

FLOODPLAIN 101 OVERVIEW



Wednesday
March 9, 2016
IAFSM Conference



Part 1

Flooding and Floodplain Management



Part 1 - Topics

- Basic Abbreviations & Terms
- Floodplain vs Floodway
- Minimum Standards of the NFIP

Common Acronyms...

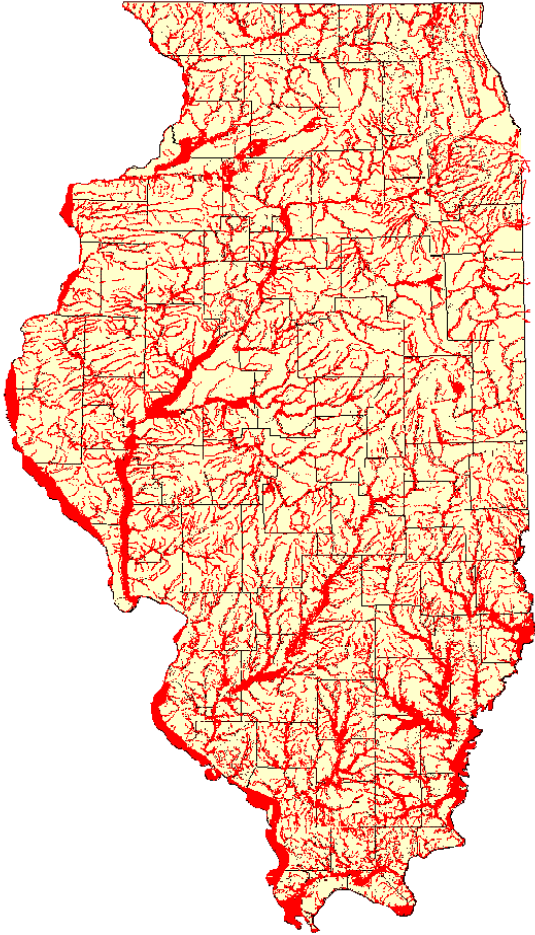
BFE	= Base Flood Elevation
FIRM	= Flood Insurance Rate Map
NFIP	= National Flood Insurance Program
SFHA	= Special Flood Hazard Area



Floodplain Basics



Illinois? Floods?

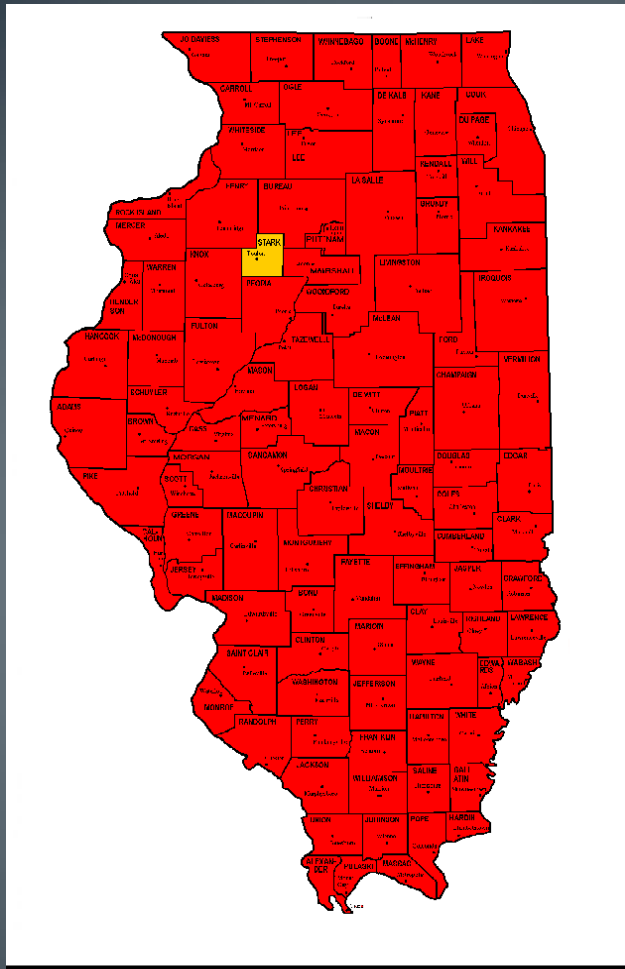


- The largest inland system of rivers, lakes, and streams in the entire nation!



**FLOOD
PLAINS**

Illinois IS A VERY WET STATE!



Floods are BY FAR the most common and the most costly disasters in Illinois.

Floods happen **EVERY YEAR** in Illinois.

**DISASTERS
1993-2008**

People and Property Are at Risk in the Floodplain

Many Floodplain
Residents Don't
Understand the Risk



Many Structures
Unnecessarily Located in
Floodplain



Flood Amnesia



Panic



Flooding



Devastation



Concern

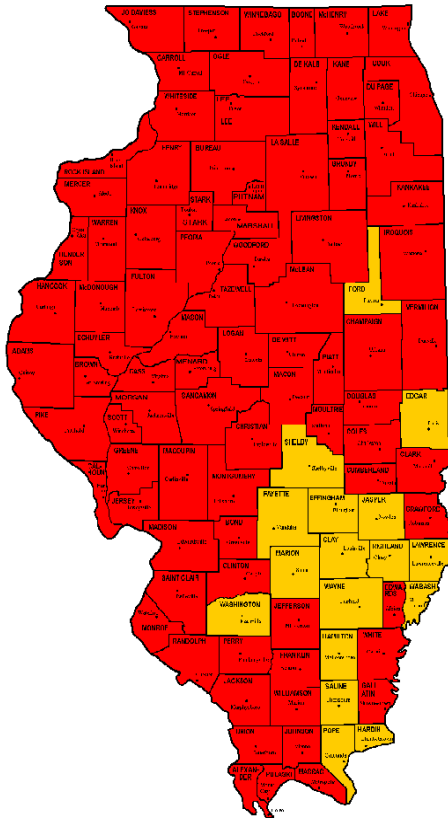


**Recovery &
Reconstruction**

The Hydro ILLOGICAL Cycle



National Flood Insurance Program



To join the National Flood Insurance Program (NFIP), a community must adopt local floodplain management regulations.

In Illinois:

85 of 102 Counties have joined the NFIP. 820 communities have also joined the NFIP.

**NFIP
COUNTIES**



Makes Available:

- flood insurance
- disaster assistance
- grants and loans

In Exchange For:

- Local floodplain ordinance and permits which:
- Prevent increased damages
- Protect new buildings
- Keep flooding from getting worse



Three related program areas support the NFIP:

1. Flood Hazard Identification (mapping)
2. Floodplain Management (regulations, building codes, and zoning)
3. Flood Insurance (coverage for residents in NFIP communities).

The Two Edged Sword

- **Regulations:**

The most under rated form of mitigation! Hard to quantify.

- **Mitigation:**

\$4 saved for every \$1 spent. Easy to quantify.



NFIP (insurance) Definition : “Flood”

General and temporary condition of partial or complete inundation of:

2 or more acres of normally dry land

or

2 or more properties...



From:

Overflow of inland or tidal waters



Or From:

Unusual and rapid accumulation or runoff of surface waters from any source



by Danny J. Higgins

Understanding the Floodplain



The floodplain is the land that is subject to a 1% or greater chance of flooding in any given year.

What is a Special Flood Hazard Area (SFHA)?

- Land areas that are at High Risk for flooding are called Special Flood Hazard Areas (SFHA).
- These areas are indicated on Flood Insurance Rate Maps (FIRMS)

Plain English = A FLOODPLAIN!

Understanding the Floodplain

Natural Stream Flow



Understanding the Floodplain

Base Flood

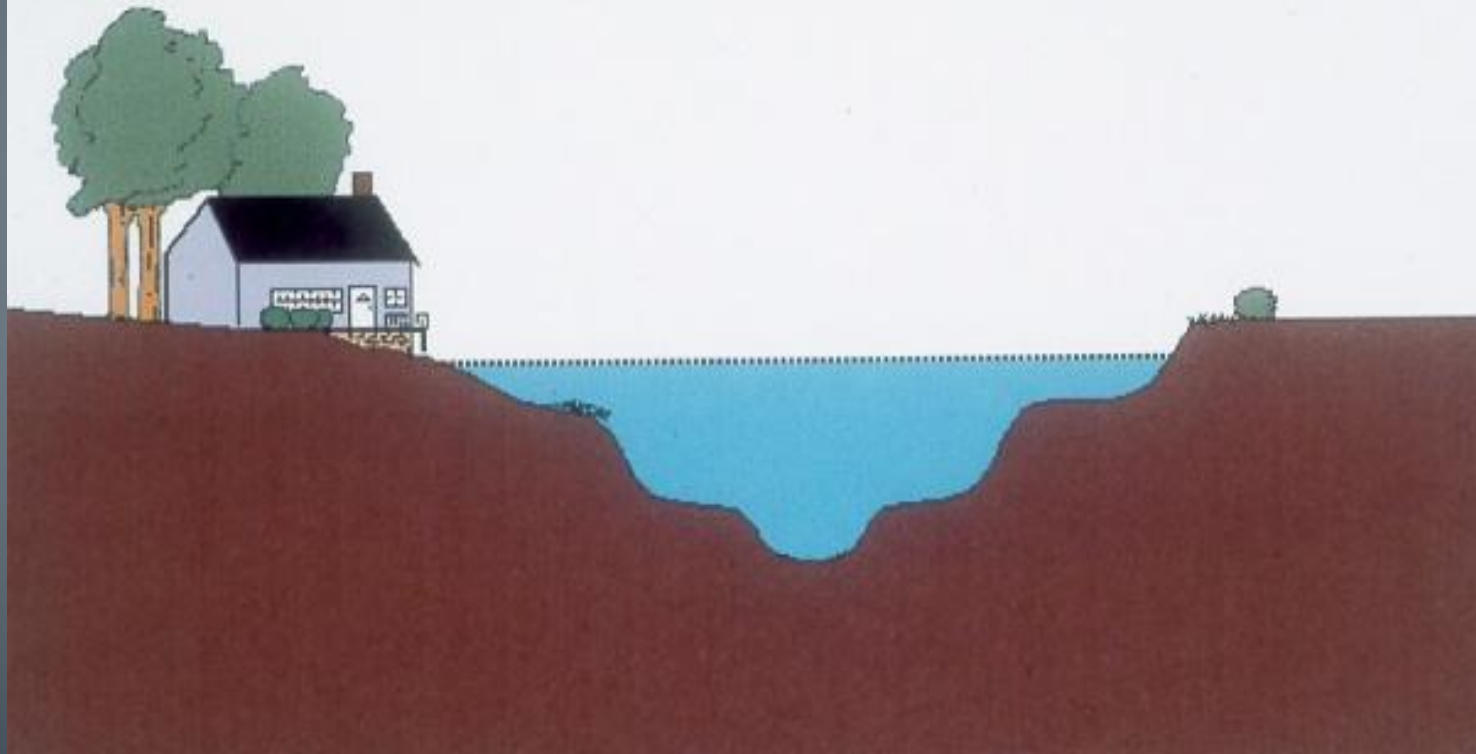
A flood that has a one-percent chance of being equaled or exceeded in any given year. It often is referred to as the

~~“100-year” flood.~~

“1% chance flood”

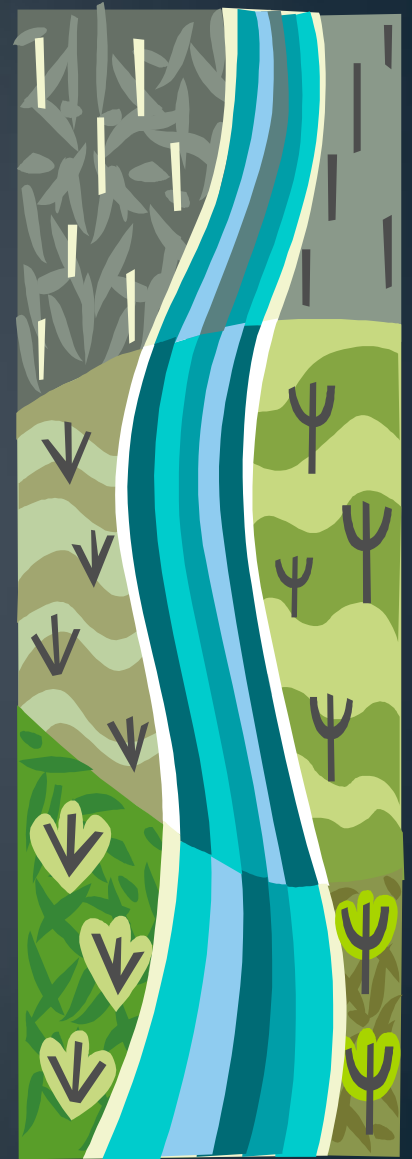
Understanding the Floodplain

Base (or 100-year Flood)

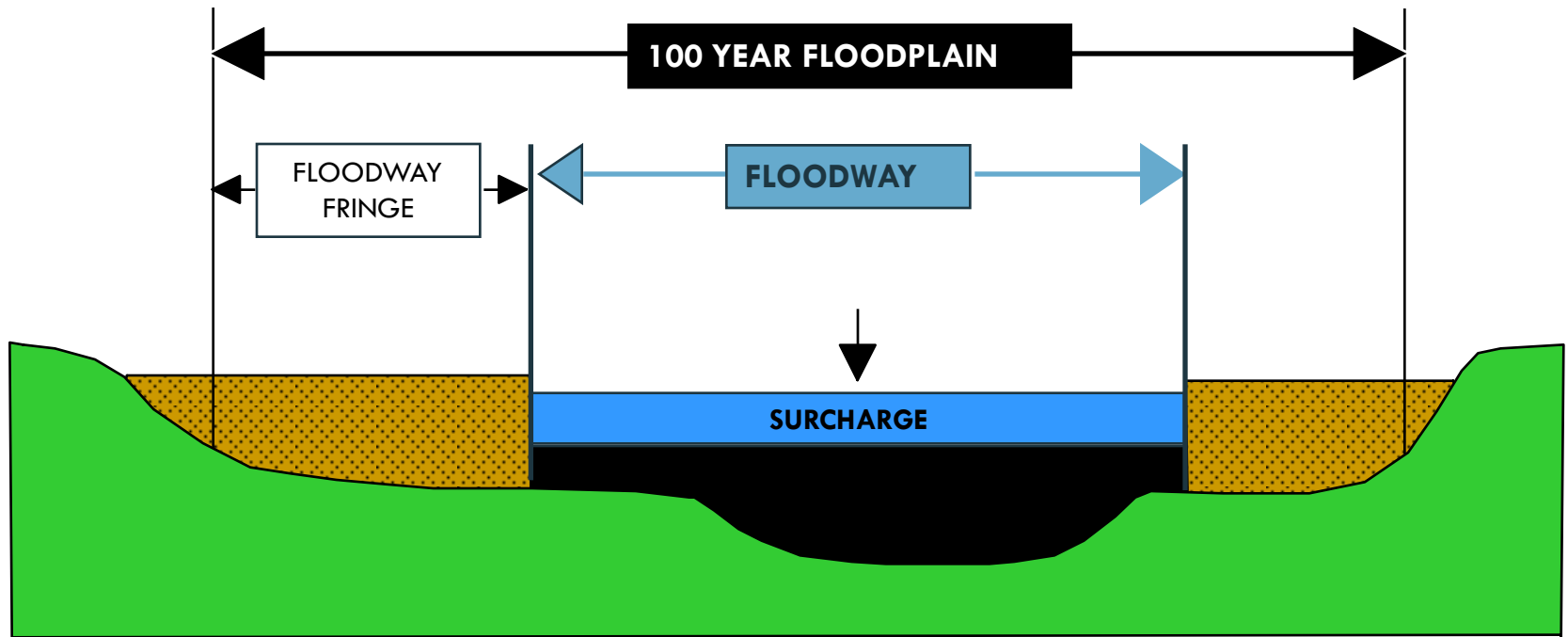


“Floodway”

A ‘Regulatory Floodway’ means the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without increasing the water surface elevation more than a designated height (IL = 0.1’).

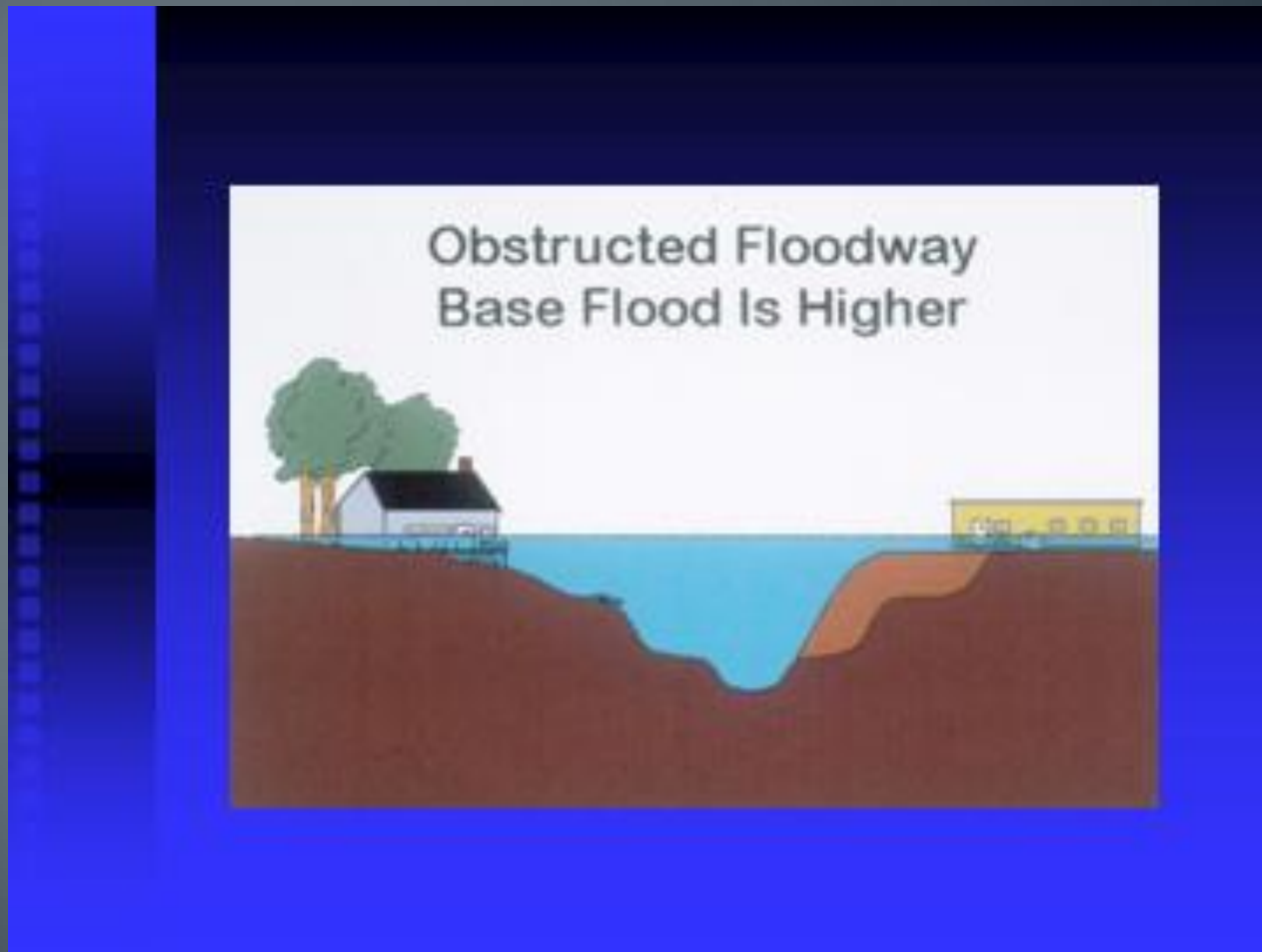


Understanding the Floodway



FLOODWAY + FLOODWAY FRINGE = 100 YEAR FLOODPLAIN
SURCHARGE NOT TO EXCEED 0.1 FOOT

Understanding the Floodway



Summary Review

Where did we confuse you in covering:

- Basic terms and abbreviations
- NFIP goals
- Federal, state and local roles

