This is not your Father’s…
National Flood Insurance Program

NFIP Compliance
and the
Community Assistance Program

“Don’t Panic”
Is a reference in the book
“Hitchhiker’s Guide to the Galaxy”

Mark Hoskins, PE, CFM
March 2018
NFIP Stuff... Who helps Communities?

1) Regulations - Insurance - Maps

2) Federal - State - Local Coordination

3) Flood - Safe Structures

4) 2017 Community Meeting Summaries
The National Flood Insurance Program

Regulations Insurance Mapping

- Over 22,000 participating communities

- 3 Basic parts to the NFIP
  - Regulations
  - Insurance
  - Mapping
The National Flood Insurance Program

Regulations Insurance Mapping

• Regulations
  – Communities must adopt and enforce ordinances that meet NFIP criteria
  – Regulations are designed to protect new buildings from mapped flood levels
  – Over time, existing buildings should be replaced with safer post-FIRM buildings, reducing future damages
  – Biggert Waters 2012 will phase out Pre-FIRM rates
  – Homeowners Flood Insurance Affordability Act (HFIAA)
    • Slows somewhat higher insurance rates
The National Flood Insurance Program
Regulations Insurance Mapping

- Insurance
  - Mandatory Purchase (buying, repairing, constructing)
  - Coverage limits (30 day waiting, basement limits)
  - Pre vs. Post FIRM rates (Phased out by legislation)
  - Preferred Rate Policies (2-feet above BFE)
  - Submit to Rate (Floor 2-feet below BFE)
  - Flood proofing (ONLY commercial buildings)
The National Flood Insurance Program
Regulations Insurance Mapping

Mapping

- Rural or urban community  
  Urban maps have detail.
- Flood Insurance Rate Map (FIRM)

- Pre-FIRM Buildings
  * Built before 1\textsuperscript{st} adopted FIRM
  * Premium = Lower rates for existing, 1970s idea
- Post-FIRM Buildings
  * Built after 1\textsuperscript{st} adopted FIRM
  * Premium = (BFE-Low Floor)
The National Flood Insurance Program

Federal- State- Local Coordination

• **Community Roles** for participation
  – Issuing or denying floodplain building permits
  – Inspecting all development to ensure compliance with the local ordinance
  – Maintaining records of floodplain development
  – Assisting in the preparation and revision of floodplain maps
  – Helping residents outreach information on flood hazards, floodplain map data, flood insurance, and proper construction measures
The National Flood Insurance Program
Federal- State- Local Coordination

- **State Roles** = NFIP Coordinator = FP Policeman
  - Check *legal authority necessary* to adopt and enforce floodplain management regulations
  - Establish minimum state requirements consistent with the NFIP
  - Provide technical assistance Community Assistance Program (CAP)
    - CAP funds: 75% FEMA / 25% State
    - Review community ordinances
    - Teach NFIP to communities
The National Flood Insurance Program
Federal- State- Local Coordination

Federal Government = Mitigation Directorate

- FEMA administers the NFIP through its 10 Regional Offices
  - Called the Mitigation Directorate and Federal Insurance Administration
  - Regulates using 44CFR and responds to congressional legislation
  - Responds to disasters, “deploys” staff, not so easy at times
  - Community Outreach, CAP program, education
  - Resolving floodplain violations is always challenging
Insurance Premium Increases Hard to explain to the Public

FEMA’s “Plain English Letter”

Mass USPS mailing to Pre-FIRM properties to notify them of Options:

1) Have 25% increase per year (from HFIAA legislation)

1) Consider getting survey (EC) to see if your home is “high and dry”.

What Will Your Flood Risk Cost?
Get the Lowest Rate You Can Qualify For.

Option 1
Do Nothing

Your discounted rate will increase by 25 percent each year.

Option 2
Get an Elevation Certificate

Don't overpay for flood insurance. Get an Elevation Certificate soon. Learn more at www.FEMA.gov/cost-of-flood. If you get an Elevation Certificate, you can continue to pay the discounted rate if it's lower.
Dear Mr./Ms. Metz,

Thank you for being a valued policyholder of the National Flood Insurance Program. This letter discusses your flood risk and some important changes and options for your flood insurance policy.

Your building is at high risk for flooding. According to a recent report your insurer sent to FEMA, your building was built before the community’s first Flood Insurance Rate Map (FIRM) was issued—meaning it is pre-FIRM—and it is located in a high-risk flood area on the current flood map. The cost of flood insurance for pre-FIRM buildings in high-risk flood areas has been based on discounted rates that do not reflect the actual flood risk. Federal law now requires flood insurance rates for buildings receiving this discount to increase 25 percent each year until they reflect the building’s true risk of flood damage. However, there are options to consider.

These large yearly rate increases will not stop without an Elevation Certificate (EC). An EC is based on your building’s specific features and provides elevation detail not available on flood maps. The EC works with the flood map for your property to help determine the actual risk of flood damage. Your insurer cannot determine how much you should pay for flood insurance until you get an EC. When you decide to get an EC, if you don’t already have one, your insurer will either charge you an amount that accurately reflects your property’s current flood risk (keep in mind, your rate will change from year to year because of adjustments like inflation), or allow you to continue getting the discounted rate, whichever amount is less. There will come a time when the discounted rate will be higher (because of the 25 percent increases) than what you would pay using an EC. Getting an EC now or in the next few years is likely to prevent most policyholders from overpaying for their flood insurance. To obtain an EC, you will likely need to hire a licensed engineer, architect, or land surveyor.

Keep your flood policy in force. If you ever allow your flood insurance policy to lapse for either more than 90 days, or twice for any number of days, you may be required to provide an EC, and you may no longer be eligible for the discounted rate you have been receiving.

See the back of this letter for information about your insurance options. Read more about LETTER E and when having an EC could be financially beneficial, on the web page www.FEMA.gov/cost-of-flood. Speak with your insurance agent or company if you have questions about what this letter means.

Our goal is to provide information to help you make the best decision about your policy.

Sincerely,

Roy E. Wright  
Deputy Associate Administrator for Insurance and Mitigation
www.fema.gov
Flood Insurance Rates Relate to BFE

1993 - Existing Pre FIRM Structure

Pre-FIRM ("Grandfathered")
Premium $595
(Includes expense constant, Fed Policy Fee - $80; ICC - $75)
Flood Insurance Rates Relate to BFE

1994 FLOOD

THE STRUCTURE IS SUBSTANTIALLY DAMAGED

LOWEST FLOOR 5' NGVD

BFE 10 NGVD

Damage = $75,000
Market Value = $100,000

LOWEST FLOOR 5' NGVD
LOWEST FLOOR 12' NGVD

BFE 10 NGVD

1994 - Structure Repaired – Elevated 2- feet above BFE

Post-FIRM Options:
(Relate FF to BFE)
FF 5' below= $3415
FF 2’ above= $ 226
FF equals = $ 376
FF 2’ below= $1240

Post FIRM Re-Rating Actuarial Premium=
$226
(Includes expense constant, Fed Policy Fee - $80: ICC - $6)
Bad things that happen if your community has a “VIOLATION”

NFIP Sanctions

- No flood insurance through the NFIP
- If the community withdraws or is suspended, existing flood insurance policies will not be renewed
- No Federal grants or loans for development in Special Flood Hazard Areas (SFHAs) administered by Federal agencies
- No Federal disaster assistance to repair buildings located in SFHAs
- No Federal mortgage insurance or loan guarantees in SFHAs. Includes policies written by FHA, VA, and others.
FEMA’s outreach to NFIP Communities

Community Assistance Program (CAP)

a) Community Assistance Contact (CAC)  
   Phone call
b) Community Assistance Visit (CAV)  
   Meeting with community staff
Community Assistance Visit (CAV) Basics

Preparation for CAV Meeting
- Targeting every 5 years
- Prepare Summary Documents
  - Search for historic floodplain changes
  - Download insurance claims
  - Drive your floodplain looking for violations

Want a Supportive…face-to-face meeting
- Latest Ordinance Provisions
- Insurance coverage
- Recent storm damages
- Damage Claims sorted by street address
- Answer Questions on NFIP
Community Assistance Visit (CAV) Booklets

Village of Sauk Village
Community Assistance Contact (CAC)

CAC Report Tab Sections

1) CAC Summary Sheet
2) NFHL Close-up Maps  Generally showing structures in the floodplain
3) FEMA Community Information System (CIS) Summaries
   a. Past Contacts, Insurance Summaries
4) FEMA Flood Insurance Claims
5) Sample LOMA
6) NFHL Website Overview: Locate floodplain by address
7) Substantial Damage Software (SDE) Brochure - software and background
8) CRS= Flood Insurance Premium Discounts
   a. Hoffman Estates Sample CRS Application

Substantial damages are calculated by totaling the replacement cost of the structure. These food damages must be added together and if they are 50% or more than the market value of the structure, then that structure needs to be better flood protected. This generally means elevating it above the flood elevation. SDE free software is available to help define these damages. This effort to protect substantially damaged structures, is a requirement of the NFIP.
CAV Summary

Floodplain Ordinance

Past CAV Meetings

Floodplain Development
  Looked for violations

Repetitive Loss Structures
  Use Claims data

Floodplain Updates
  Latest map dates

Present Insurance Coverage
  Total coverage
  # Policies
  Ave Insurance premium

Apply for CRS if not in program

Floodplain Ordinance
The City’s Floodplain Ordinance is dated April 5, 2016 the same as the McHenry County Ordinance. The City’s stormwater ordinance is within the municipal code as: ARTICLE II, MANAGEMENT Sec. 17-25, Storm Water Management. (MC-04-860.A; MC-08-967) (MC-2012).

Have there been any other updates or anticipated updates to your Stormwater Ordinance?

CAV Administration
The last CAC was held on 9/28/2016 by Brian Eber. The City of McHenry is NFIP compliant.

Floodplain Development
After looking through historical aerials, there appeared to be no recently developed floodplain structures.  1) Pool construction along North Drive near Boone Creek

Do you have any permits in the floodplain that you could share with me?
Do you know of any significant future development within your floodplain zones?

Repetitive Loss
There was one potential significant loss property in McHenry. See the claims spreadsheet

[$54K, June 2013]

Do you have any other substantial damage structures in McHenry?

Flood Map Updates
Your FEMA FIRM panels have the date of November 1, 2001, nearly 17 years old.

Any floodplain accuracy issues?

Insurance Coverage
McHenry has $7,819,300 worth of flood insurance coverage.
There are 45 policies in effect, with $428,589 worth of claims paid.
The average yearly flood insurance premium is $1053 per year Pre-FIRM structures (37)
The average yearly flood insurance premium is $449 per year Post-FIRM structures (8)

Notification of homeowners in the 500-year floodplain
The IDNR is working on a flyer to provide to properties close to the 100-year floodplain.
The idea is to alert residents of the potential of flood damage. Flood insurance can be reduced rate, from $150-$400 per year.

Apply for the Community Rating System (CRS) Program
Please apply to CRS, as this will reduce your resident’s flood insurance premiums.
Contact... Lou Ann Patellaro, CFM ISO / CRS Specialist Cell – (954) 651-5021 Office/Fax
See the last tab for an example number of points available for Hoffman Estates. Contact information (lpattellaro@iso.com) on how to apply for the CRS program.
CAV  Sample Floodplain Violations

DRIVE the community’s floodplain looking for:

Violations
(Non-compliant construction or storage)

- Substantial construction to homes inside the floodway/floodplain limits
  If $ construction > 50% market value
  Must elevate, relocate, demolish for residential buildings

- Storing equipment and rock within the floodway limits

- Inappropriate use in floodway

Building materials

PW yard rock piles

Storing equipment and rock within the floodway limits
Inappropriate use in floodway
The above FEMA regulatory floodplain map incorrectly shows seven homes as inside the FEMA regulatory floodway area. After a recent site inspection, it appears that the homes were elevated by fill, and are located above the mapped floodplain. This floodplain map can be corrected two ways: 1) each home can apply for a Letter of Map Revision Based on Fill (LOMR-F) or 2) the Village can contract an engineering firm to redraw the map under the Letter of Map Revision (LOMR) process. If the floodplain map is not corrected, then any of the structures with Federally back loans or to be sold, must purchase expensive flood insurance.
CAV  Wandering Corporate Limits

Many NFIP NE Illinois Communities have VERY complicated corporate limits...Sauk Village (see yellow line)
Even though in Niles these areas are mapped as 500-year zones, storm sewer limitations have caused flood problems.

Similar problems in Libertyville, Wilmette, Berwyn, most of the South Cook County communities.

Need improved storm sewers
The National Flood Insurance Program

Please apply to CRS!
Many communities are not in CRS.

1) Call Lou Ann Patellaro  FEMA ISO Manager  954 651 5021

QUALS to enter into CRS
1) Locate repetitive loss properties
2) 50 or more flood policies
3) Need a CAV in the last 12 months
4) **Use Elevation Certificates** for all new buildings
5) Help residents reading floodplain maps
6) **Big CRS Points** for maintaining Open Space and Creeks

CRS is not that much more work.
### City of McHenry
Looking to be a Class 7 community with 15% discounts

#### Portion of FEMA Floodplain Ordinance Requirements

<table>
<thead>
<tr>
<th>Section</th>
<th>Yes</th>
<th>No</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is the community involved in a mitigation or buyout program?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) If 10% of SFHA or more bought out then</td>
<td>520</td>
<td>60</td>
<td>190+ pts</td>
</tr>
<tr>
<td>b) If less than 10% buyout then</td>
<td>420</td>
<td>300</td>
<td>3pts per bldg. 6pts per RL or CF</td>
</tr>
<tr>
<td>Does the community have repetitive loss properties? (If yes, # _____)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does the community have a mitigation plan?</td>
<td>510</td>
<td>150</td>
<td>(150)</td>
</tr>
</tbody>
</table>

#### MISCELLANEOUS

<table>
<thead>
<tr>
<th>Section</th>
<th>Yes</th>
<th>No</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does the community periodically inspect and maintain channels?</td>
<td>540</td>
<td>200</td>
<td>(200)</td>
</tr>
<tr>
<td>Does the community have a newsletter or brochure mailed to residents?</td>
<td>330</td>
<td>40</td>
<td>(40)</td>
</tr>
<tr>
<td>Does the community have flood information website available to residents</td>
<td>350</td>
<td>20</td>
<td>(20)</td>
</tr>
<tr>
<td>Does the community have a flood warning system?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does the community maintain a levee or levee systems?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does community have a CFM that is part of review &amp; approval</td>
<td>430</td>
<td>25</td>
<td>(25)</td>
</tr>
<tr>
<td>Does community have a GIS program with floodplain related layers</td>
<td>440</td>
<td>80</td>
<td>(80)</td>
</tr>
<tr>
<td>Is the community a potential CRS candidate?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The National Flood Insurance Program

Substantial Damage/Improvement

Making damaged building structures NFIP Compliant…

At the CAV…provide Historic Flood Claims Data

Unit 8
Substantial Improvement & Damage

Basic Rule:
Improvement or Damage >50%
make the building NFIP compliant!

If Cost of improvements or Damage Repair
equals or exceeds 50% of building market value…
the building must be brought up to
current floodplain management standards

July 2017
Fox Lake
Significant Flood Damage
### Historic Building Flood Claims (by address)

#### IMPORTANT **Confidentiality Statement**

You should be aware that you are responsible for the appropriate and proper utilization of the disclosed National Flood Insurance Program (NFIP) insurance claim data. NFIP insurance data is protected under the Privacy Act of 1974, 5 U.S.C. section 552a. Use of the information provided should be restricted to the applicable routine use cited in the public notice in the Federal Register. Use of this data should be limited to a single community or county. Use of this data for any purpose other than hazard mitigation purposes is prohibited. The names, addresses, and insurance data listed are confidential and should only be used to locate an affected person or property, so care must be exercised if this information will be used to develop any maps that use names or addresses. Your use of this data indicates your understanding of the above terms and conditions and your agreement to abide by them.

#### Table:

<table>
<thead>
<tr>
<th>Record</th>
<th>Type</th>
<th>Address Line 2</th>
<th>City</th>
<th>Cancel Dt/ Dt of Loss</th>
<th>July 1996 Claims</th>
<th>April 2013 Claims</th>
<th>10 Year Old Claims</th>
<th>All Claims</th>
</tr>
</thead>
<tbody>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td></td>
<td>06/13/1981</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>04/18/2013</td>
<td>6,143</td>
<td>6,143</td>
<td>6,143</td>
<td>6,143</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>07/17/1996</td>
<td>8,718</td>
<td>8,718</td>
<td>8,718</td>
<td>8,718</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>07/17/1996</td>
<td>24,540</td>
<td>24,540</td>
<td>24,540</td>
<td>24,540</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>03/08/2009</td>
<td>2,228</td>
<td>2,228</td>
<td>2,228</td>
<td>2,228</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>07/17/1996</td>
<td>4,780</td>
<td>4,780</td>
<td>4,780</td>
<td>4,780</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>07/17/1996</td>
<td>2,235</td>
<td>2,235</td>
<td>2,235</td>
<td>2,235</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>07/17/1996</td>
<td>16,601</td>
<td>16,601</td>
<td>16,601</td>
<td>16,601</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>07/17/1996</td>
<td>17,789</td>
<td>17,789</td>
<td>17,789</td>
<td>17,789</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>08/16/1987</td>
<td>3,053</td>
<td>3,053</td>
<td>3,053</td>
<td>3,053</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>07/17/1996</td>
<td>12,448</td>
<td>12,448</td>
<td>12,448</td>
<td>12,448</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>04/17/2013</td>
<td>18,105</td>
<td>18,105</td>
<td>18,105</td>
<td>18,105</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>07/02/1983</td>
<td>7,370</td>
<td>7,370</td>
<td>7,370</td>
<td>7,370</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>07/17/1996</td>
<td>25,303</td>
<td>25,303</td>
<td>25,303</td>
<td>25,303</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>07/17/1996</td>
<td>6,048</td>
<td>6,048</td>
<td>6,048</td>
<td>6,048</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>07/18/1996</td>
<td>6,697</td>
<td>6,697</td>
<td>6,697</td>
<td>6,697</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>04/26/2013</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>04/18/2013</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>07/17/1996</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>CLM</td>
<td></td>
<td></td>
<td>AURORA</td>
<td>07/18/1996</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
## Historic Building Flood Claims (by address)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>06/13/1981</td>
<td>$422,857</td>
<td>$3,006,160</td>
<td>$1,986,543</td>
<td>$360,943</td>
</tr>
<tr>
<td>04/18/2013</td>
<td>$6,143</td>
<td>$6,143</td>
<td>$6,143</td>
<td></td>
</tr>
<tr>
<td>07/17/1996</td>
<td>$10,175</td>
<td>$10,175</td>
<td>$8,718</td>
<td></td>
</tr>
<tr>
<td>04/18/2013</td>
<td>$8,718</td>
<td>$8,718</td>
<td></td>
<td></td>
</tr>
<tr>
<td>07/17/1996</td>
<td>$24,540</td>
<td>$24,540</td>
<td>$24,540</td>
<td></td>
</tr>
<tr>
<td>07/17/1996</td>
<td>$4,789</td>
<td>$4,789</td>
<td>$4,789</td>
<td></td>
</tr>
<tr>
<td>07/17/1996</td>
<td>$2,235</td>
<td>$2,235</td>
<td>$2,235</td>
<td></td>
</tr>
<tr>
<td>07/18/1996</td>
<td>$16,601</td>
<td>$16,601</td>
<td>$16,601</td>
<td></td>
</tr>
<tr>
<td>07/17/1996</td>
<td>$17,789</td>
<td>$17,789</td>
<td>$17,789</td>
<td></td>
</tr>
<tr>
<td>08/14/1987</td>
<td>$3,053</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>07/17/1996</td>
<td>$12,448</td>
<td>$12,448</td>
<td></td>
<td></td>
</tr>
<tr>
<td>04/17/2013</td>
<td>$18,105</td>
<td>$18,105</td>
<td></td>
<td>$18,105</td>
</tr>
<tr>
<td>07/02/1983</td>
<td>$450</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>07/17/1996</td>
<td>$25,303</td>
<td>$25,303</td>
<td></td>
<td></td>
</tr>
<tr>
<td>07/17/1996</td>
<td>$6,048</td>
<td>$6,048</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

10 Year Old Claims Useful for ICC Program

Same Address
National Flood Hazard Layer (NFHL)

Use the Web to view FEMA Floodplain maps
1) Locate Letters of Map Change (LOMA, LOMRs)
2) Enter street address… to evaluate floodplain
Finding the NFHL Website

1) Google “FEMA geoportal hazard layer”
2) Click reference…”(General Reference)”
3) Click box…”Open in Map Viewer”
1) Search Approach
   a) Type the street address
   b) Name of community (city or county)

2) Change the Basemap
   a) Choose Image Hybrid (next slide)
Finding the NFHL Website
Finding the NFHL Website

NFHL = Georeferenced LOMA/LOMRs, Address search, with a GIS Platform
NFHL Community Maps

Aurora Plot... across 4 counties
DuPage, Kane, Will and Kendall

Great detail,
See street names,
Floodplains, floodways,
22x36” screen capture plots
IAFSM Rapid Assistance Flood Team

RAFT Deployed
Fox Lake (August 2017) and Watseka (March 2018)

Very valuable service for communities to have:
1) volunteer professionals
2) making preliminary damage assessments
3) Red Tag buildings with water on first floor
4) Evaluate = ($ Flood damage) / ($ Market Value)

1) One day “In the field”, just after flood recedes
2) Several weeks later, community has individual damage reports

Fox Lake
August 2017
RAFT Team
Watseka Flooding due to Iroquois and Sugar Creek overbanks Jan 2008 and July 2015
Jesse Tinch was our group “Water-line Whisperer”
He was excellent at locating high water lines!
Presentation Summary

1) Regulations - Insurance - Maps

2) Federal - State - Local Coordination

3) Flood - Safe Structures

4) 2017 Community Meeting Summaries

Upgrades to the NFIP

1) Better NFHL website FIRM access
2) Join CRS Insurance Premiums are increasing
3) Get your Community FEMA Flood Claims Data
4) Consider RAFT Help (IAFSM)
NFIP and Hitchhiker Questions?

It is the questions, not the answers, that truly matter.
Don’t panic.
Always carry a towel.
Always listen to your mother.

The NFIP Hitchhiker's Guide to the Galaxy