

The Flood Record

June 2023

Staff Changes at FEMA Region 5

Illinois' new Floodplain Management contact is Michelle Staff. She can be reached at michelle.staff@fema.dhs.gov or (202) 704-1098. Prior to coming to FEMA, Michelle was the floodplain manager for the State of Wisconsin. We look forward to working with her. Ashley Reimann has taken a position with the US Fish and Wildlife Service and Frank Shockey has moved to FEMA Region 3. We want to thank Ashley and Frank for all their help and wish them the best on their new jobs.

Floodplain Management Webinar Series

Use the links below to register for upcoming webinars and watch for more Illinois led webinars to be announced in September. FEMA sessions are typically held on Wednesdays from 9 to 10 am.

- 6/6/23 (Tues), 11 am-12 pm, Illinois [Community Rating System Overview](#)
- 6/28/23, FEMA [Insurance is Mitigation](#)
- 7/26/2023, FEMA [Managing Map Changes and Potential Violations](#)
- 8/30//2023, FEMA [Reasonably Safe from Flooding: TB-10](#)
- 9/27/2023, FEMA [Preparedness: Substantial Damage Planning](#)
- 10/25/2023, FEMA [Floodplain Management Higher Standards](#)
- 11/29/2023, FEMA [Natural and Beneficial Functions](#)
- 12/20/2023, FEMA [Community Rating System \(CRS\)](#)

Flood Risk and Flood Insurance Outreach Materials



FEMA offers several printed publications you can use to provide information to your residents and elected officials to help them better understand the flood risk in your community and the benefits of having a flood insurance policy. The publications can also be ordered from FEMA using this [Publications Order Form \(floodsmart.gov\)](#). Many publications can be ordered in both English and Spanish. Here are our recommendations listed on publications order form:

- [Answers to Questions About the NFIP | FloodSmart](#)
- [Why Do I Need Flood Insurance?](#)
- [Most Homeowners Insurance Does Not Cover Flood Damage Postcard |](#)
- [Map Changes and Flood Insurance](#)
- [NFIP Flood Insurance for Renters Brochure | FloodSmart](#)

There are additional resources for your social media accounts. Artwork and messages can be found at:

- [Flood Safety Social Media Toolkit | Ready.gov](#)
- [Resolve to be Ready Social Media Toolkit | Ready.gov](#)
- [Financial Preparedness Social Media Toolkit | Ready.gov](#)
- [FEMA Flood Risk Communication Toolkit for Community Officials | FEMA.gov](#)

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FEMA Technical Bulletins and Guidance

Finding new Technical Bulletins online can be difficult, especially newly issued versions. It is easiest to go to FEMA's [National Flood Insurance Technical Bulletins | FEMA.gov](https://www.fema.gov/national-flood-insurance-technical-bulletins) webpage, which provides the links to all eleven of the bulletins listed below. These documents are an excellent resource to help both you and the applicant ensure a compliant building is constructed. Non-compliant buildings can cost the owner thousands of dollars every year in higher flood insurance premiums. The titles for the six most frequently used Technical Bulletins in Illinois are emphasized. In addition to these Technical Bulletins, FEMA also issued additional guidance for agricultural and accessory structures: [Floodplain Management Requirements for Agricultural Structures and Accessory Structures \(fema.gov\)](https://www.fema.gov/floodplain-management-requirements-for-agricultural-structures-and-accessory-structures).

Technical Bulletin 1 - Requirements for Flood Openings in Foundation Walls and Walls of Enclosures Below Elevated Buildings in Special Flood Hazard Areas (2020)

Technical Bulletin 2 - Flood Damage-Resistant Materials Requirements for Buildings Located in Special Flood Hazard Areas (2008)

Technical Bulletin 3 - Requirements for the Design and Certification of Dry Floodproofed Non-Residential and Mixed-Use Buildings Located in Special Flood Hazard Areas (2021)

Technical Bulletin 4 - Elevator Installation for Buildings Located in Special Flood Hazard Areas (2019)

Technical Bulletin 5 - Free-of-Obstruction Requirements for Buildings Located in Coastal High Hazard Areas (2020)

Technical Bulletin 6 - Requirements for Dry Floodproofed Below-Grade Parking Areas Under Non-Residential and Mixed-Use Buildings Located in Special Flood Hazard Areas (2021)

Technical Bulletin 7 - Wet Floodproofing Requirements for Structures Located in Special Flood Hazard Areas (2022)

Technical Bulletin 8 - Corrosion Protection for Metal Connectors and Fasteners in Coastal Areas (2019)

Technical Bulletin 9 - Design and Construction Guidance for Breakaway Walls Below Elevated Buildings Located in Coastal High Hazard Areas (2021)

Technical Bulletin 10 - Reasonably Safe from Flooding Requirement for Building on Filled Land (2023)

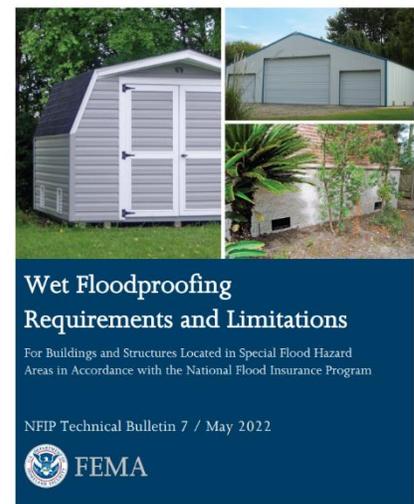
Technical Bulletin 11 - Crawlspace Construction for Buildings Located in Special Flood Hazard Areas (2001)

Permitting Development in a Zone A - Estimating a Base Flood Elevation

It is critical that **before a new building is permitted in a Zone A floodplain, a Base Flood Elevation (BFE) be determined by the applicant.**

To determine a BFE the applicant has a few options:

1. If there is a nearby bridge or culvert, contact the owner for a copy of the hydraulic study, construction drawings, or state floodway permit
2. If FEMA has issued a Letter of Map Amendment (LOMA) nearby, look to see if the LOMA has a Base Flood Elevation shown or you can use the lowest adjacent grade listed on an approved LOMA.
3. Hire an engineer to determine the BFE. The engineer can refer to [FEMA 256 - Managing Floodplain Development in Zone A Areas](https://www.fema.gov/256-managing-floodplain-development-in-zone-a-areas) for guidance.
4. Have FEMA make the determination through a LOMA request. (See the [December 2022 The Flood Record](https://www.fema.gov/december-2022-the-flood-record) article No BFE and No Clue What to Do?)



Can Homeowner Insurance Cover Mitigation to a Substantially Damaged Home?

Yes, if the damage is caused by a fire or other damage (peril) covered by the homeowner policy **AND** the owner has added a rider or endorsement typically called Ordinance and Law Coverage. Without getting too technical, the Ordinance and Law Coverage endorsement pays for the added cost to bring a damaged building into compliance with the codes in effect when the damage occurs. For example, if a building in the floodplain is substantially damaged by a fire, the entire house must be brought into compliance under your floodplain regulations. Therefore, with this endorsement, the owner can get coverage for both the damaged and undamaged portions of the building that must be demolished, removed, and reconstructed to achieve a compliant building under your floodplain regulations.

If a building is damaged by a flood, the owner must have a flood insurance policy, in which case the Increased Cost of Compliance (ICC) coverage is available for substantially damaged building. ICC provides up to \$30,000 to elevate, relocate, demolish, or floodproof (non-residential).

FEMA's Floodplain Management Classes at the Emergency Management Institute

FEMA offers in-person courses in floodplain management at FEMA's Emergency Management Institute (EMI) campus in Emmitsburg, MD. FEMA covers the cost for airfare and provides a bus to and from EMI. You will stay on campus in dorm style rooms. The cost to the community is a meal ticket for the campus cafeteria, about \$250, travel to a local airport, and 6 days of your time. You travel on the Sunday prior to the 4-day Monday-Thursday class and return on Friday. Full details can be found in the [Welcome Package \(fema.gov\)](#).

The two upcoming courses are:

E0273: Managing Floodplain Development through the NFIP, is the best course for an overall understanding of a Floodplain Managers duties. Offered:

- Oct. 30 - Nov 2, 2023,
- Feb. 12-15, 2024
- March 11-14, 2024
- September 9-12, 2024.

E0279: Retrofitting Floodprone Residential Buildings provides engineering and economic guidance to architects, engineers, and local code officials for retrofitting existing one-to-four-unit family residential structures in flood-prone areas. This course will help a community enforce substantial damage requirements for elevation. Offered September 11-14, 2023

If you are interested in attending a class, go to: [FEMA - Emergency Management Institute \(EMI\) Home Page](#). There you can search the Course Schedule, get Student Information, and Apply.

FEMA's Online Floodplain Management Courses

Online courses can be found at: [Emergency Management Institute - Independent Study \(IS\) | Course List \(fema.gov\)](#). Classes include:

- IS-273 How to Read a Flood Insurance Rate Map
- IS-273 How to Read a Flood Insurance Study
- IS-280 Introduction to Retrofitting Flood-Prone Residential Structures
- IS-285 Substantial Damage Estimations for Floodplain Administrators
- IS-1103.a. [Elevation Certificate for Surveyors](#)
- IS- 1105a. EC Made Easy: Elevation Certificate Overview
- IS-1106 a. FEMA Mapping Changes