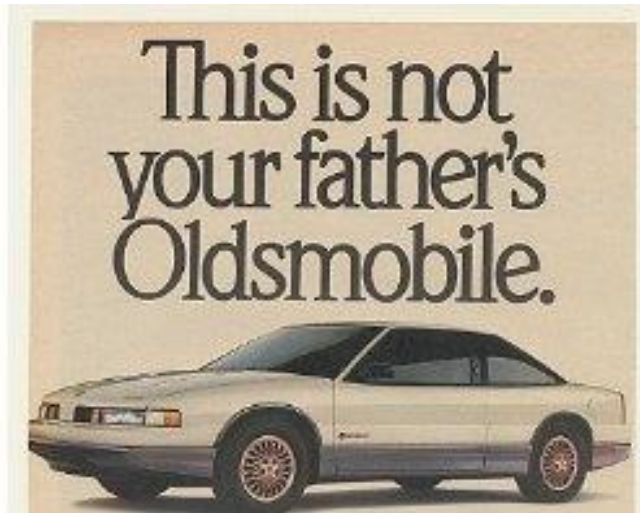
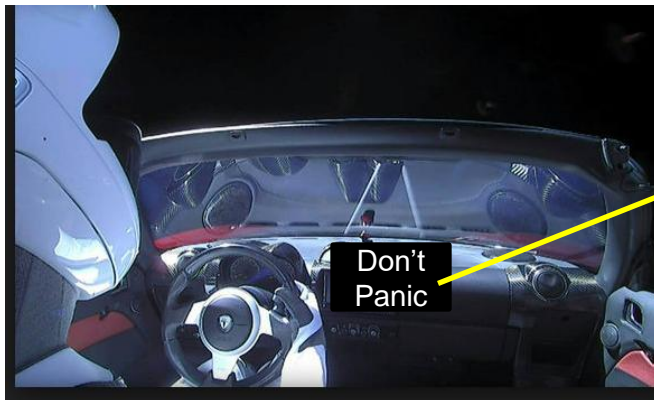


# This is not your Father's...

## National Flood Insurance Program



## NFIP Compliance and the Community Assistance Program



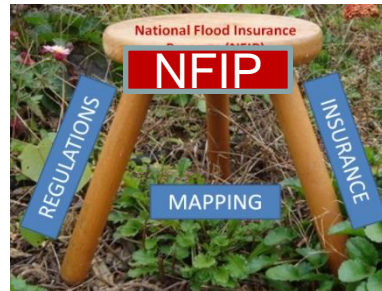
**“Don’t Panic”**  
Is a reference in the book  
“Hitchhiker’s Guide to the Galaxy”

Mark Hoskins, PE, CFM  
March 2018

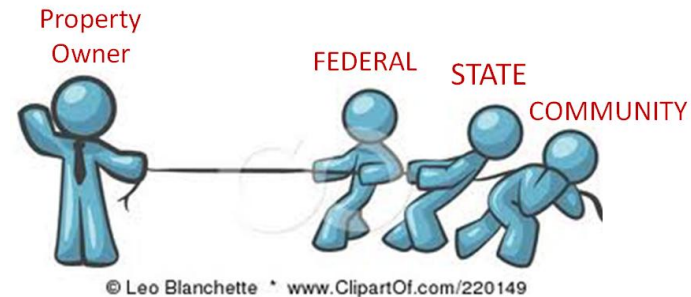


# NFIP Stuff... Who helps Communities?

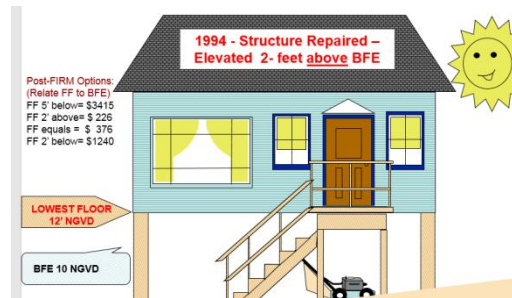
## 1) Regulations- Insurance- Maps



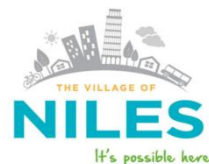
## 2) Federal- State- Local Coordination



## 3) Flood- Safe Structures



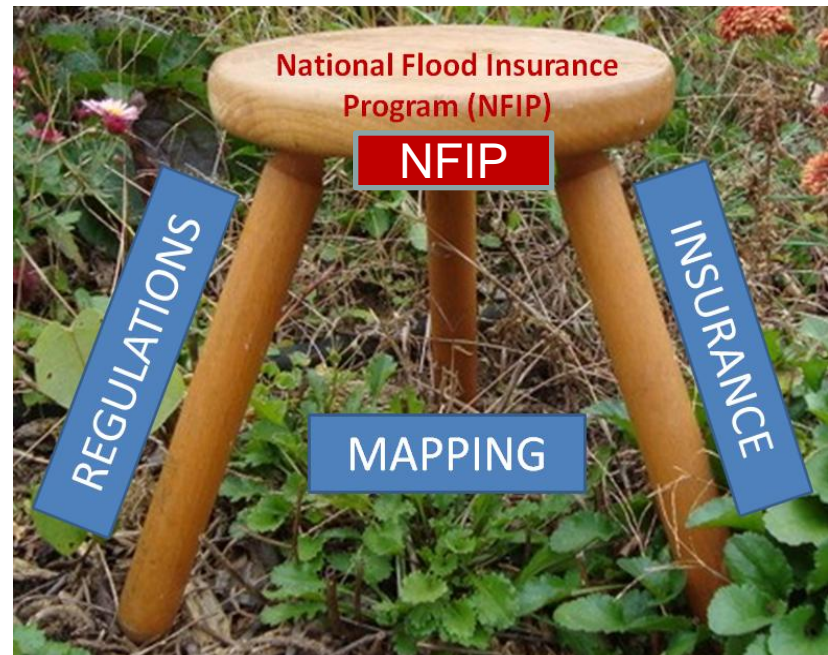
## 4) 2017 Community Meeting Summaries



# The National Flood Insurance Program

## Regulations Insurance Mapping

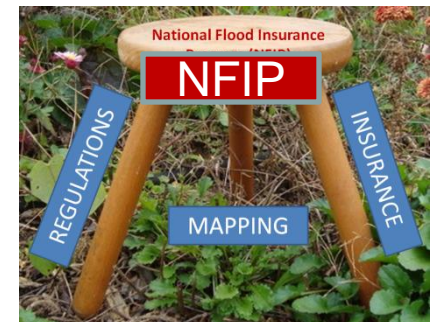
- Over 22,000 participating communities
- 3 Basic parts to the NFIP
  - Regulations
  - Insurance
  - Mapping



# The National Flood Insurance Program

## Regulations Insurance Mapping

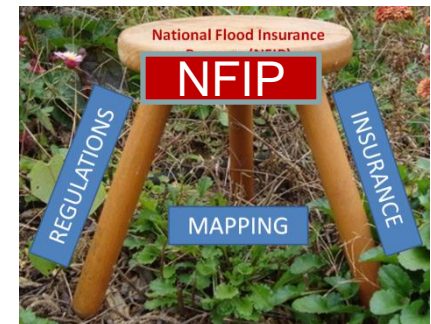
- **Regulations**
  - Communities must adopt and enforce ordinances that meet NFIP criteria
  - Regulations are designed to **protect new buildings** from mapped flood levels
  - Over time, **existing buildings should be replaced** with safer post-FIRM buildings, reducing future damages
  - **Biggert 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)



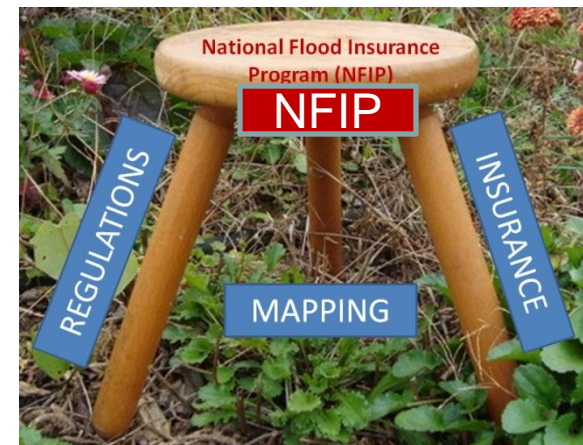


# The National Flood Insurance Program

## Regulations Insurance Mapping

### Mapping

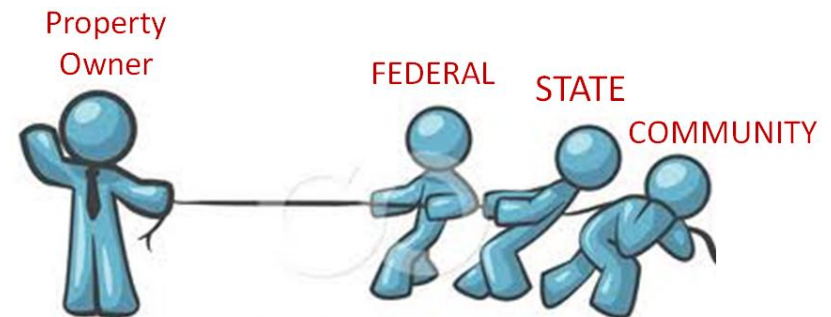
- Rural or urban community Urban maps have detail.
- Flood Insurance Rate Map (FIRM)
- Pre-FIRM Buildings
  - \* Built before 1<sup>st</sup> adopted FIRM
  - \* Premium = Lower rates for existing, 1970s idea
- Post-FIRM Buildings
  - \* Built after 1<sup>st</sup> adopted FIRM
  - \* Premium = (BFE-Low 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

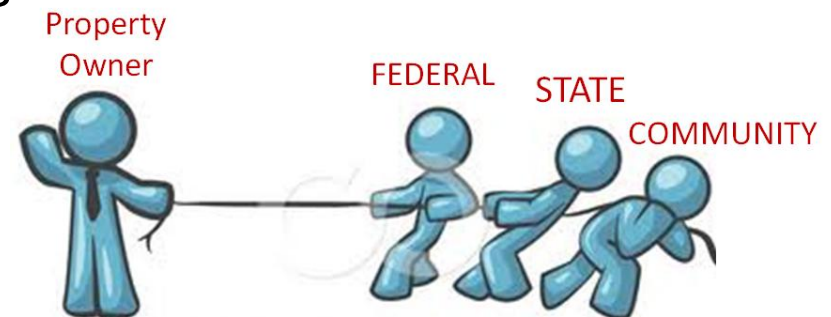


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# The National Flood Insurance Program

## 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



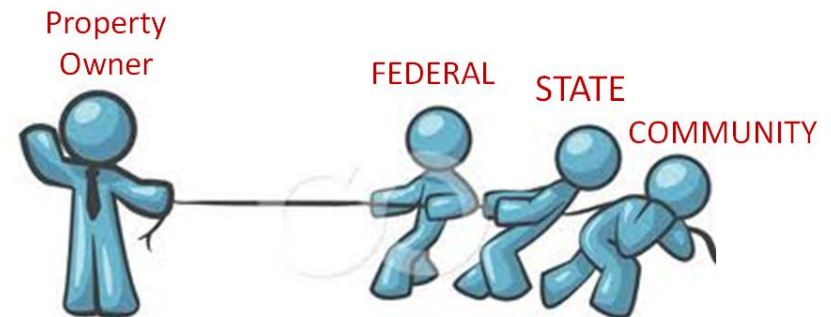


# The National Flood Insurance Program

## 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



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## 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".



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.

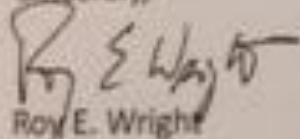
These large yearly rate increases will not stop without an **Elevation Certificate (EC)**. An EC is based on your building's specific features and provides elevation detail not available on flood maps. The EC works with the flood map for your property to help determine the actual risk of flood damage. 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](http://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,

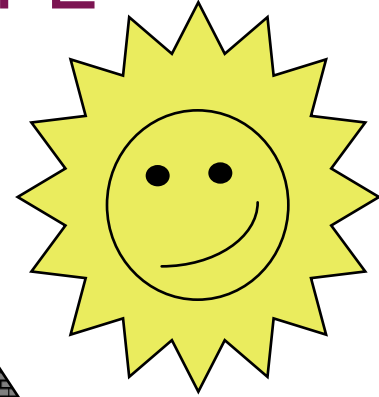


Roy E. Wright  
Deputy Associate Administrator for Insurance and Mitigation  
[www.fema.gov](http://www.fema.gov)



# Flood Insurance Rates Relate to BFE

## 1993 - Existing Pre FIRM Structure



BFE 10 NGVD

LOWEST FLOOR  
5' NGVD

**Pre-FIRM ("Grandfathered")  
Premium \$595**

(Includes expense constant,  
Fed Policy Fee - \$80;  
ICC - \$75)

# Flood Insurance Rates Relate to BFE

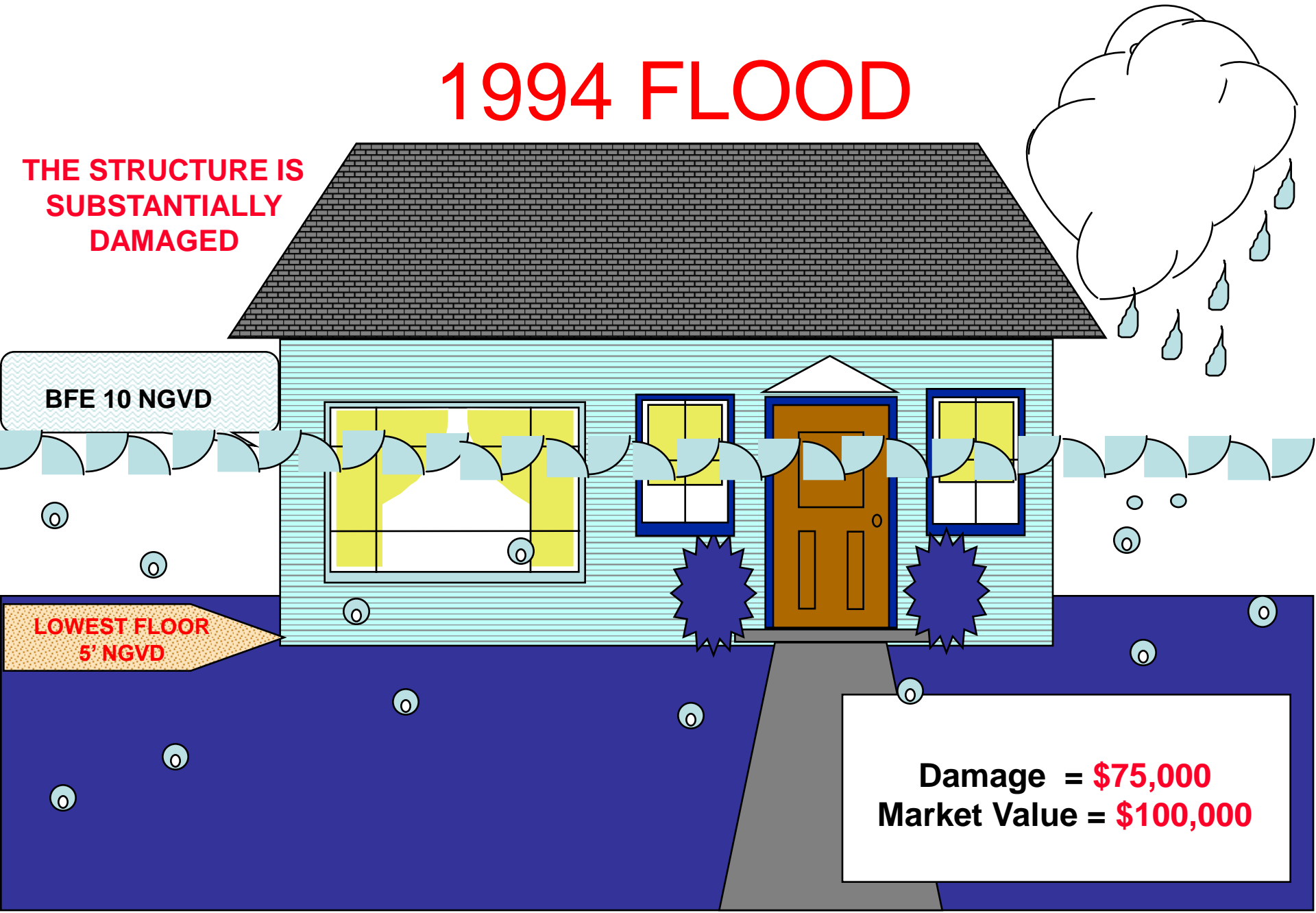
## 1994 FLOOD

**THE STRUCTURE IS  
SUBSTANTIALLY  
DAMAGED**

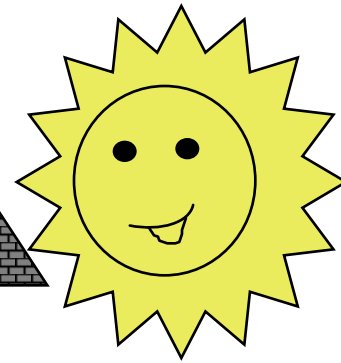
**BFE 10 NGVD**

**LOWEST FLOOR  
5' NGVD**

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



**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

**LOWEST FLOOR  
12' NGVD**

**BFE 10 NGVD**

**Post FIRM Re-Rating  
Actuarial Premium=  
\$226**

(Includes expense constant, Fed  
Policy Fee - \$80: ICC - \$6)



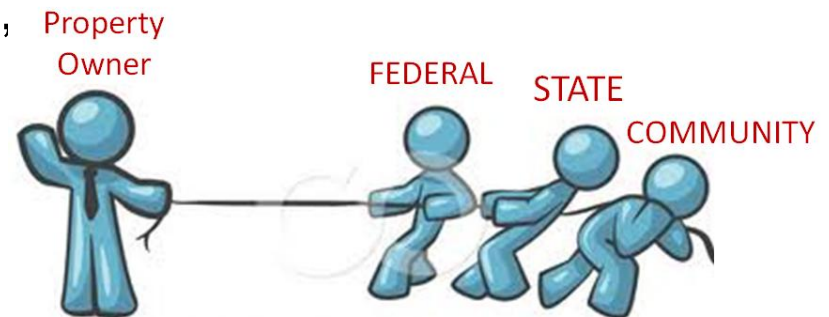
# The National Flood Insurance Program

## Federal- State- Local Coordination

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,



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# 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



Tom Bloom

# 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

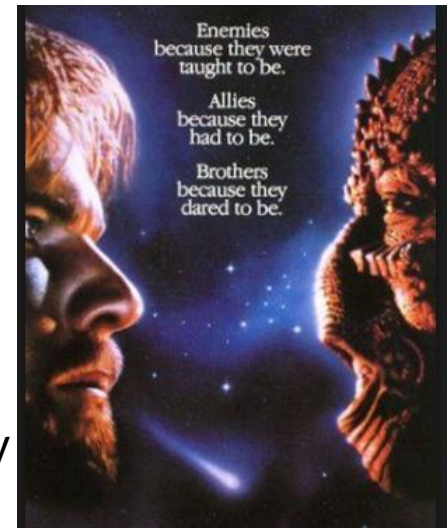
Damage Claims sorted by street address

Answer Questions on NFIP

State CAP  
Manager



Community  
Floodplain  
Manager



# Community Assistance Visit (CAV) Booklets

## Village of Sauk Village

### Community Assistance Contact (CAC)

#### CAC Report Tab Sections

	1) CAC Summary Sheet	
This r Progr regul: Maps	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	
Addit Flood deter speci	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	
Subst	Substantially damaged structure: A structure is considered substantially damaged if the cost of repairs to the structure, including materials and labor, exceeds 50% of the market value of the structure. These flood 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: ARTIC MANAGEMENT Sec. 17-25. Storm Water Management. (MC-04-860.A; MC-08-967) (M

**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 floodplains.

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.

[REDACTED] (\$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 a reduced rate, from \$150-\$400 per year.

## Apply for the Community Rating System (CRS) Program

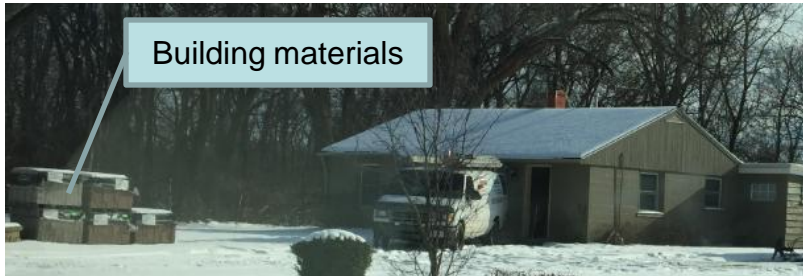
Please apply to CRS, as this will reduce your resident's flood insurance premiums.

Contact... Lou Ann Patellaro, CFM ISO / CRS Specialist Cell – (954) 651-5021 Office/Fax – (954) 651-5022

**See the last tab** for an example number of points available for Hoffman Estates. Contact Lou Ann Patellaro for information ([lpatellaro@iso.com](mailto:lpatellaro@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



# CAV Sample Floodplain Map Errors

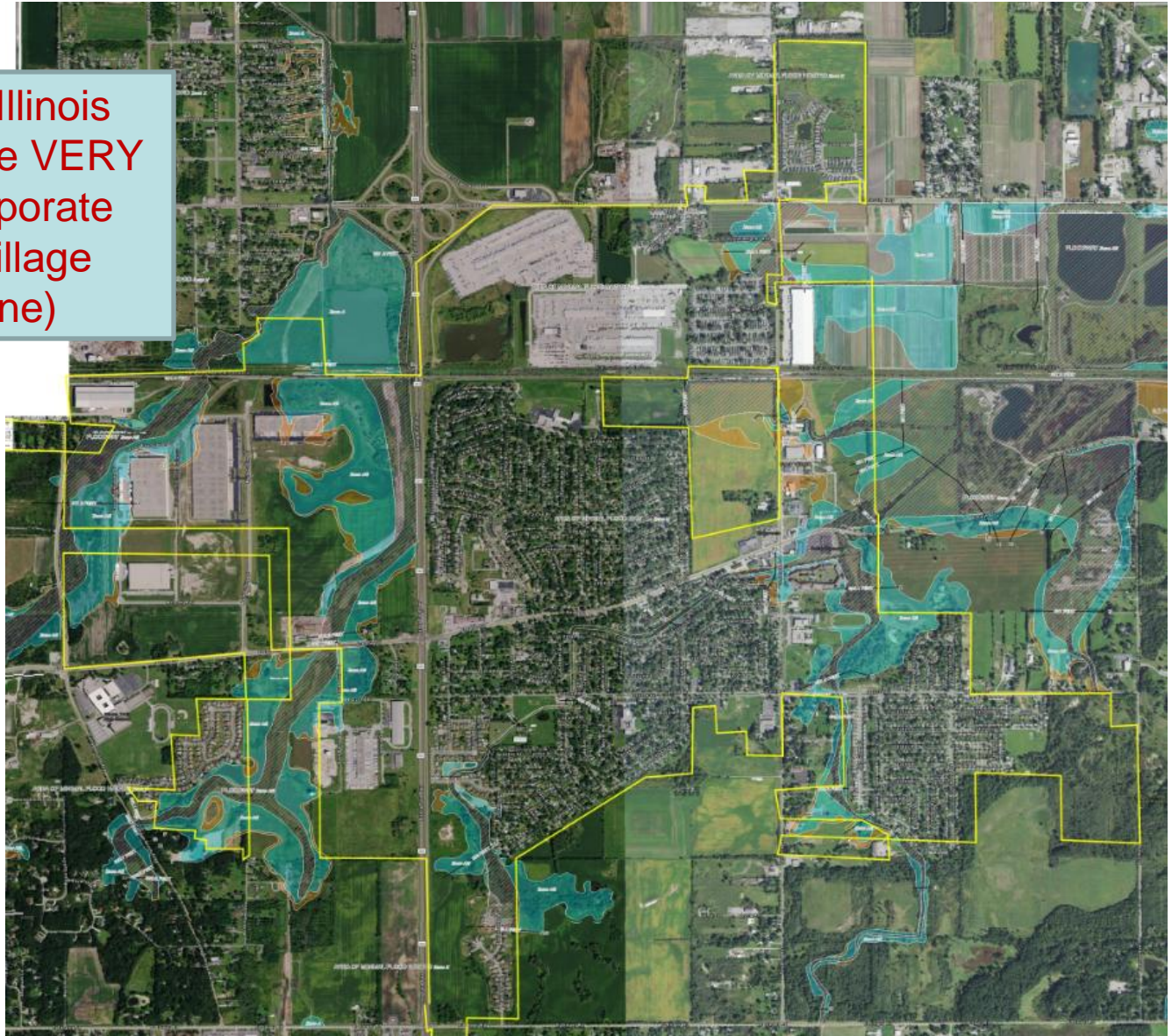


**The above FEMA regulatory floodplain map incorrectly shows seven homes as inside the FEMA regulatory floodway area.** After a recent site inspection, it appears that the homes were elevated by fill, and are located above the mapped floodplain. This floodplain map can be corrected two ways: 1) each 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, IL

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

Need improved storm sewers

## 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.

### MITIGATION

Is the community involved in a mitigation or buyout program?

a) If 10% of SFHA or more bought out then

b) If less than 10% buyout then

Yes ☐ No ☐ 520 60

190+ points

3pts per bldg. 6 pts per RL or CF

Does the community

**Portion of FEMA Floodplain  
Ordinance Requirements**

Yes ☐ No ☐ 420 300 (300)

Does the community have repetitive loss properties? (If yes, #\_\_\_\_\_)

Yes ☐ No ☐

Does the community have a mitigation plan?

**CRS Points**

Yes ☐ No ☐ 510 150 (150)

### MISCELLANEOUS

Does the community periodically inspect and maintain channels?

Yes ☐ No ☐ 540 200 (200)

Does the community have a newsletter or brochure mailed to residents?

Yes ☐ No ☐ 330 40 (40)

Does the community have flood information website available to residents?

Yes ☐ No ☐ 350 20 (20)

Does the community have a flood warning system?

Yes ☐ No ☐ 610 150 (150)

Does the community maintain a levee or levee systems?

Yes ☐ No ☐ 620 50 (50)

**City of McHenry  
Looking to be a Class 7 community with  
15% discounts**

Yes ☐ No ☐

Yes ☐ No ☐

Does community have a CFM that is part of review & approval

Yes ☐ No ☐ 430 25 (25)

Does community have a GIS program with floodplain related layers

Yes ☐ No ☐ 440 80 (80)

Is the community a potential CRS candidate?

Yes ☐ No ☐ possible pts. 1509

# The National Flood Insurance Program

## Substantial Damage/Improvement

Making damaged building structures NFIP Compliant...

At the CAV...provide Historic Flood Claims Data



July 2017  
Fox Lake  
Significant Flood  
Damage

## 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



# 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 information. Its use is protected under the Privacy Act of 1974, 5 U.S.C. section 552(a). Use of the information provided should be restricted to the applicable routine use cited by the officials of your community/county for hazard mitigation purposes only. The names, addresses and insurance data listed are confidential and should only be used for mitigation, and mitigation planning. This information should only be used by the individuals it is being distributed to and should not be released to other individuals to locate an affected person or property, so care must be exercised if this information will be used to develop any map.

July 1996  
Claims

April 2013  
Claims

Record Type	Address Line 2	City	Cancel Dt/ Dt of Loss	Flood Claims 2007-2017	Flood Claims 1978-2017	Flood Claims July 1996 Storm	Flood Claims April 2013 Storm
				\$422,857	\$3,006,160	\$1,986,543	\$360,943
CLM		AURORA	06/13/1981		\$400		
CLM		AURORA	04/18/2013	\$6,143	\$6,143		\$6,143
CLM		AURORA	07/17/1996		\$10,175	\$10,175	
CLM		AURORA	04/18/2013	\$8,718	\$8,718		\$8,718
CLM		AURORA	07/17/1996		\$24,540	\$24,540	
CLM		AURORA	07/17/1996		\$0	\$0	
CLM		AURORA	03/08/2009	\$2,228	\$2,228		
CLM		AURORA	07/18/1996		\$4,789	\$4,789	
CLM		AURORA	07/17/1996		\$2,235	\$2,235	
CLM		AURORA	07/18/1996		\$16,601	\$16,601	
CLM		AURORA	07/17/1996		\$17,789	\$17,789	
CLM		AURORA	08/14/1987		\$3,053		
CLM		AURORA	07/17/1996		\$12,448	\$12,448	
CLM		AURORA	04/17/2013	\$18,105	\$18,105		\$18,105
CLM		AURORA	07/02/1983		\$450		
CLM		AURORA	07/17/1996		\$25,303	\$25,303	
CLM		AURORA	07/17/1996		\$6,048	\$6,048	
CLM		AURORA	07/18/1996		\$6,697	\$6,697	
CLM		AURORA	04/26/2013	\$0	\$0		\$0
CLM		AURORA	04/18/2013	\$0	\$0		\$0
CLM		AURORA	04/18/2013	\$0	\$0		\$0
CLM		AURORA	07/17/2015	\$0	\$0		

Redacted Addresses  
Confidential  
Information

10 Year Old  
Claims

All Claims

# Historic Building Flood Claims (by address)

Cancel Dt/ Dt of Loss	Flood Claims 2007-2017	Flood Claims 1978-2017	Flood Claims July 1996 Storm	Flood Claims April 2013 Storm
	\$422,857	\$3,006,160	\$1,986,543	\$360,943
06/13/1981		\$400		
04/18/2013	\$6,143	\$6,143		\$6,143
07/17/1996		\$10,175	\$10,175	
04/18/2013	\$8,718	\$8,718		\$8,718
07/17/1996		\$24,540	\$24,540	
07/17/1996		\$0	\$0	
03/08/2009	\$2,228	\$2,228		
07/18/1996		\$4,789	\$4,789	
07/17/1996		\$2,235	\$2,235	
07/18/1996		\$16,601	\$16,601	
07/17/1996		\$17,789	\$17,789	
08/14/1987		\$3,053		
07/17/1996		\$12,448	\$12,448	
04/17/2013	\$18,105	\$18,105		\$18,105
07/02/1983		\$450		
07/17/1996		\$25,303	\$25,303	
07/17/1996		\$6,048	\$6,048	

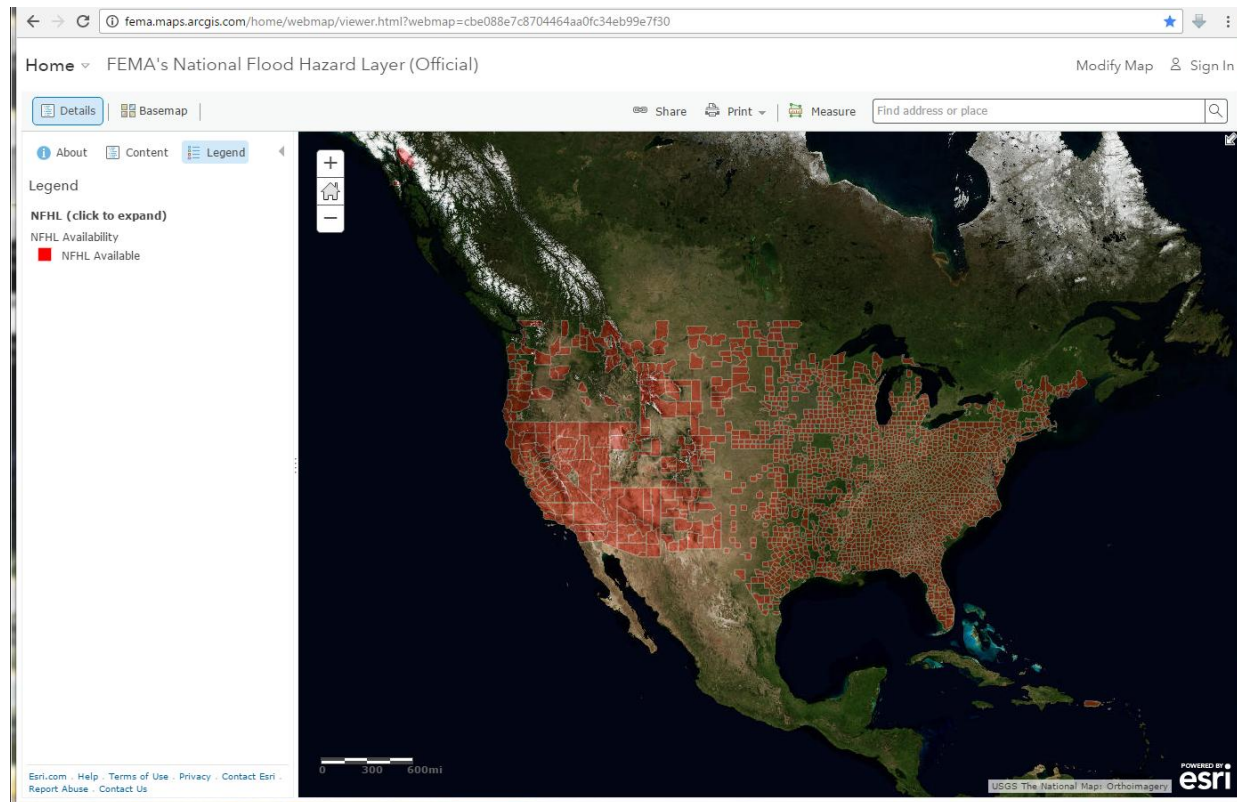
10 Year Old Claims  
Useful for ICC Program

Same  
Address

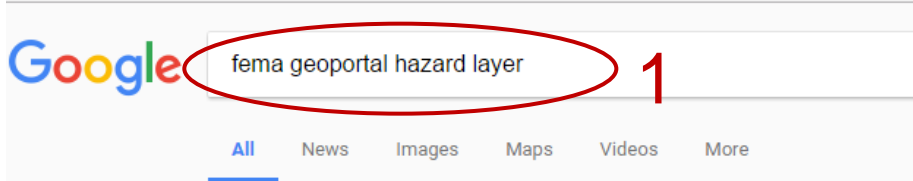
# National Flood Hazard Layer (NFHL)

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



## FEMA's National Flood Hazard Layer (Official) - Maps - ArcGIS

<https://fema.maps.arcgis.com/home/item.html?id=3a4909da78224d1487bc87363611c484> ▼

As of August 1, 2017 all FEMA systems will require the use of the "https" protocol, and "http" links will no longer function. This may impact NFHL web services.

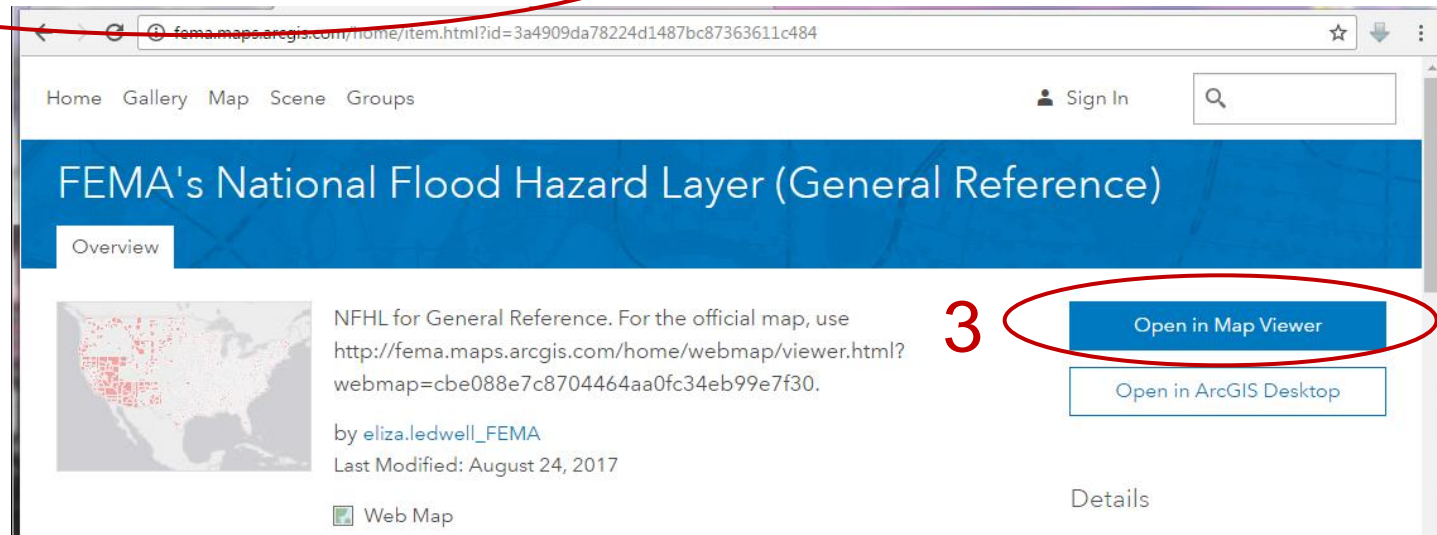
You've visited this page 3 times. Last visit: 11/6/17

## FEMA's National Flood Hazard Layer (General Reference)

[fema.maps.arcgis.com/home/item.html?id=3a4909da78224d1487bc87363611c484](https://fema.maps.arcgis.com/home/item.html?id=3a4909da78224d1487bc87363611c484) ▼

ArcGIS Online Item Details. title: **FEMA's National Flood Hazard Layer (General Reference)**. description: This map is helpful for when the official map, with the ...

2



# Finding the NFHL Website

Home ▾ FEMA's National Flood Hazard Layer (General Reference)

Details Basemap

Legend

NFHL (click to expand)

NFHL Availability

■ NFHL Available

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)

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0 150 300mi

San Luis Potosi

Havana

Esri, HERE, Garmin, NGA, USGS | Esri, HERE

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# Finding the NFHL Website

Home ▾ FEMA's National Flood Hazard Layer (General Reference)

Modify Map Sign I

Details Basemap

Share Print Measure Ottawa, IL, USA

Select a basemap

Imagery Imagery Hybrid Streets

Topographic Navigation Streets (Night)

Terrain with Labels Light Gray Canvas Dark Gray Canvas

Oceans OpenStreetMap USA Topo Maps

Datum Conversion Points

Coastal Gages

Gages

Nodes

High Water Marks

Station Start Points

Contents

- ☒ NFHL
- ☒ NFHL
- ☒ LOMA
- ☒ LOMA
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- ☐ Datu
- ☐ Coast
- ☐ Gages
- ☐ Nodes
- ☐ High
- ☐ Station

Panel 17099C0400F eff. 7/18/2011

Panel 17099C0395F eff. 7/18/2011

LOMA 11-05-0177A eff. 11/2/2010

LOMA 10-05-5726A eff. 7/21/2010

LOMA 11-05-0857A eff. 2/8/2011

LOMA 08-05-0754A eff. 1/10/2008

LOMA 11-05-0876A eff. 1/11/2011

LOMA 11-05-0363A eff. 11/2/2010

LOMA 10-05-6106A eff. 8/2/2010

LOMA 12-05-4530A eff. 4/3/2012

LOMA 10-05-7312A eff. 11/16/2010

LOMA 16-05-4614A eff. 5/18/2016

LOMA 08-05-3227A eff. 1/13/2009

LOMA 17-05-0386A eff. 11/1/2016

LOMA 17-05-6268A eff. 9/12/2017

LOMA 11-05-1460A eff. 12/16/2010

LOMA 10-05-7813A eff. 10/5/2010

LOMA 13-05-2665A eff. 2/12/2013

LOMA 11-05-8148A eff. 9/9/2011

LOMA 10-05-7062A eff. 9/14/2010

LOMA 11-05-5042A eff. 5/10/2011

LOMA 10-05-6708A eff. 8/18/2010

LOMA 11-05-3131A eff. 2/7/2013

LOMA 05-05-0475A eff. 11/23/2004

Panel 17099C0530F eff. 7/18/2011

Panel 17099C0535F eff. 7/18/2011

Panel 17099C0550F eff. 7/18/2011

LOMA 12-05-5286A

LOMA 11-05-3606A eff. 3/24/2011

LOMA 12-05-6620A eff. 7/12/2012

0 0.5 1mi

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# Finding the NFHL Website

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Home FEMA's National Flood Hazard Layer (General Reference) Modify Map Sign In

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Share Print Measure Ottawa, IL, USA

About Content Legend

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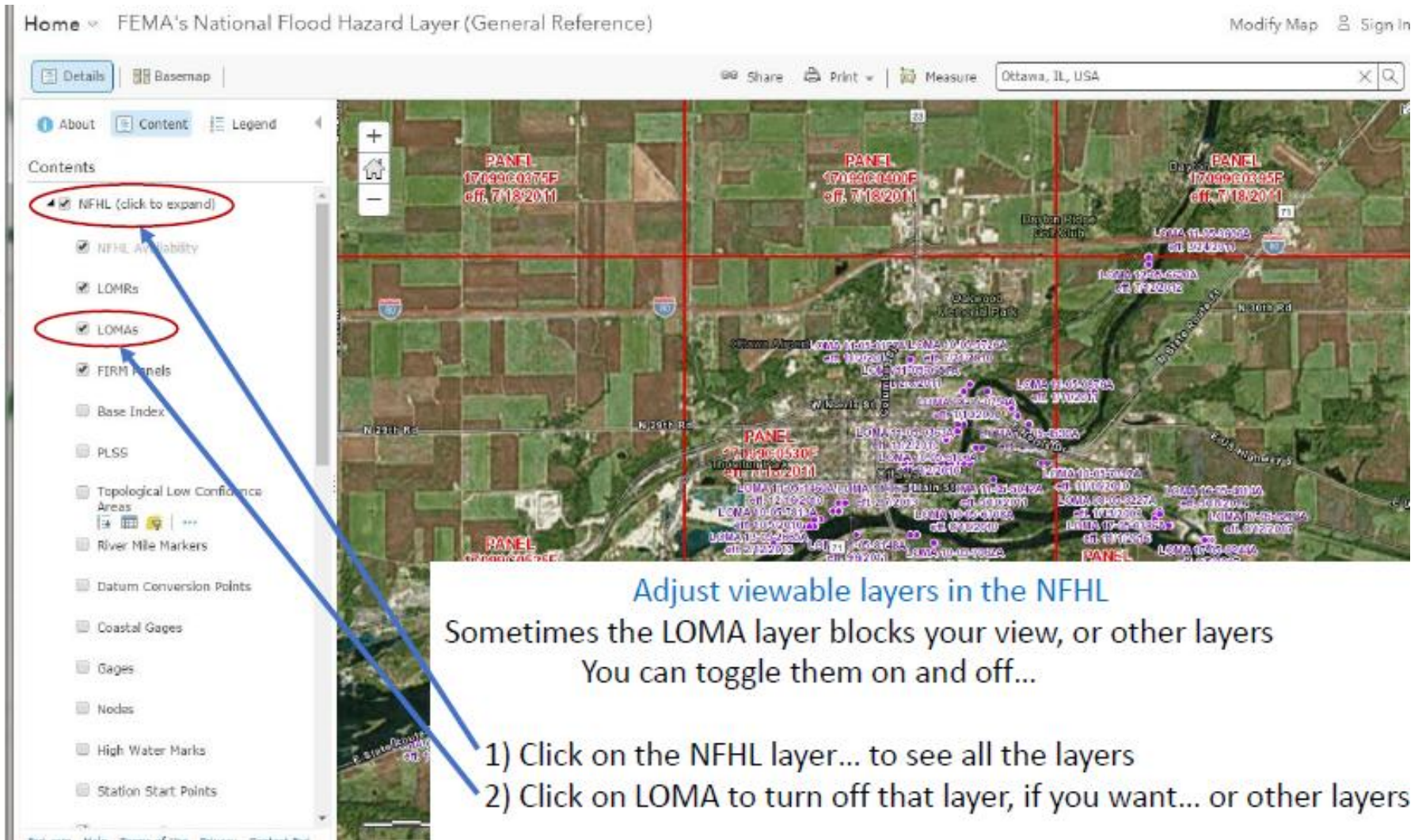
- ☒ NFHL (click to expand)
- ☒ NFHL Availability
- ☒ LOMRs
- ☒ LOMAs
- ☒ FIRM Panels
- ☐ Base Index
- ☐ PLSS
- ☐ Topological Low Confidence Areas
- ☐ River Mile Markers
- ☐ Datum Conversion Points
- ☐ Coastal Gages
- ☐ Gages
- ☐ Nodes
- ☐ High Water Marks
- ☐ Station Start Points

Adjust viewable layers in the NFHL

Sometimes the LOMA layer blocks your view, or other layers  
You can toggle them on and off...

1) Click on the NFHL layer... to see all the layers

2) Click on LOMA to turn off that layer, if you want... or other layers

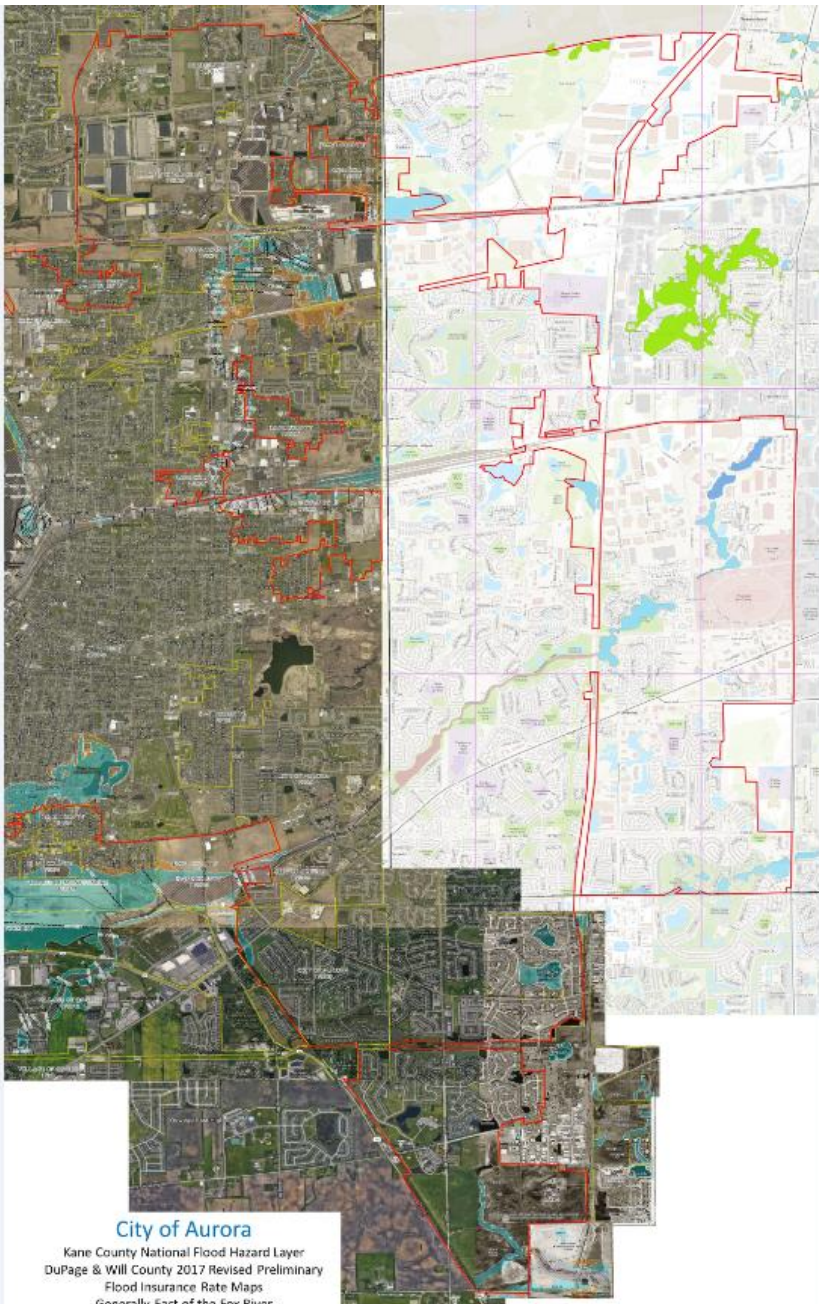


NFHL = Georeferenced LOMA/LOMRs, Address search, with a GIS Platform

# 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:

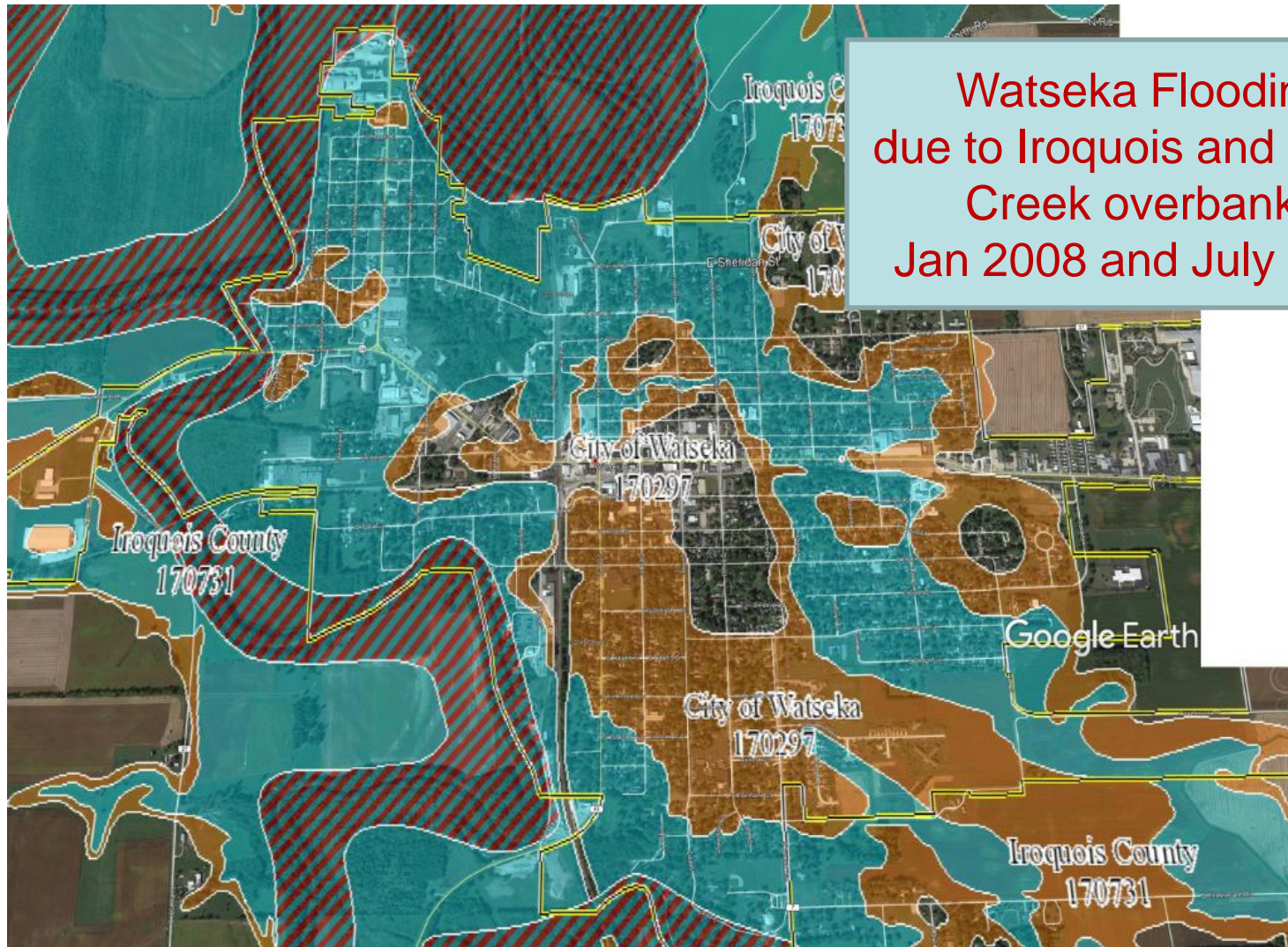
- 1) volunteer professionals
- 2) making preliminary damage assessments
- 3) Red Tag buildings with water on first floor
- 4) Evaluate = ( $\$ \text{ Flood damage}$ ) / ( $\$ \text{ Market Value}$ )

- 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



# IAFSM RAFT







Jesse Tinch was our group  
"Water-line Whisperer"  
He was excellent at  
locating high water lines!

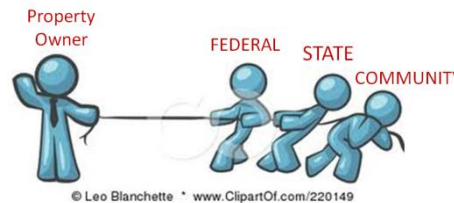


# Presentation Summary

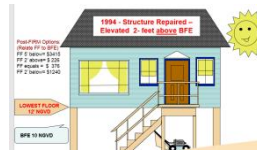
- ## 1) Regulations- Insurance- Maps



- ## 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?

Hitchhiker



Available transportation



## ***The NFIP Hitchhiker's Guide to the Galaxy***

It is the questions, not the answers, that truly matter.

Don't panic.

Always carry a towel.

Always listen to your mother.

