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Notes to the User

Introduction: Responsibility for flood loss reduction is shared by everyone: local, State and Federal agencies, the private sector, and the floodprone property owner. Fulfilling this responsibility depends on having the knowledge and skills to design and implement needed floodplain management measures.

The Illinois Association for Floodplain and Stormwater Management was formed to promote good floodplain management and to educate professional staff, elected officials, and the general public on how to best manage development in flood hazard areas. The Association conducts conferences and workshops to improve the knowledge and floodplain management skills of its members and other professionals.

Article II. Purpose

The purpose of the Illinois Association for Floodplain and Stormwater Management is the following:

1. To promote public awareness of proper floodplain and stormwater management;
2. To promote the professional status of floodplain and stormwater management and ...
4. To keep individuals concerned with proper floodplain and stormwater management well informed through educational and professional seminars and to provide a method for dissemination of information, both general and technical...

From the Constitution of the Illinois Association for Floodplain and Stormwater Management.

This desk reference furthers the Association's goals. It explains the floodplain management programs and requirements of the Federal and State government that floodprone communities need to implement:

- ◆ **The Federal** rules are established by the Department of Homeland Security's Federal Emergency Management Agency (FEMA), which administers the National Flood Insurance Program (NFIP). The NFIP rules focus on protecting buildings. The NFIP provides the maps and many of the regulatory requirements for local floodplain management. It is also the primary source of insurance protection for floodprone properties. Its success depends on the people responsible for administering its mapping, regulatory, and insurance aspects.
- ◆ **The State** rules are set by the Illinois Department of Natural Resources-Office of Water Resources (IDNR/OWR). IDNR/OWR is controlled by State law to prevent development projects in floodplains from adversely affecting other properties.

IDNR's program sets additional mapping and regulatory standards that better respond to flooding conditions in the State.

Both programs are targeted toward local communities, the level of government responsible for managing the development of land and construction of buildings. The Federal and State requirements that are in local ordinances can be summarized by five basic rules:

1. The floodplain administrator should check to make sure they have the latest flood maps and data published by FEMA. The latest maps must be used to administer the floodplain management ordinance.
2. A permit is required for all development in the SFHA shown on a FIRM.
3. Development must not increase the flood hazard on other properties.
4. New buildings must be protected from damage by the base flood.
5. If the cost of improvements or the cost to repair the damage exceeds 50 percent of the market value of the building, it must be brought up to the current floodplain management standards.

These rules are discussed in detail in the desk reference, referred to as 'Basic Rule' and highlighted in green in the text.

Contents: The desk reference is divided into 6 parts:

Part 1 introduces the kinds of floods common to communities in the United States, the concepts behind floodplain management, and the NFIP.

Part 2 reviews the various types of flood data needed to administer a floodplain management program and how to use the data provided in NFIP studies and maps.

Part 3 has six sections on the minimum regulatory requirements communities must enforce under the NFIP and to meet State requirements.

Part 4 discusses the steps needed to administer a floodplain management ordinance and the details on the special situations of dealing with changes to existing buildings.

Part 5 covers the relationship between flood insurance and your floodplain management program.

Part 6 reviews the things that a floodplain administrator needs to be ready for following a disaster and how they can make their community's program more effective in reducing flood losses.

Certification: This desk reference was originally intended to prepare floodplain managers for the Illinois Association for Floodplain and Stormwater Management's Floodplain Manager

Certification Exam. If you successfully pass all of the learning checks found in Section 25, you should be ready for the Certification Exam.

Check the Association's website (www.IllinoisFloods.org) for more information on certification.

Downstate/Northeastern Illinois: State laws have set some different standards for the six northeastern Illinois counties (Cook, DuPage, Kane, Lake, McHenry, and Will). There are several places in this desk reference where these differences are noted.

Note that the IAFSM Certification Exam has questions on both sets of standards. If you want to be certified as a floodplain manager in Illinois, you need to be familiar with all the rules that apply in the State.

Common acronyms: The following acronyms are used most often in this desk reference. Others are listed in the Glossary in Section 21:

FEMA – Department of Homeland Security's Federal Emergency Management Agency

NFIP – National Flood Insurance Program

IDNR/OWR – Illinois Department of Natural Resources, Office of Water Resources

IAFSM – Illinois Association for Floodplain and Stormwater Management

FIRM – Flood Insurance Rate Map

SFHA – Special Flood Hazard Area

BFE – Base Flood Elevation

FPE – Flood Protection Elevation

Acknowledgements

This desk reference is based on the Federal Emergency Management Agency's home study course, *Managing Floodplain Development through the National Flood Insurance Program*.

It was originally prepared in 2000 by French & Associates, Ltd., of Park Forest, Illinois, and modified in 2006 by Heather Lis & Associates, Libertyville, Illinois, both under the guidance of the Illinois Association for Floodplain and Stormwater Management. A special thanks to the following IAFSM members for the time they spent to help ensure that this product is useful for Illinois local floodplain managers:

Sally McConkey, Illinois State Water Survey

Paul Osman, Illinois Department of Natural Resources-Office of Water Resources

French Wetmore – French & Associates, Ltd.

Illustrations

Except as noted, all illustrations are from FEMA, IDNR, or French & Associates.