Illinois Department of Natural Resources/Office of Water Resources

The Flood Record

December 2023

2023 State Floodplain Conference and Local Scholarship

The Illinois Association for Floodplain and Stormwater Management (IAFSM) annual conference will be held on March 12 and 13, 2024 in Peoria at the Marriott Pere Marquette. You don't want to miss all the great presentations, workshops, and opportunities to learn from each other. Registration includes a conference packet, lunches, morning and afternoon breaks, and an after conference social hour on the first day. See IAFSM Annual Conference webpage for details.

Every year about 100 communities attend. Once again scholarships are being offered for local permitting staff. The scholarship includes your conference registration and if you are traveling from more than 150 miles, hotel will be included.

Key reminders and deadlines:

- **Discounted hotel room available, while supplies last.** See <u>IAFSM Annual</u> Conference webpage for details.
- **January 12, 2024: Scholarship application deadline.** Local officials are strongly encouraged to apply. See <u>Scholarship Flyer</u> for more information.
- February 9, 2024: Early Registration Discount Deadline. Save \$60 by registering early. Early registration is \$430. Regular registration ends February 23, 2023.

Illinois and FEMA Floodplain Management Webinars and All-Day Floodplain 101 Webinar

Illinois and FEMA will continue their monthly webinar series in 2024. Please share this information with your building inspectors, permit staff, engineers, and public work staff. Use the links below to register and add to your calendar. Webinar attendance will be submitted to ASFPM for CFMs. Illinois will provide certificates for PEs and CFMs for your records.

We are also providing a day-long Floodplain 101 Webinar on January 23, 2024. Watch for a separate email with details.

- 12/12/23, (Tues), 11 am-12 pm, Web-Based Maps and Other Resources
- 12/20/23 (Wed), 9-10 am, <u>FEMA Community Rating System (CRS)</u>
- 1/9/24, (Tues), 11 am-12 pm, How to Use and Review the New EC for Compliance
- 1/31/24, (Wed), 9-10 am, FEMA NFIP Fundamentals for Floodplain Managers
- 2/13/24, (Tues), 11 am-12 pm, <u>Making the Determination: Substantial</u> Improvements and Substantial Damage
- 2/28/24, (Wed), 9-10 am, FEMA Development Permitting
- 3/19/24, (Tues), 11 am-12 pm, <u>Enforcing Your Ordinance: Violations and</u> Variances
- 3/27/24, (Wed), 9-10 am, <u>FEMA NFIP Compliance</u>
- 4/9/24, (Tues), 11 am-12 pm, <u>Issuing Permits for Development in Floodways and</u> Zones A/AE Without a Floodway

In this Issue

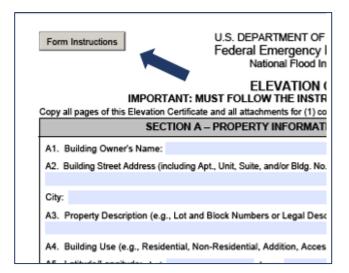
- 2023 State
 Floodplain
 Conference and
 Local Scholarship
- Illinois and FEMA
 Floodplain
 Management
 Webinars and All Day Floodplain 101
 Webinar
- Corrected NEW
 Elevation Certificate
 and Floodproofing
 Certificate Released
- FEMA Appeal Periods for Preliminary Maps
- Preliminary Summary of Map Actions – What does this mean?
- NEW IL Building Code Regulations
- USEPA Grant
 Opportunity Environmental and
 Climate Justice
 Program
- 2023 Presidential
 Disasters in Illinois –
 Cook County flash
 urban flooding
- Flood Insurance Policy Transfer Critical at Time of Sale
- Flood Mitigation
 Tool Structures at
 Flood Risk (SAFR)
 Update

Corrected NEW Elevation Certificate and Floodproofing Certificate Released

The CORRECTED new certificates are available at National Flood Insurance Program Underwriting Forms J FEMA.gov. THE NEW FORMS MUST BE USED AS OF NOVEMBER 1, 2023.

If you have had trouble opening the new form, use the following steps to open and save the form:

- Go to the link above and scroll down to the Elevation Certificate form.
- DO NOT SELECT DOWNLOAD, instead right click on the Download File link, and choose Save Link As.
- SAVE to your computer as a PDF and ignore any Download folder pop up.
- Go to the folder where the file is saved and OPEN the PDF.



The Instructions are now found by using the tab at the upper left corner of the first page of the form.

The Floodproofing Certificate was also updated and is now dated 8/2023. FEMA Form FF-206-FY-22-153

FEMA Appeal Period for Preliminary Maps

The 90-day appeal periods are open for the preliminary floodplain mapping for Effingham and Clay counties. The appeal period for Stark County is expected to open soon. The deadlines for appeals and comments are listed below. Communities are notified via email and letters. To view the preliminary maps go to: Flood Map Changes Viewer (arcgis.com). Information on filing an appeal can be found at: Guidance for Flood Risk Analysis and Mapping, Appeal and Comment Processing(fema.gov) and https://www.floodmaps.fema.gov/fhm/BFE Status/bfe main.asp#.

- Stark Co. Countywide, issued 12/15/2022, Appeal period pending.
- Effingham Co. Countywide, issued 07/21/2022, Appeal period open 11/1/2023 and closes 1/30/2024
- Clay Co. Countywide, issued 07/21/2022, Appeal Period open 10/11/2023 and closes 1/9/2024

Preliminary Summary of Map Actions – What does this mean?

When a Preliminary Flood Insurance Rate Map (FIRM) is issued for your community, you may receive a Preliminary Summary of Map Actions (SOMA). The Preliminary SOMA summarizes the effects that the proposed FIRM panels will have on previously issued Letters of Map Change (LOMC). This includes Letters of Map Revision (LOMR), LOMR Based on Fill (LOMR-F), and Letters of Map Amendment (LOMA).

The LOMCs are sorted based on whether they will be shown or incorporated into the new maps, revalidated, superseded (rescinded), or still need additional review. The communities floodplain administer should look carefully at the Preliminary SOMA. Make sure all the LOMCs you have in your files are listed. Occasionally older LOMAs from the 1980s and 1990s are not found by FEMAs mapping contractor. Also look closely at each letter that will be superseded. If a creek is restudied some older LOMAs and LOMR-Fs will no longer be valid. Be prepared to notify affected building owners before the final maps are issued that the requirement for flood insurance will return if they have a federally backed loan. Newly mapped property owners can request the policy be issued under the "Newly Mapped Procedure" to get the lowest initial policy premium.

If you are a new local floodplain administer, send any contact updates to Erin Conley, State Floodplain Manager at erin.c.conley@illinois.gov.



NEW IL Building Code Regulations

The State of Illinois recently passed legislation (<u>Public Act 103-0510</u>) to require statewide building codes effective 1/1/2025. The law establishes buildings codes for new or substantially improved buildings, even if a community has not adopted a building code. The law also requires communities maintain an

updated code, either the code published by the ICC during the current year or preceding 9 calendar years.

The Capital Development Board (CDB) has set up a webpage, <u>CDB Building Codes and Regulations</u>, that provides the details on the major construction codes for commercial and residential building construction. They break down the regulations based on commercial and residential buildings and whether your jurisdiction does or does not have an adopted building code. The requirements for residential buildings in communities without building codes is provided below. Please see the CDB website for complete details.

The International Code Council (ICC) series of codes have been used. These codes include the minimum standards of the National Flood Insurance Program. The ICC codes will not include any local or state higher standards. Your local floodplain ordinance higher standards, such as freeboard, must be used as the more restrictive requirements of your code.

County & Municipal code reporting - 20 ILCS 3105/10.18 requires that all municipalities or counties adopting a new building code or amending an existing building code must provide details to CDB at least 30 days before the effective date of the building code. Use the **County Municipal Code Reporting Form** to notify CDB of your new or amended code. A directory of local building codes can be found at **code-directory.pdf**.

Residential buildings in jurisdictions that have not adopted a building code where agreed to by the home purchaser and home builder.

- New construction: IRC[©] Current edition or most recent preceding edition OR a municipal/county residential code within 100 miles of the home. (1/1/24 excluding IV and VII)¹
- Illinois Energy Conservation Code.²
- Illinois Accessibility Code if owned, leased, or financed by a governmental unit.³
- Illinois Plumbing Code.⁴
- Fire Prevention and Safety Rules (includes NFPA 101[©]).

¹Required by 815 ILCS 670/15. ²Required by 20 ILCS 3125/15. ³Required by 410 ILCS 25/5. ⁴Required by Title 77 Part 890 Section 890.110. ⁵Required by Title 41 Part 100 Section 100.3.

Residential buildings in jurisdictions that have not adopted a building code where NOT agreed to by the home purchaser and home builder.

- New construction: IRC[©] Current edition. (1/1/24 excluding IV and VII)¹
- Illinois Energy Conservation Code. 1,2
- Illinois Accessibility Code if owned, leased, or financed by a governmental unit.³
- Illinois Plumbing Code.4
- Fire Prevention and Safety Rules (includes NFPA 101[©]).
 Click here for NFPA 101 applicability.

¹Required by 815 ILCS 670/15. ²Required by 20 ILCS 3125/15. ³Required by 410 ILCS 25/5. ⁴Required by Title 77 Part 890 Section 890.110. ⁵Required by Title 41 Part 100 Section 100.3.

USEPA Grant Opportunity - Environmental and Climate Justice Program

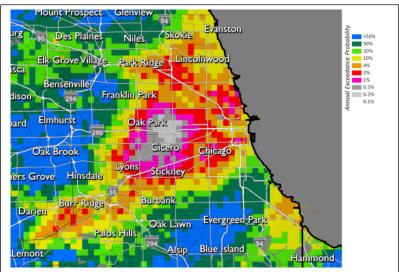
EPA's new Environmental and Climate Justice Community Change Grants program is accepting applications on a rolling basis for \$2 billion in Inflation Reduction Act funding available to support community-driven projects that build capacity for communities to tackle environmental and climate justice challenges, strengthen their climate resilience, and advance clean energy. Read the announcement for the NOFO. To subscribe for emails on upcoming webinars, send a blank email to: join-epa-ej@lists.epa.gov.

2023 Presidential Disasters in Cook County due to flash, urban flooding

In July and September parts of Cook County received record breaking rainfall estimated at the 0.2% annual chance rainfall events (500-year). Both storms have resulted in Presidential Major Disaster Declarations. Scott Lincoln, with the National Weather Service (NWS) authored a technical paper detailing the rainfall, flooding and impacts:

The July 2 and September 17, 2023 Flash Flood Events in the Chicago Metro Area (weather.gov)

On July 2, the NWS reported the highest rainfall totals occurred near the border of Chicago, Berwyn, Cicero, and Oak Park, with rainfall estimates of 9.1 inches in less than 24 hours. The flooding was urban flooding,



18-hour rainfall annual exceedance probability (midnight to 7 pm July 2, 2023) Source NWS.

mostly impacting streets and basements. The areas impacted show no flood risk on traditional riverine flood maps. FEMA approved 74,661 applications for assistance for over \$281 million.

The September 17 storm in Cook County again caused mainly urban, basement flooding in an area with no flood risk shown. The highest total rainfall was estimated at 8.7 inches in Calumet City. The Presidential declaration was made on November 20, 2023. Applications for assistance can be made by calling 1-800-621-3362 or online at http://www.disasterassistance.gov/.

Flood Insurance Policy Transfer Critical at Time of Sale

When a house is sold in the floodplain the flood insurance premium can differ greatly if continuous coverage can be maintained. If the seller has a flood policy, they can transfer or assign that policy to the buyer. The buyer "assumes" the existing flood policy. If the seller has not yet reached the full premium risk rating, the buyer then assumes the policy at that lower premium. The premiums will then continue to increase at the statutory limit of 18% a year, until the full risk rate is reached.

The seller's insurance agent and the buyer's insurance agent must coordinate this transfer. Because a policy is typically paid in full once a year, the seller will not receive a refund for any unused time. This will need to be handled as part of the sales agreement.

Flood Mitigation Tool - Structures at Flood Risk (SAFR) Update

The U.S. Army Corps of Engineers (USACE) has approved four new Silver Jackets projects in Illinois to allow IDNR and the ISWS to continue adding more buildings to the SAFR website as well as to provide outreach to communities covered by SAFR. The website contains a structure-by-structure risk assessment that identifies which structures flood, at what frequency floods impacts each structure, the depth of flooding, and the expected losses associated with each event. Assessments have focused on buildings along the largest rivers in the state. The following projects were approved for the next federal fiscal year:

- Lower Rock River (Whiteside and Lee Counties)
- Des Plaines River (Lake and Cook Counties)
- Mississippi River (Alexander County)
- Flood Risk & SAFR Website Product Outreach

For additional information you can reach out to Terra.McParland@illinois.gov or the Silver Jackets website, Silver-Jackets/State-Teams/Illinois/