Insurance Rate Maps (FIRMs)

are tools used to inform you, your community, insurance agents, and others about the local flood risk.



Flood Maps Help Make Important Decisions



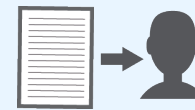
**Identify and
Assess
Flood Risk**



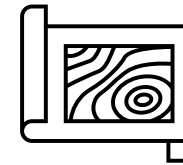
**Inform
Mandatory
Flood Insurance
Requirements**



**Guide
Local Land
Use Decisions**



**Inform
Engineers
and
Developers**



**Prepare
Emergency
Managers**



FEMA

RiskMAP
Increasing Resilience Together

Flood Risk Statistics

- If your property is in the **high-risk floodplain**, over the typical 30-year mortgage, you have a 26% chance of experiencing flood damages to your home.
- Everyone is at **some level of risk** to flooding. In fact, more than 40% of flood claims in the U.S. are outside the highest flood risk areas.



Key Terms

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

Flood Zones

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

- **Zone A**

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

- **Zone X -**

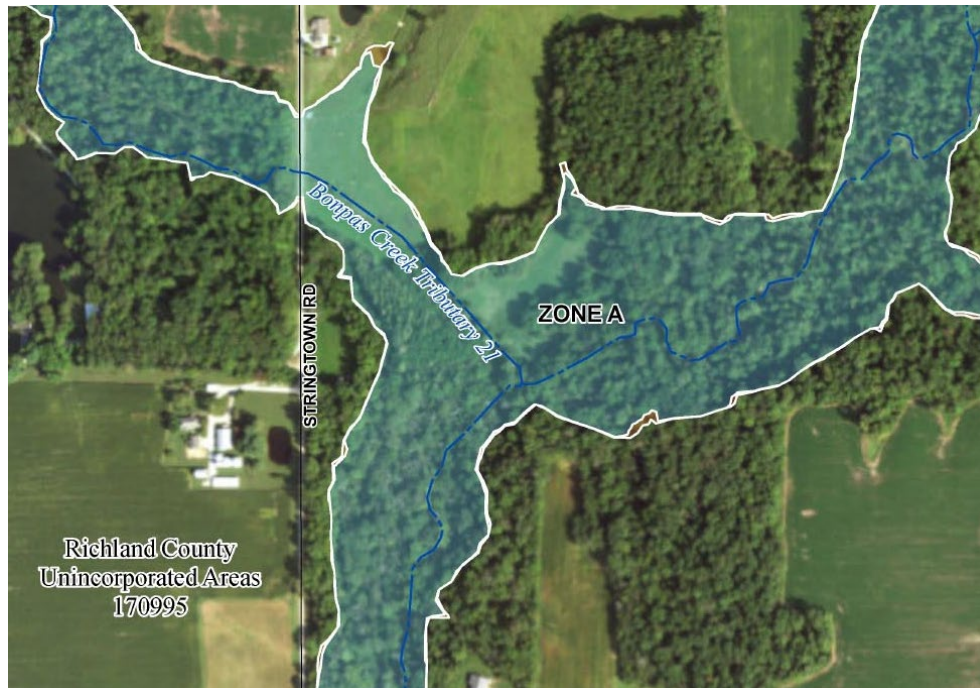
- (Orange shading) - Applied in areas subject to inundation by the 0.2-percent-annual-chance flood, sometimes referred to as the 500-year flood
- (No shading) - Areas of minimal flood hazard shown outside the mapped flood hazards

Flood Hazard Areas

Special Flood Hazard Area (SFHA)

High Risk Area

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



Flood Hazard Areas

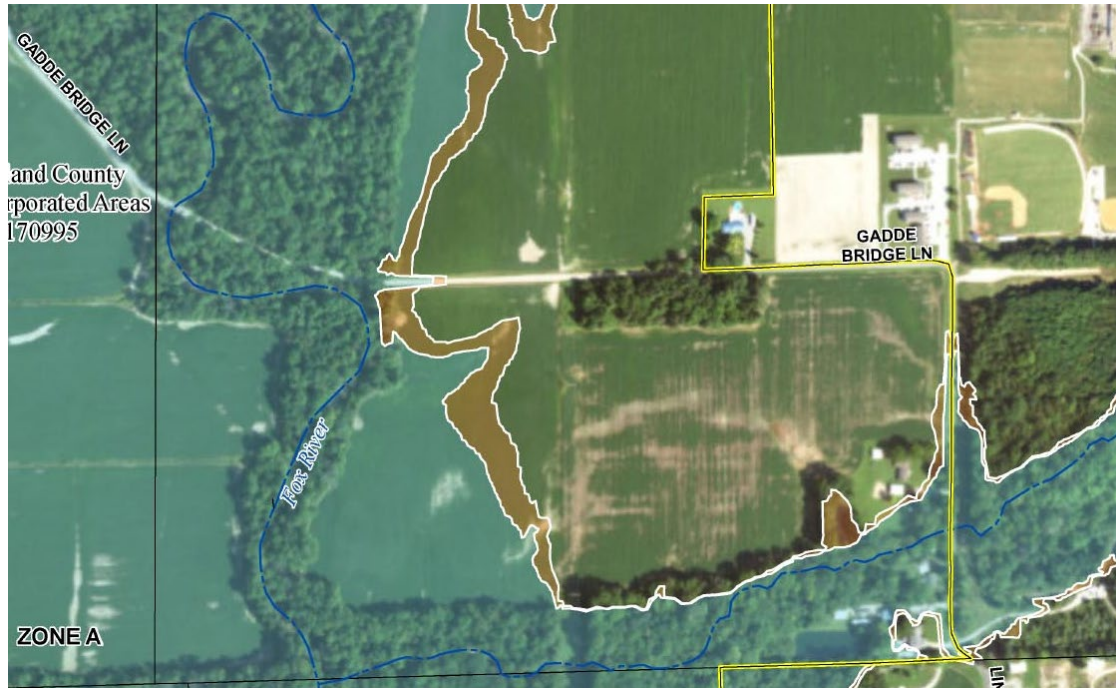
Other Areas of Flood Hazard

Moderate Risk Areas

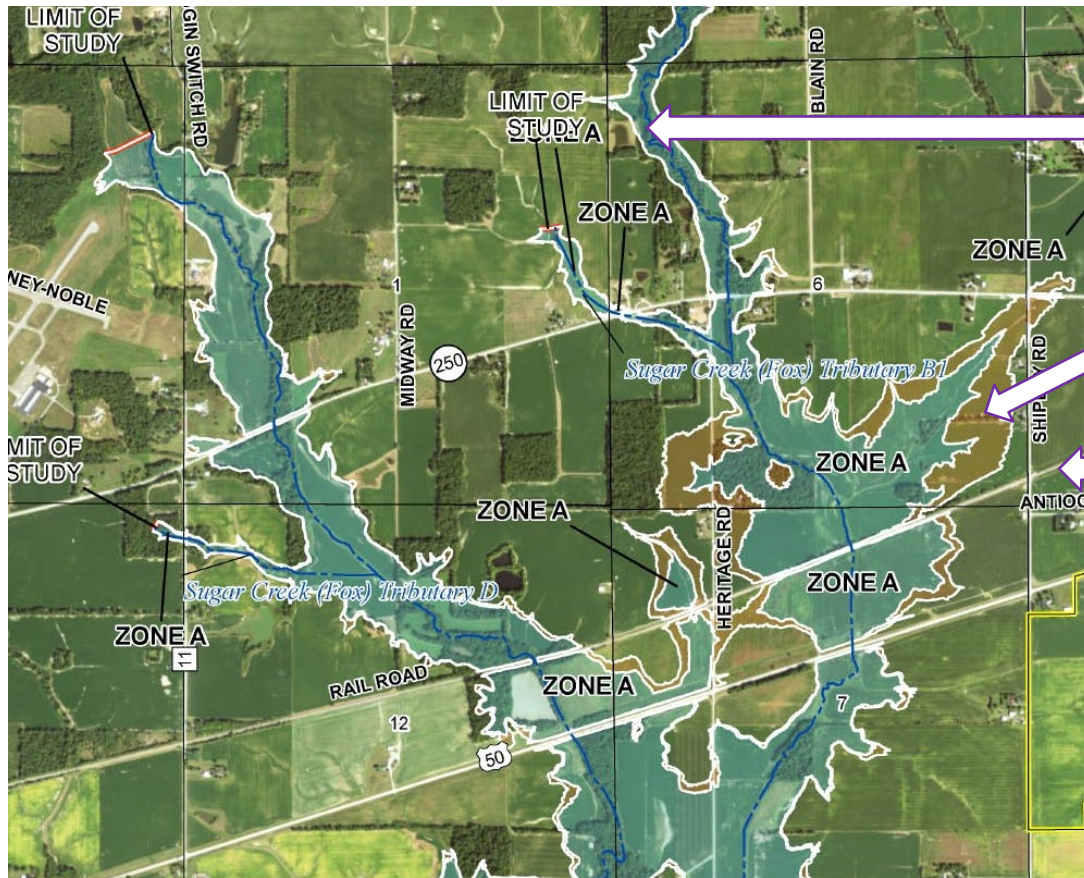
- Orange shading

Low Risk Areas

- No shading



Richland County – Map Legend



FLOOD HAZARD INFORMATION

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

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) <i>Zone A, V, A99</i>
		With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i>
OTHER AREAS OF FLOOD HAZARD		Regulatory Floodway
		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i>
		Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i>
		Area with Reduced Flood Risk due to Levee See Notes <i>Zone X</i>
OTHER AREAS		Area with Flood Risk due to Levee <i>Zone D</i>
		Area of Minimal Flood Hazard <i>Zone X</i>
GENERAL STRUCTURES		Channel, Culvert, or Storm Sewer
		Dam, Jetty, or Weir
		Levee, Dike or Floodwall
		Cross Sections with 1% Annual Chance Water Surface Elevation (BFE)
OTHER FEATURES		Coastal Transect
		Coastal Transect Baseline
		Profile Baseline
		Hydrographic Feature
		Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary

Project History

Richland County Flood Map

2015 & 2016 – Discovery Meetings for Lower Wabash & Little Wabash Watersheds

2020 – Project Initiation Coordination Call (PICC) for Embarras Watershed

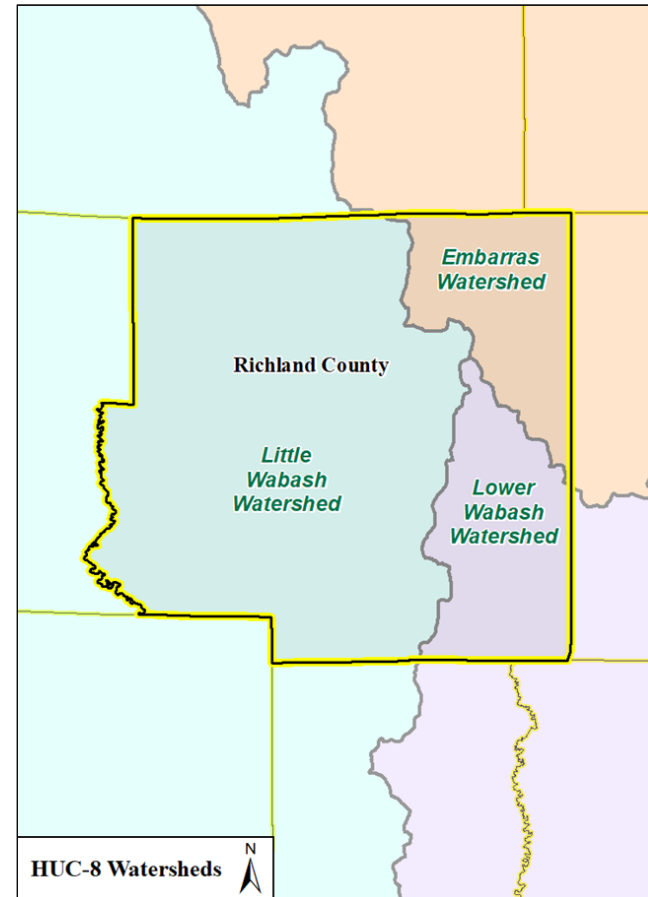
2020 & 2022 - Draft floodplain delineations presented to community officials at Flood Risk Review (FRR) Meetings

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

October 18, 2023 - Preliminary Products mailed to community officials

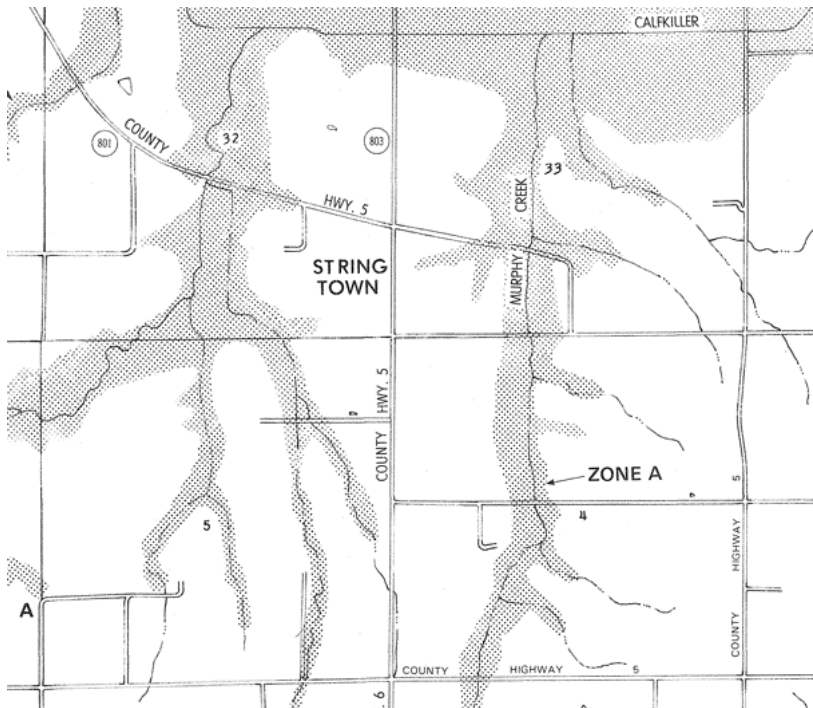
December 11, 2023 - Community Officials Meeting

Today – Public Open House



The new digital map includes new studies and a photo basemap

Paper
Effective map

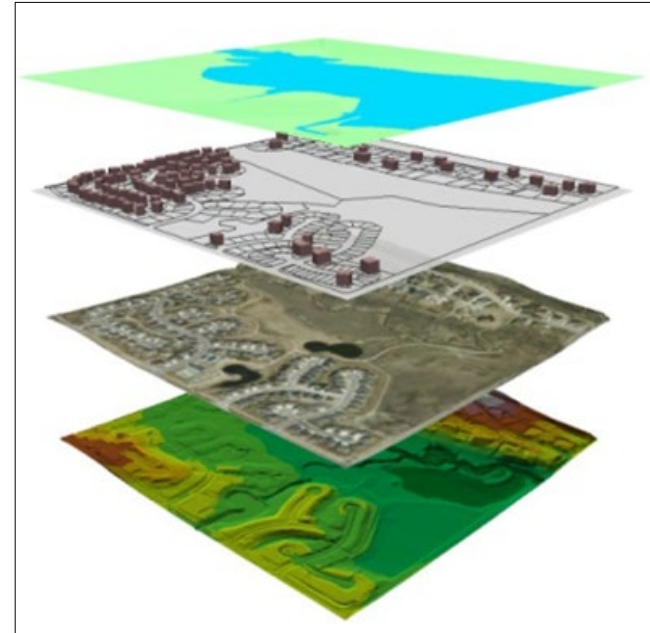


Digital
Preliminary map



Advantages of Digital Maps

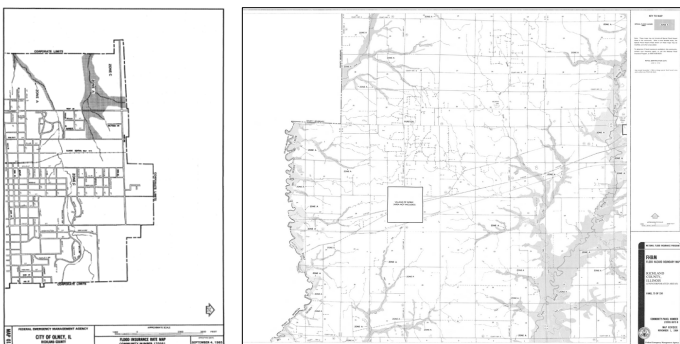
- Maps are cartographically accurate
- Maps are easier to update
- Maps can be viewed on a web browser
- Digital FIRM data can be used with local digital data (such as a parcel layer or a zoning layer)



Community-Based Mapping to Richland Countywide Mapping

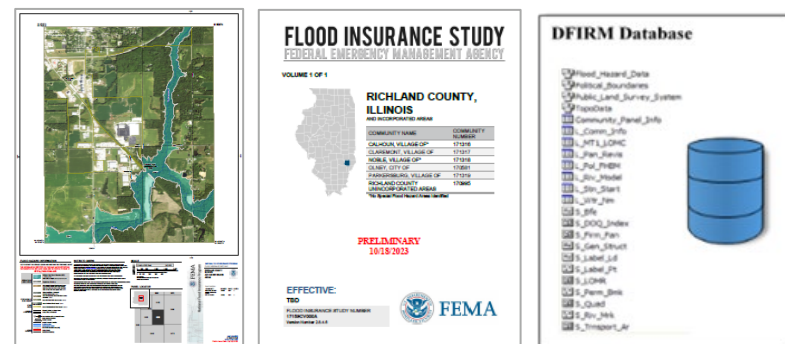
Effective FEMA Products

- ▶ 2 community maps
 - Olney (FIRM 1985)
 - Richland County (FHBM 1984)
- ▶ No Flood Insurance Study (FIS) reports
- ▶ No Community or County Databases



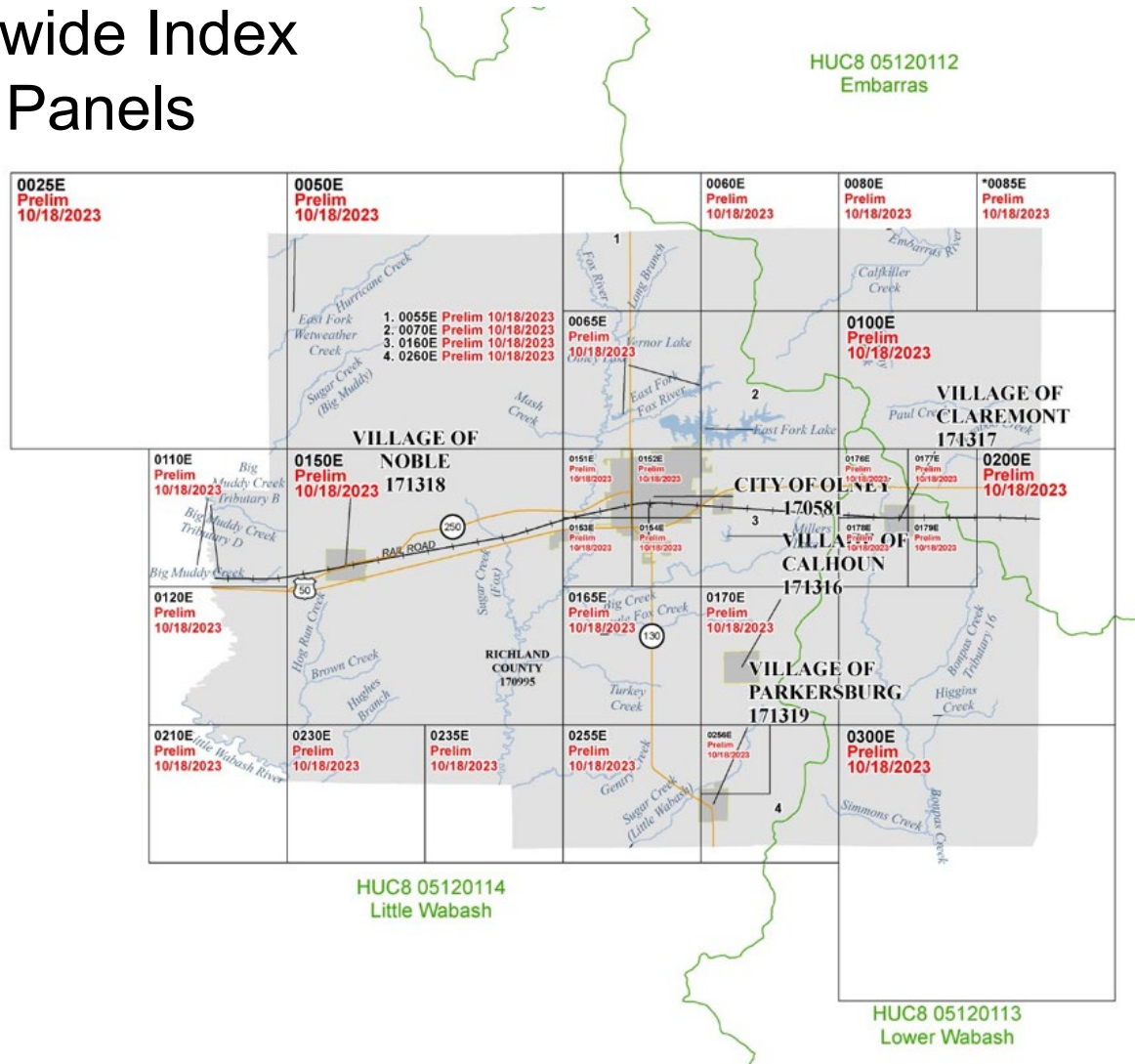
Preliminary FEMA Products

- ▶ 1 countywide map set inclusive of all 6 communities
- ▶ A countywide Flood Insurance Study (FIS) report
- ▶ A Countywide Database



Panel Layout Richland Countywide Preliminary FIRM

- 1 Countywide Index
- 31 FIRM Panels



Which Panel is Your Community On?

Community	Located on FIRM Panel(s)	
Calhoun, Village of	17159C0170E	
Claremont, Village of	17159C0176E	17159C0177E
	17159C0178E	17159C0179E
Noble, Village of	17159C0150E	
Olney, City of	17159C0065E	17159C0070E
	17159C0150E	17159C0151E
	17159C0152E	17159C0153E
	17159C0154E	17159C0160E
Parkersburg, Village of	17159C0255E	17159C0256E
	17159C0260E	

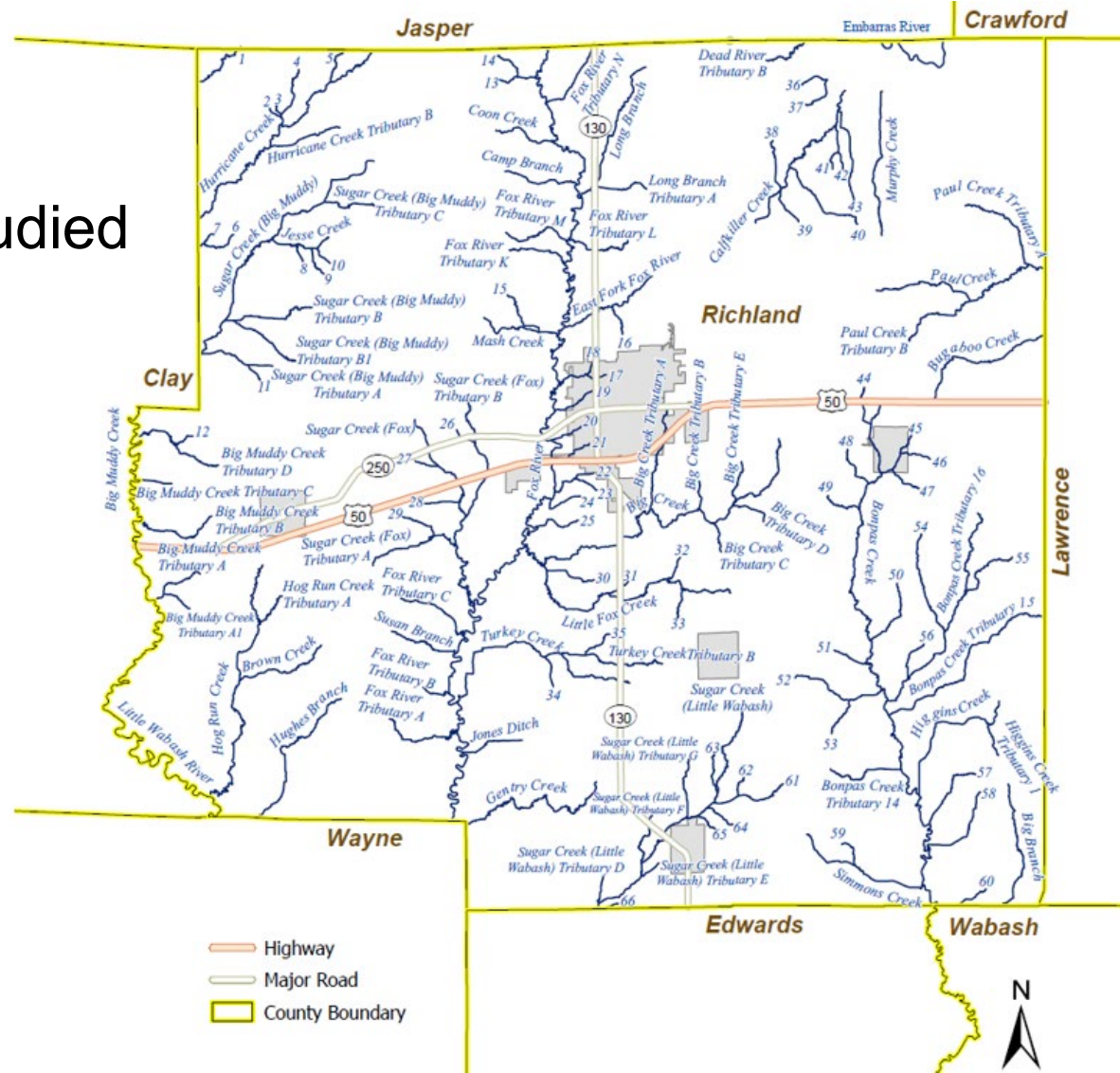
Which Panel is Your Community On?

Community	Located on FIRM Panel(s)		
Richland County	17159C0025E	17159C0050E	17159C0055E
Unincorporated	17159C0060E	17159C0065E	17159C0070E
Areas	17159C0080E	17159C0085E	17159C0100E
	17159C0110E	17159C0120E	17159C0150E
	17159C0151E	17159C0152E	17159C0153E
	17159C0154E	17159C0160E	17159C0165E
	17159C0170E	17159C0176E	17159C0177E
	17159C0178E	17159C0179E	17159C0200E
	17159C0210E	17159C0230E	17159C0235E
	17159C0255E	17159C0256E	17159C0260E
	17159C0300E		

Summary

Richland County Floodplain Study

- ▶ 135 streams studied
- ▶ 339 stream miles studied



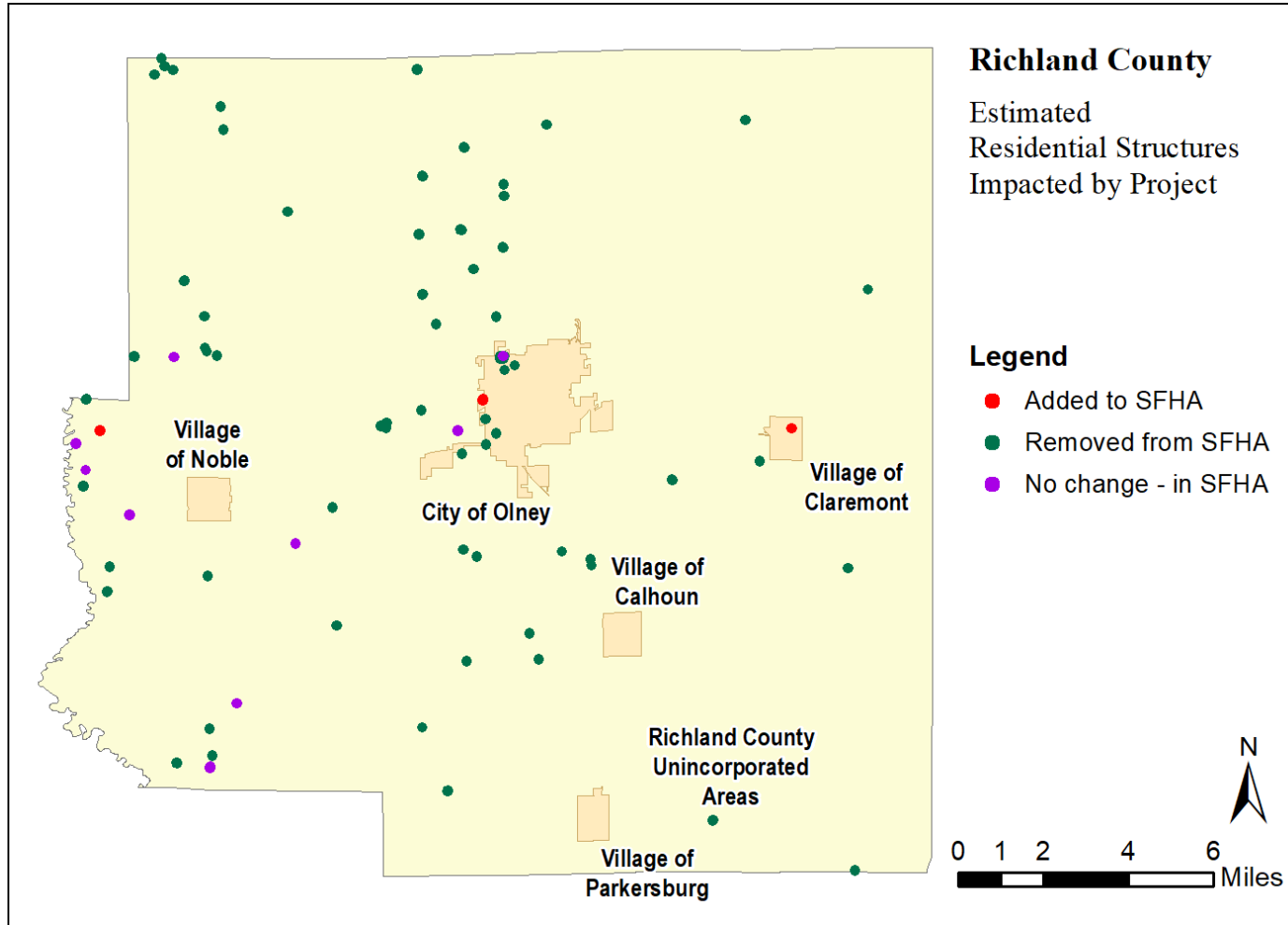
Richland Co - Residential Structures Impacted by Project

Estimated by Illinois State Water Survey

Community	Residential Structures		
	Added to SFHA	Removed from SFHA	No Change – Still in SFHA
City of Olney	0	10	1
Richland County	3	63	10
Village of Calhoun	0	0	0
Village of Claremont	1	0	0
Village of Noble	0	0	0
Village of Parkersburg	0	0	0
TOTAL	4	73	11

Richland Co - Residential Structures Impacted by Project

Estimated by Illinois State Water Survey



Letters of Map Change (LOMC)

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

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

LOT	BLOOD SECTION	SUBDIVISION	STREET	OUTCOME	VELOCITY OF FLOODING	FLOOD ZONE
01	-	Zelma's Market Street	1400 Market Street	Priority	100	Shaded

LOT	BLOOD SECTION	SUBDIVISION	STREET	OUTCOME	VELOCITY OF FLOODING	FLOOD ZONE
19	-	Robertson and Young's	1400 South Oakdale Street	Structure	X	Shaded



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National Flood Insurance Program

▪ Goals

- Reduce the loss of life and property caused by flooding
- Reduce rising disaster relief costs caused by flooding
- Maintain the natural and beneficial functions of the floodplains



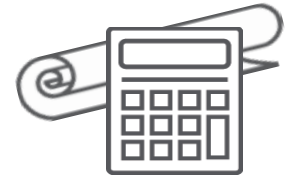
▪ Partnership

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



Quick Facts about Flood Insurance

- Everyone has a level of flood risk.
- Flood damage is not covered by homeowners insurance.
- You can buy flood insurance no matter your flood risk.
- If you purchase flood insurance within 12-months of the new maps becoming effective, you may be eligible for the Newly Mapped Discount.
- Flood insurance is easy to get.
- You can buy flood insurance through licensed property insurance agents; call yours today.
- Contents coverage is available.
- There is usually a 30-day waiting period before coverage goes into effect.



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

➤ If your risk is going up...

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

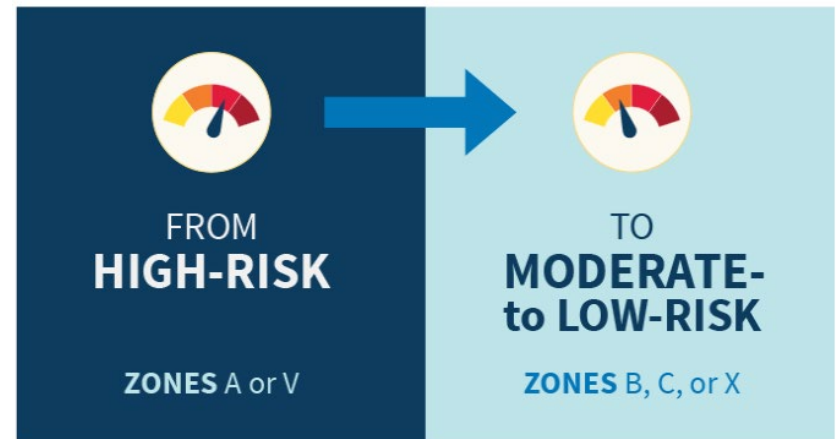


Moving From Higher Risk to Lower Risk: What Does This Mean for Me?

➤ If your risk is going down...

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

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



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

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

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

- Talk to your insurance agent

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

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

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



Remember – low risk does not mean no risk

Benefits of Flood Insurance vs. Disaster Assistance

Flood Insurance

- You are in control. Flood insurance claims are paid even if a disaster is not declared by the president.
- More than 40% of NFIP claims come from outside of mapped Special Flood Hazard Areas.
- There is no payback requirement.

Disaster Assistance

- Most forms of federal disaster assistance require a presidential declaration.
- Federal disaster assistance declarations are not awarded in all flooding incidents.
- The most typical form of disaster assistance is a loan that must be repaid with interest.

How to Find Your Flood Map

For Effective Maps:

Visit the FEMA Flood Map Service Center (MSC)
msc.fema.gov

For Preliminary Maps:


Visit FEMA Flood Map Changes Viewer (FMCV)
msc.fema.gov/fmcv

FEMA Flood Map Service Center: Welcome!

Looking for a Flood Map? [?](#)

Enter an address, a place, or longitude/latitude coordinates:

Looking for more than just a current flood map?
Visit [Search All Products](#) to access the full range of flood risk products for your community.



About Flood Map Service Center

The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.

FEMA flood maps are continually updated through a variety of processes. Effective information that you download or print from this site may change or become superseded by new maps over time. For additional information, please see the [Flood Hazard Mapping Updates Overview Fact Sheet](#)

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

Find address or place

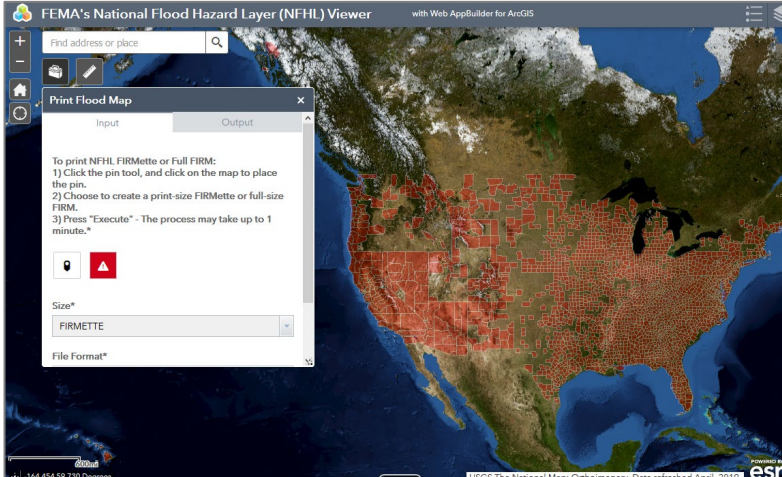
Print Flood Map

Input Output

To print NFHL FIRMette or Full FIRM:
1) Click the pin tool, and click on the map to place the pin.
2) Choose to create a print-size FIRMette or full-size FIRM.
3) Press "Execute" - The process may take up to 1 minute.

Size*
FIRMETTE

File Format*



USGS The National Map: Orthoimagery. Data refreshed April, 2018. esri

For Questions & Additional Resources

FLOOD MAPPING

FEMA Preliminary Map Products:

www.fema.gov/preliminaryfloodhazarddata

FEMA Mapping and Insurance eXchange (FMIX):

General mapping questions, NFIP rules & regulations, etc.

www.floodmaps.fema.gov/fhm/fmx_main.html or 1-877-FEMA-MAP (1-877-336-2627)

FEMA Flood Map Service Center (MSC):

Self-service information & FAQs.

msc.fema.gov

FLOOD INSURANCE

National Flood Insurance Program (NFIP) Help Center : 1-800-427-4661

Risk Rating 2.0: <https://www.fema.gov/flood-insurance/risk-rating>



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FEMA

RiskMAP
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