



LAKE COUNTY Community Consultation Officers (CCO) Meeting

August 13, 2020



FEMA

Features of the Zoom Platform

The image shows a Zoom meeting interface. On the left, a list of participants is displayed under the heading "Participants (102)". The list includes names such as Amber Greene, Amira Barger, Amy Rosenband, AmySue Mertens, Andrea Landau, Anne Kuechenmeister - Project Team, Annie Burcham, Anton Getz, Ashley Solivan, BP, Bryan.Mentlik, Cara Spidle, and Carmen Amezcita. Each name is accompanied by a profile picture and icons for muting and video. Below the list, there are buttons for "raise hand", "yes", "no", "go slower", "go faster", and "more". At the bottom of the list, there are "Invite" and "Unmute Me" buttons.

At the bottom of the screen, a toolbar contains several icons: "Unmute", "Stop Video", "Participants" (with a count of 101), "Chat", "Share Screen", "Record", "Reactions", and "Leave". The "Unmute", "Participants", "Chat", "Reactions", and "Leave" buttons are circled in blue.



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TODAY'S AGENDA

Reviewing the Updated Flood Risk Data for Your County

Next Steps in the Map Adoption Process

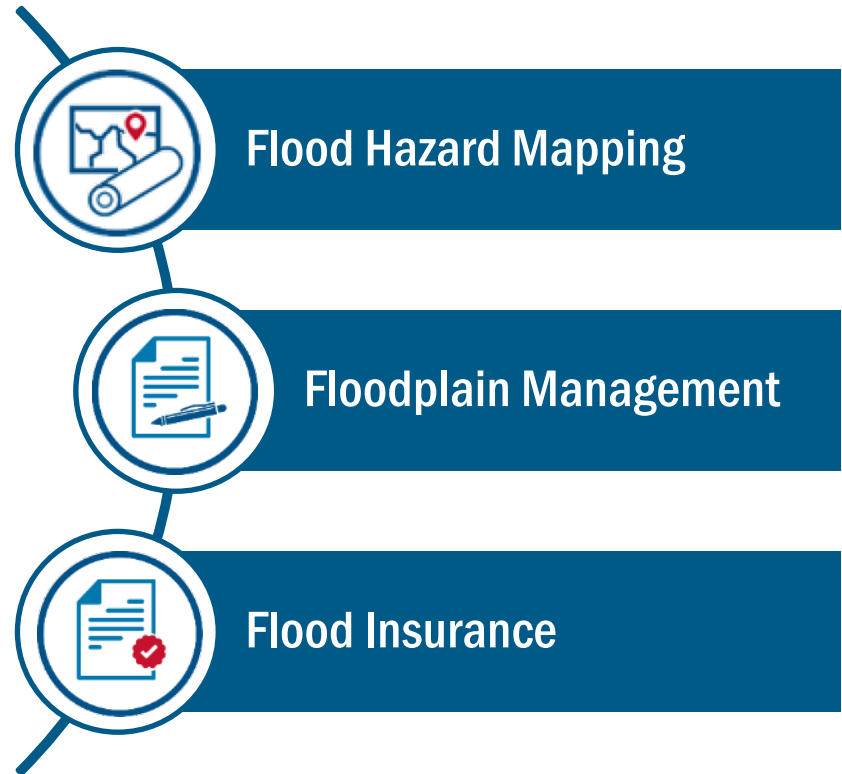
Understanding Floodplain Management Ordinance Requirements

Understanding Flood Insurance

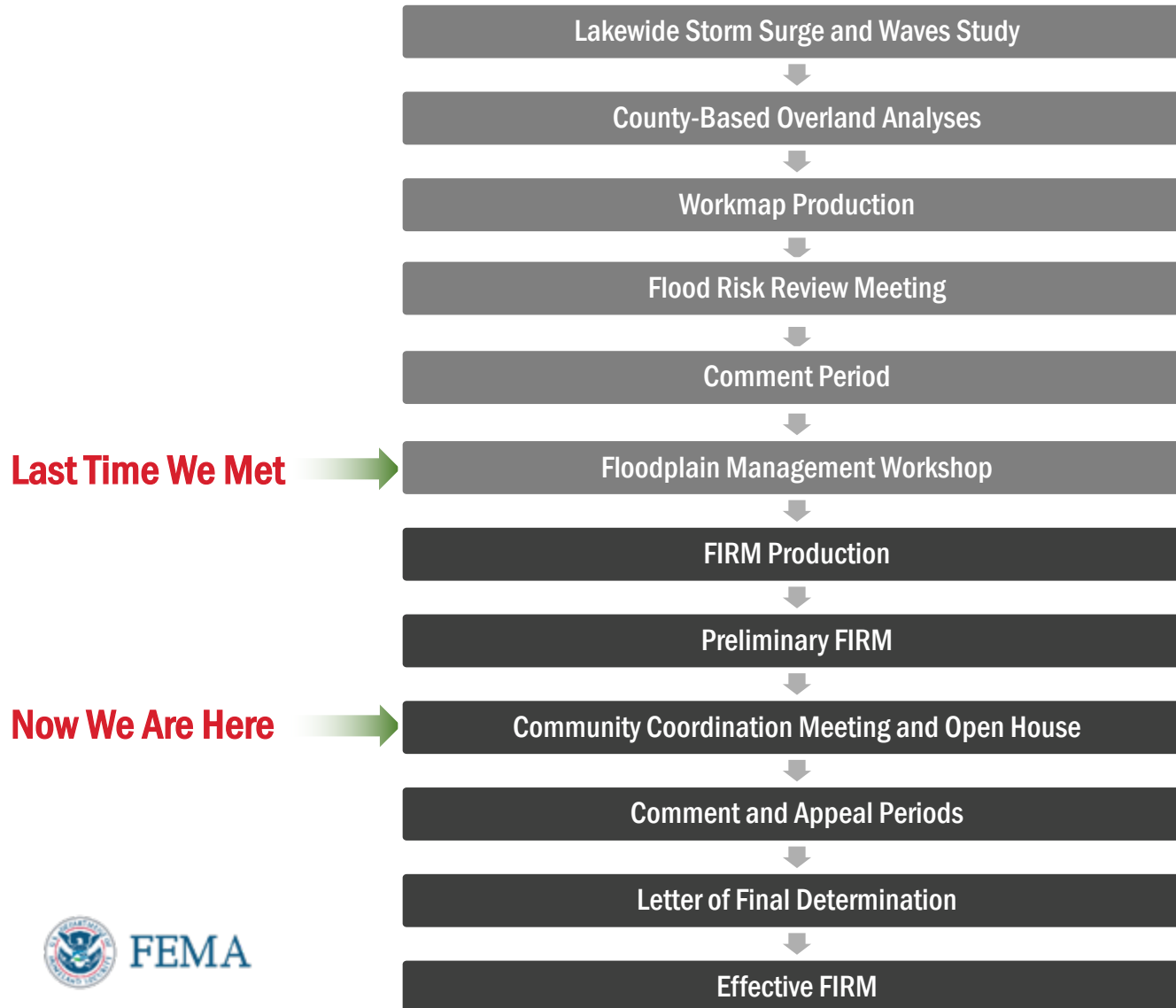
Hazard Mitigation Planning

The National Flood Insurance Program

The National Flood Insurance Program, or NFIP, balances three related areas that must support each other.



The Status of this Study



Reviewing the Updated Flood Risk Data for your County



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Why is FEMA Updating Your Flood Maps?

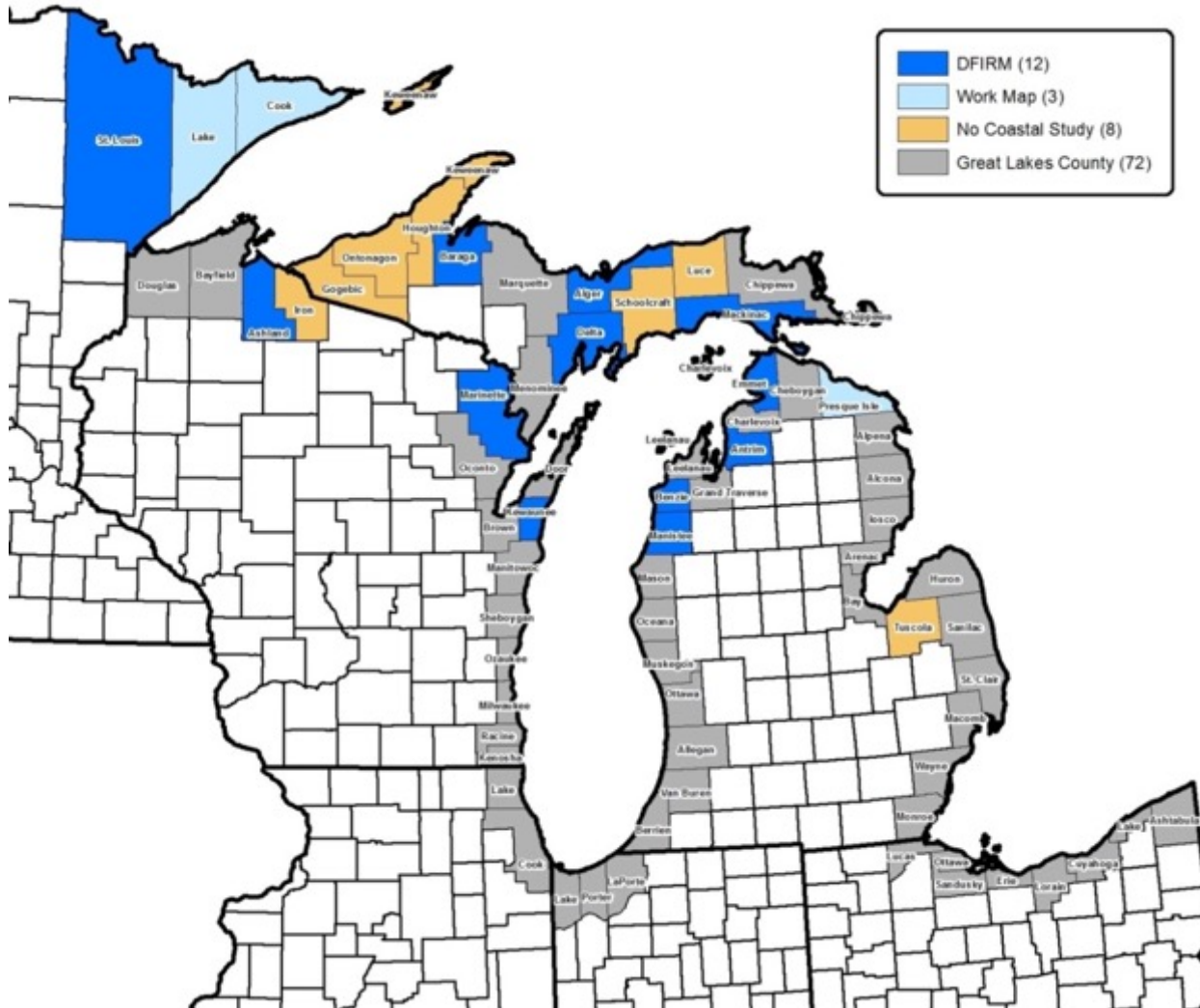
The Great Lakes Coastal Flood Study is using uniform methodology, updated terrain data, and modern wave modeling techniques to provide updated flood risk information for areas around each of the Great Lakes.

Many factors contribute to flood map revisions:

- Population growth and increased development
- Movement in rivers and shorelines
- Changing technology and improved modeling techniques and data

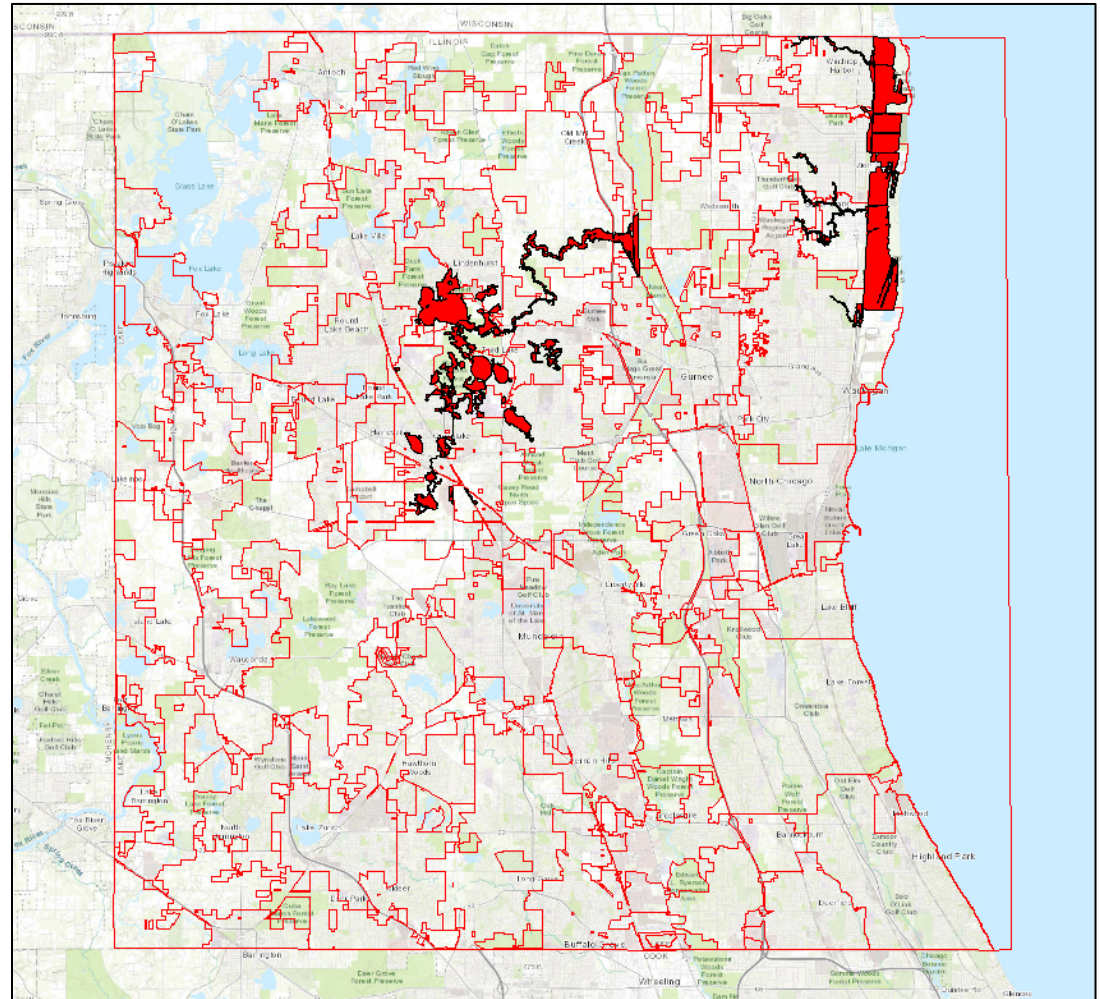


Program Goals and Status



Inland Flood Study – Lake County

- ▶ Detailed study (Zone AE) – 39.5 miles of riverine streams
- ▶ Redelineated Approximate study (Zone A) – 12.3 miles of riverine streams



Riverine Studies

Bull Creek watershed

- Bull Creek (near Waukegan)
- Bull Creek North Branch
- Bull Creek 27th Street Tributary

Dead Dog Creek watershed

- Dead Dog Creek
- Oak View Estates Drain

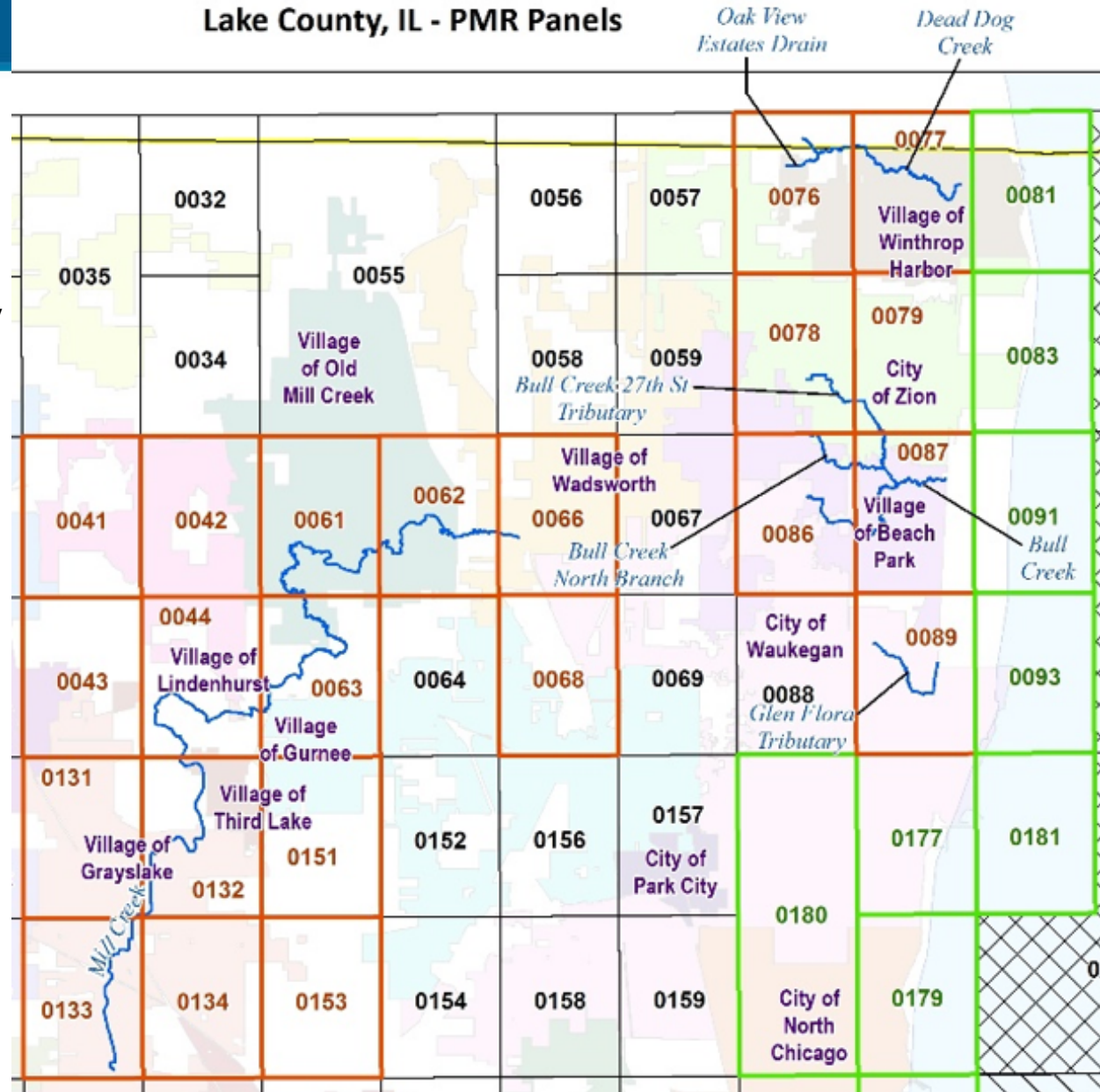
Glen Flora Tributary

- Flows to Lake Michigan

Mill Creek

- Tributary of Des Plaines River

Lake County, IL - PMR Panels



Riverine Study - Origins

Bull Creek watershed

- Leveraged data

Dead Dog Creek watershed

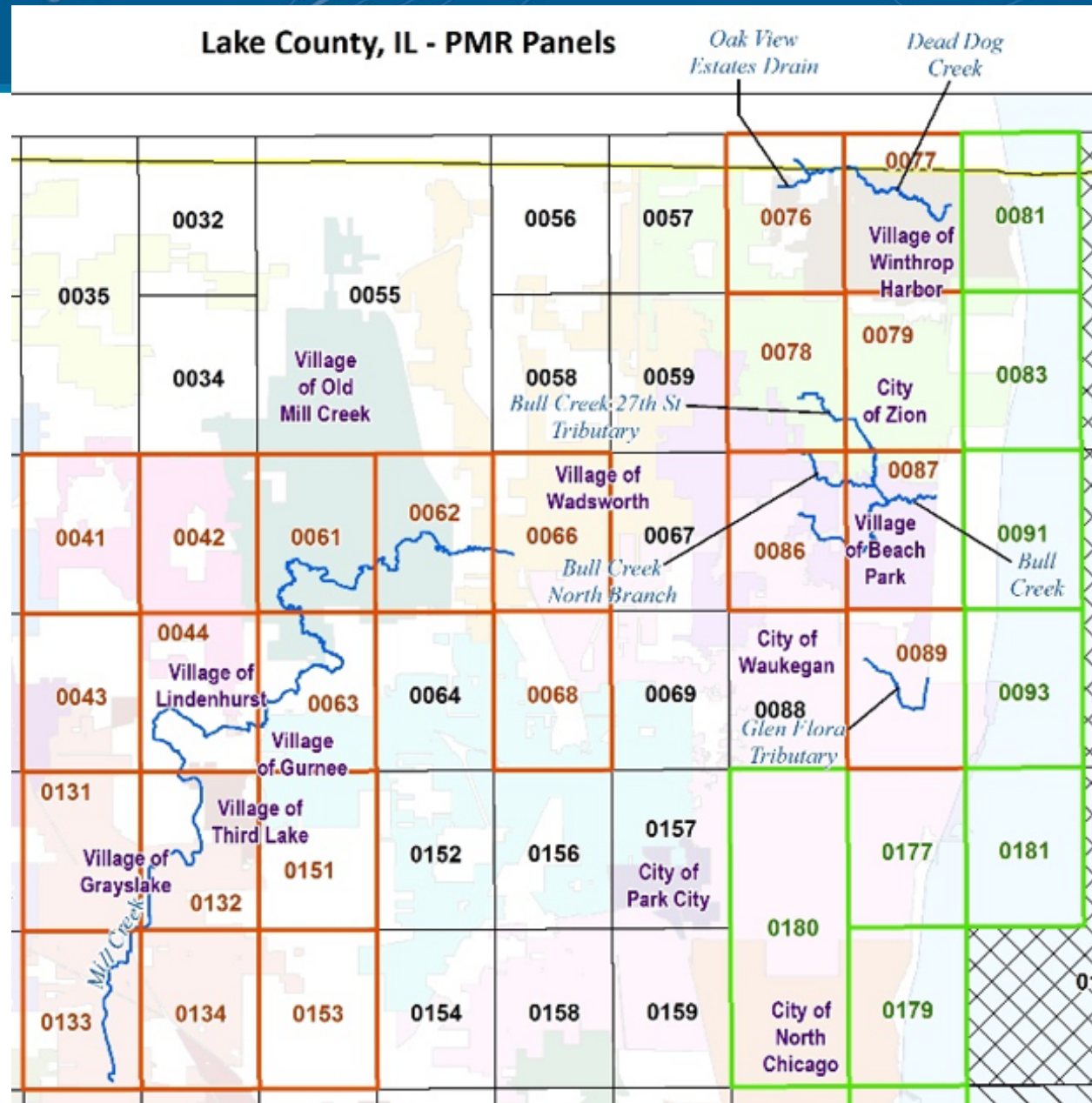
- Leveraged data

Glen Flora Tributary

- Leveraged data

Mill Creek

- MT-2 case 16-05-3243P
- 316-PMR determination



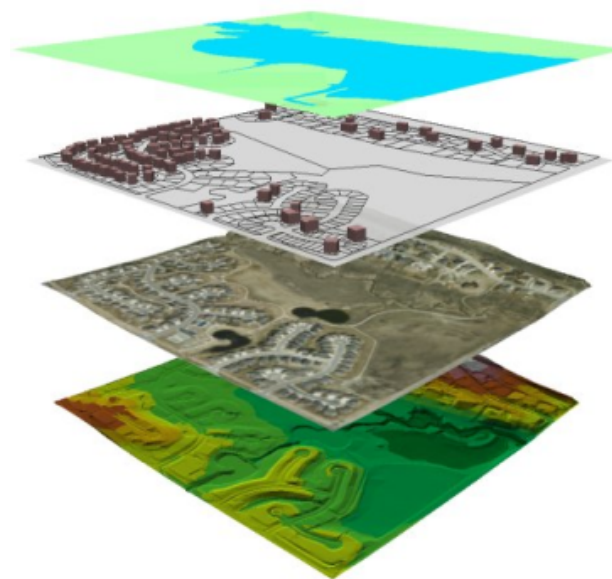
Riverine Studies - Base Map & Topographic Data

Base Map

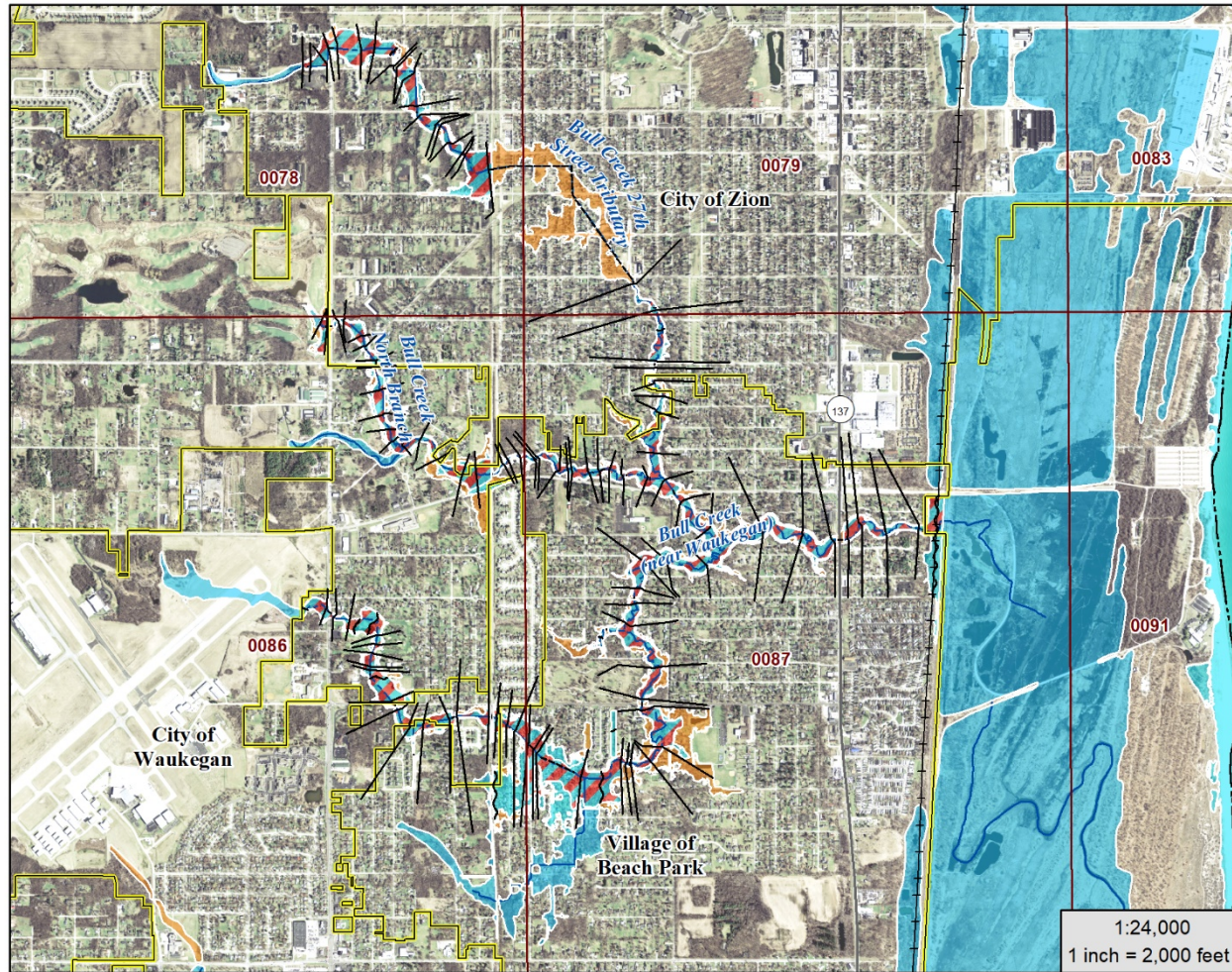
- Digital Orthophotography, 1-meter resolution dated 2017.
- From United States Department of Agriculture National Agriculture Imagery Program (USDA-NAIP).

Topography

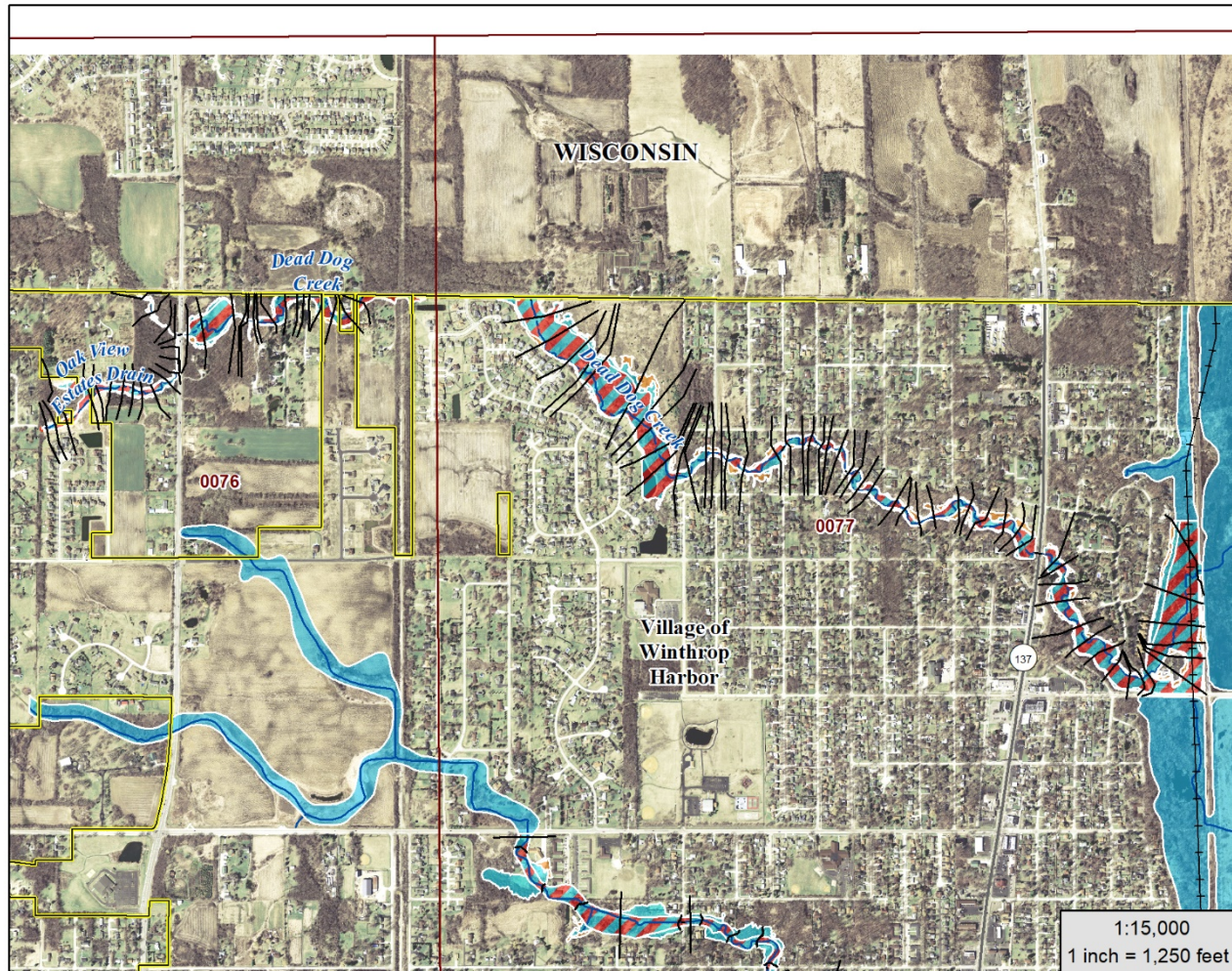
- Digital Terrain Model (DTM).
- Developed by the Illinois State Geological Survey (ISGS).
- Derived from 2007 Light Detection And Ranging (LiDAR) data captured by Merrick & Co.



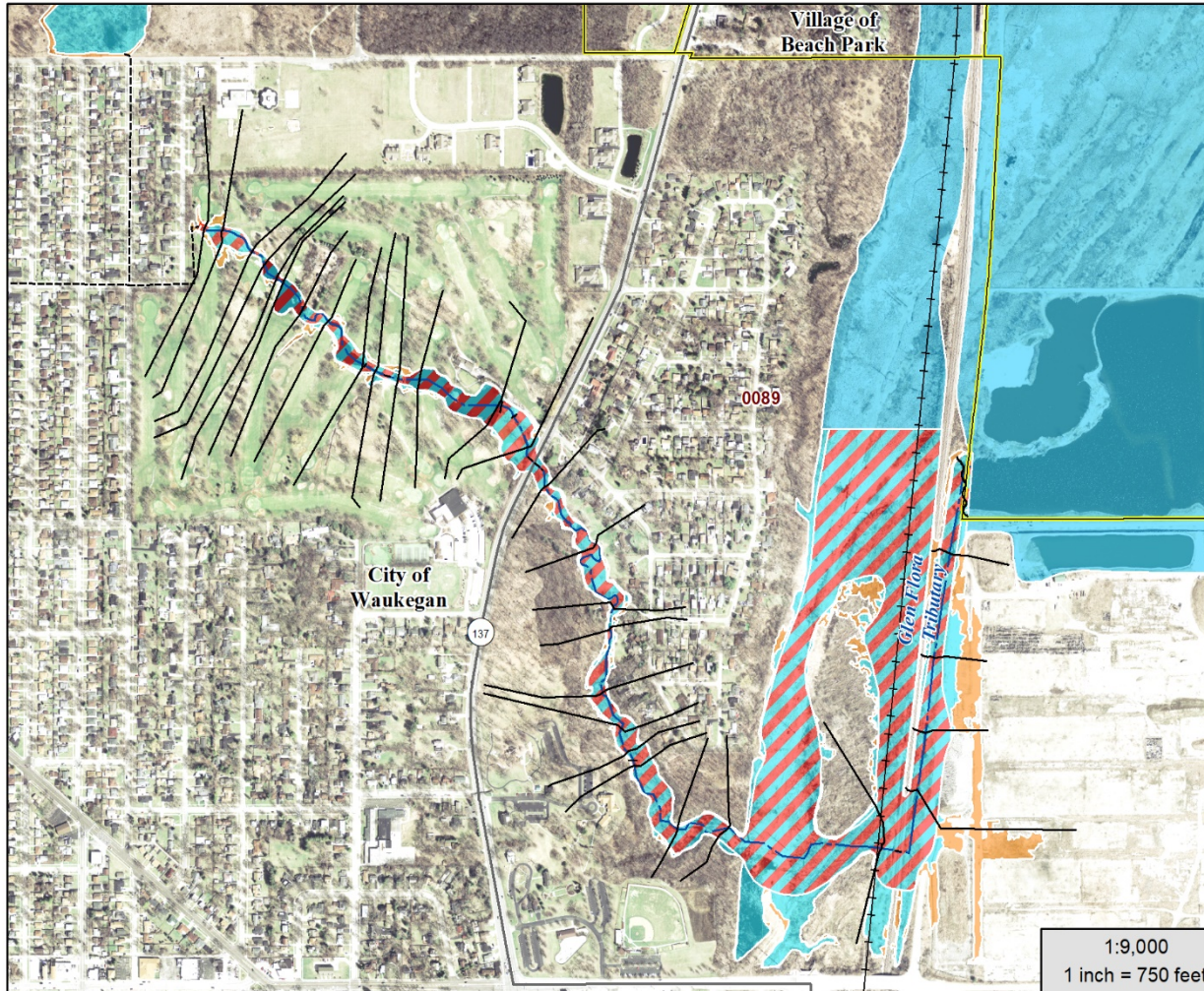
Bull Creek Watershed



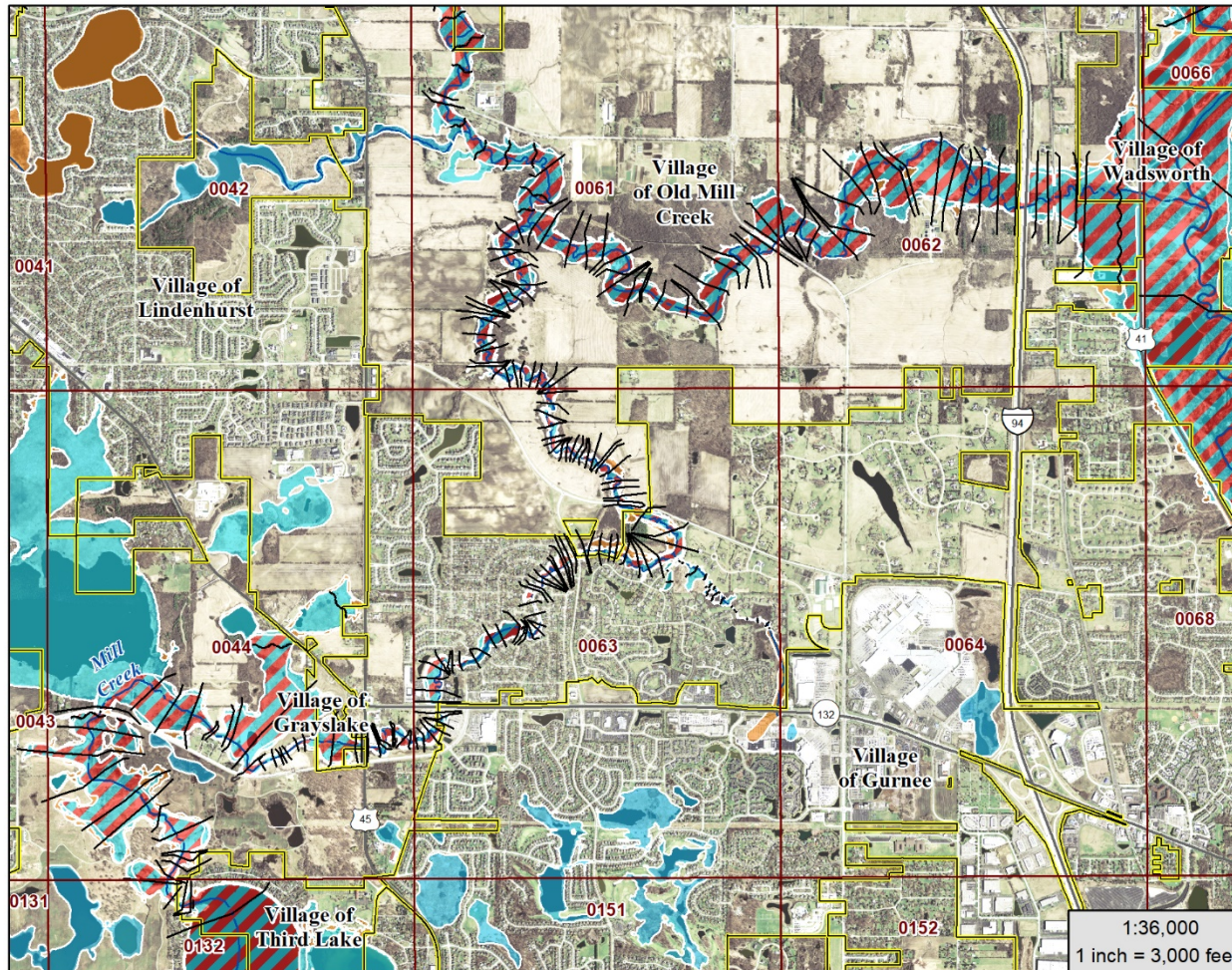
Dead Dog Creek Watershed



Glen Flora Tributary



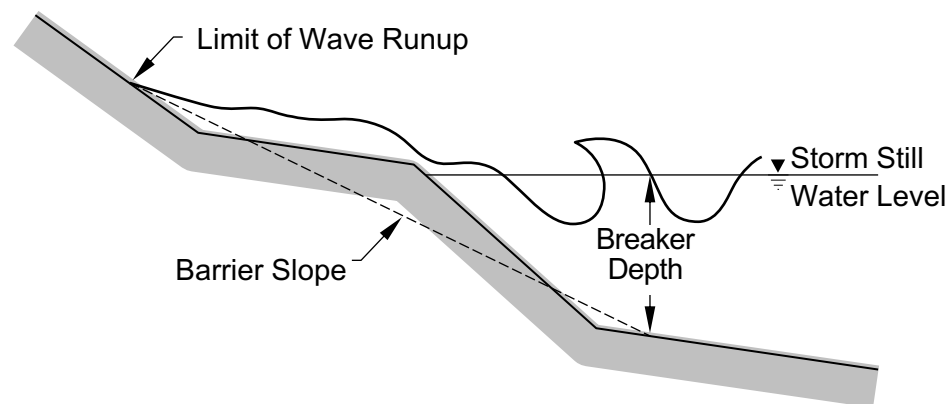
Mill Creek Watershed (confluence at Des Plaines River)



The Great Lakes Coastal Flood Study Approach

Regional Study Approach

- Lakewide water level and wave analysis
 - 150 storms from 1960 to 2009
 - Modeling conducted by STARR in 2017
- Greater consistency in assumptions
- Reduces number of boundary conditions



Wave Runup Schematic

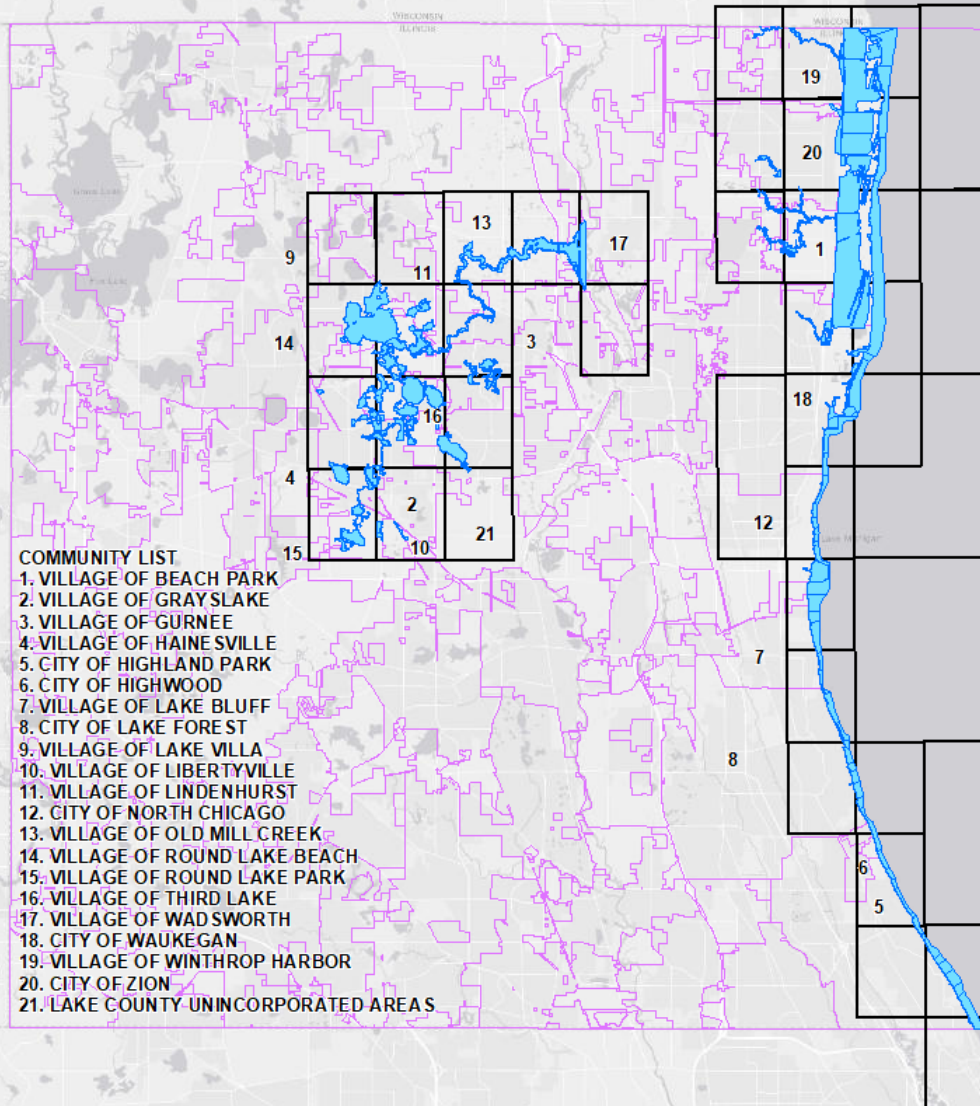
from FEMA Great Lakes Coastal Guidelines "D.3" Update

Local/County-Level Activities

- Mapping tasks performed at the county level
- Nearshore wave transformations
- Episodic erosion
- Wave setup
- Runup and overtopping
- Overland wave propagation



Flood Study Overview– Lake County

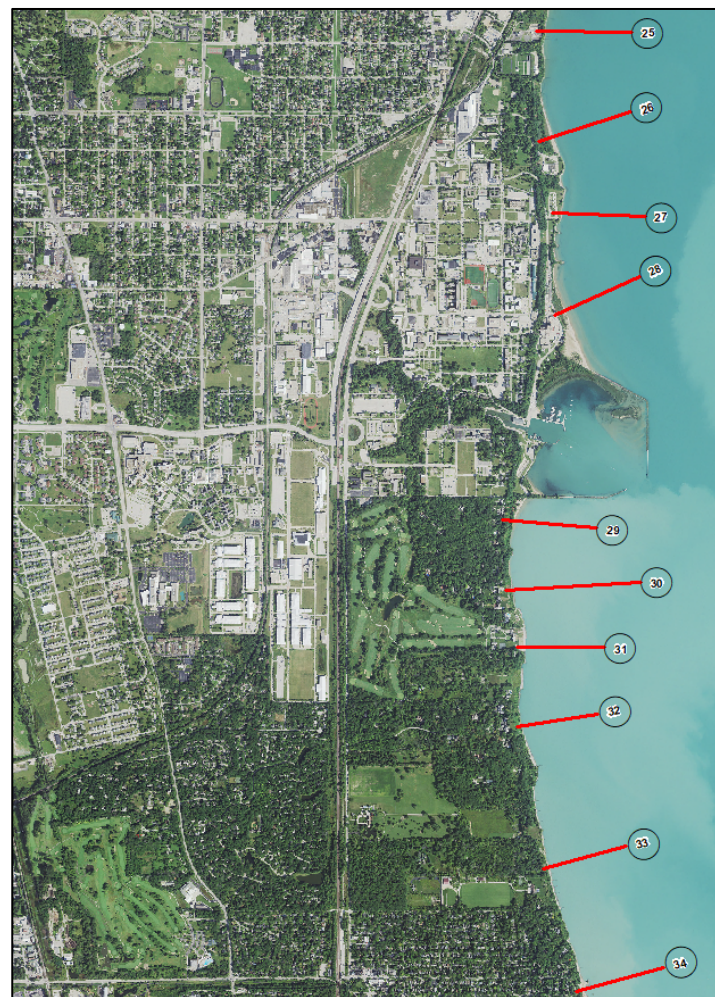


- ▶ Coastal detailed study (Zone AE/VE/AO/AH) – 36 shoreline miles
- ▶ Detailed study (Zone AE) – 39.5 miles of riverine streams
- ▶ Approximate study (Zone A) – 12.3 miles of riverine streams

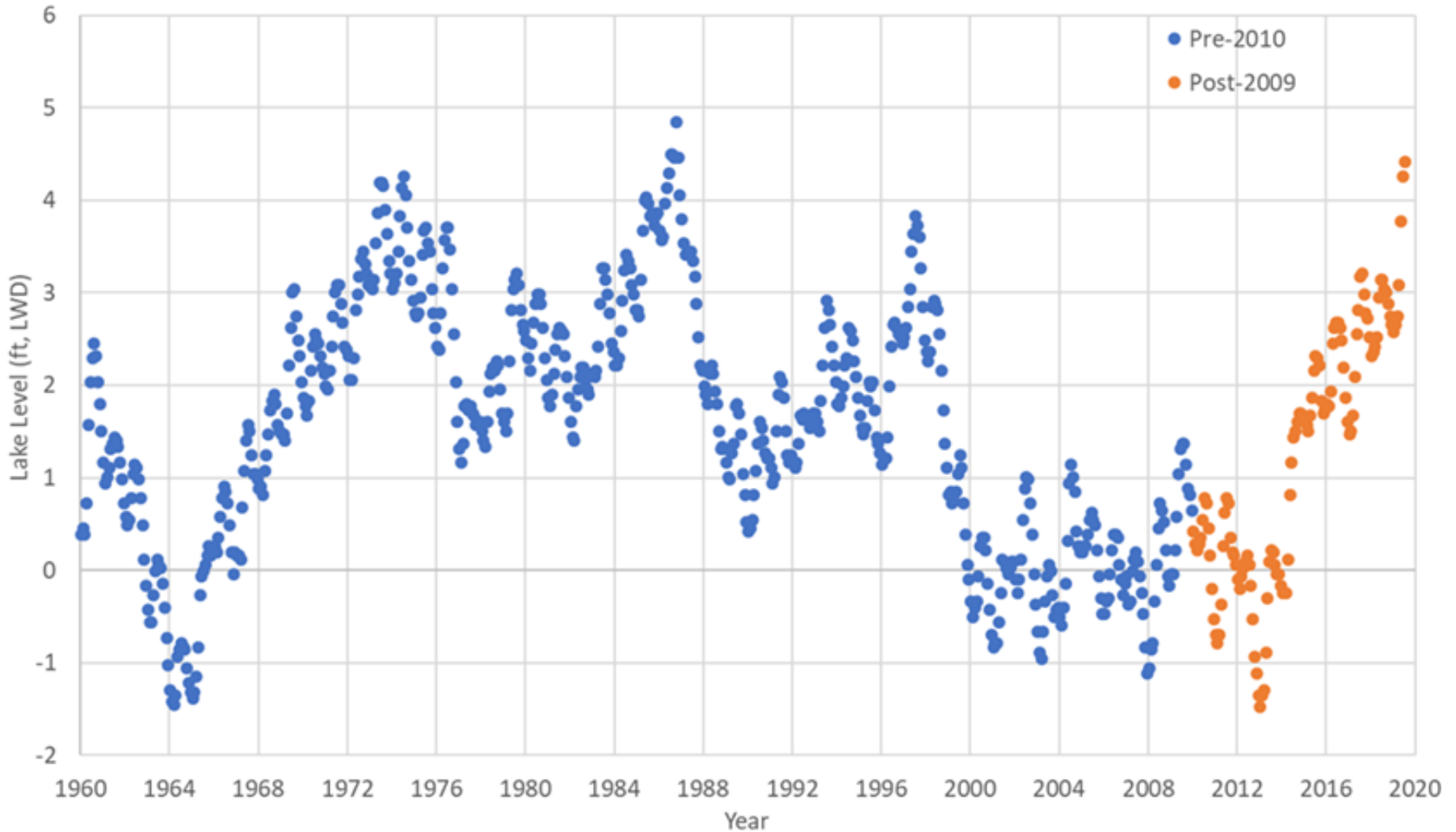
The Great Lakes Coastal Flood Study in Lake County

Lake County Coastal Flood Hazard Analysis:

- 36 miles of coastline
- 62 coastal transects
- Transects placed at representative shoreline reaches based on:
 - Topography
 - Exposure
 - Shoreline material
 - Upland development
- Integration of riverine and coastal Special Flood Hazard Areas
- Topography
 - U.S. Army Corps of Engineers LiDAR and Bathymetry Data collected in 2012



Lake Michigan Water Levels



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Special Flood Hazard Areas (SFHAs)

Zone VE

- Coastal high-hazard zone, where wave action and/or high-velocity water can cause structural damage during the 1-percent-annual-chance flood
- Wave heights or wave runup ≥ 3 feet
- Subdivided into elevation zones, and BFEs are assigned

Zone AE

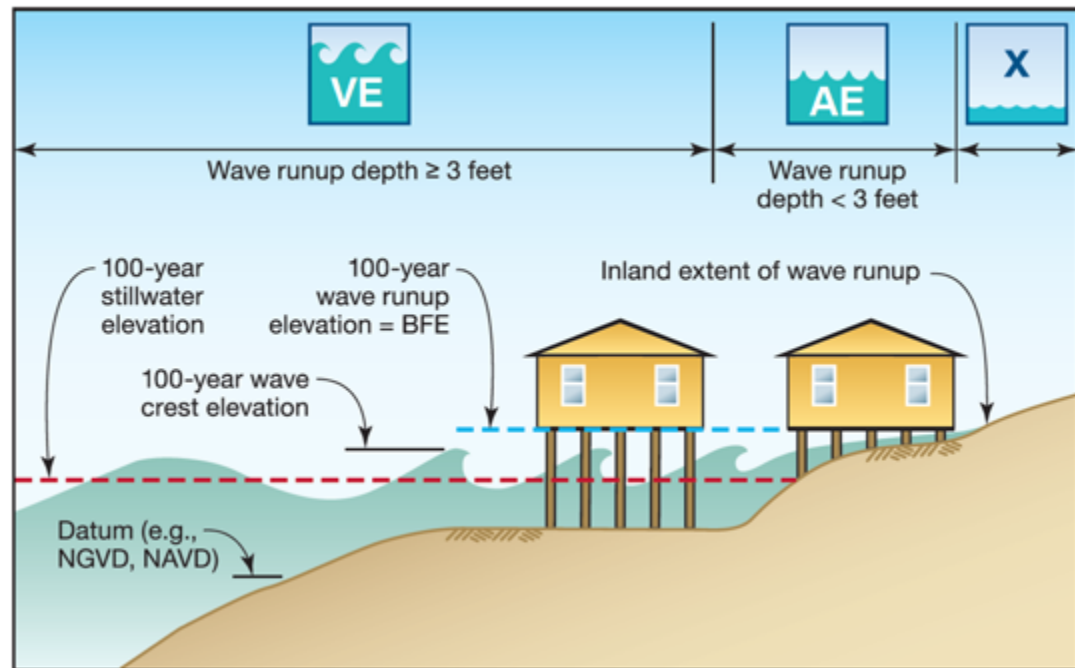
- Applied in areas subject to lower wave energy or inundation by the 1-percent-annual-chance flood
- Wave heights or wave runup < 3 feet
- Subdivided into elevation zones, and BFEs are assigned

Zone AO

- Applied in areas of sheet flow and shallow flooding
- Given an associated depth instead of a BFE

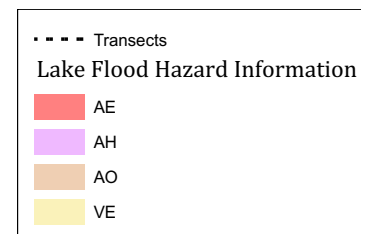
Zone AH

- Applied in areas of ponding
- Assigned a BFE



Wave Runup Mapping

- Wave runup is very sensitive to shoreline characteristics, especially slope
- Single Base Flood Elevation (BFE)
- Gutters perpendicular to the shore divide the BFEs
- Transitional zones capture changes in shoreline characteristics between transects



Wave Overtopping

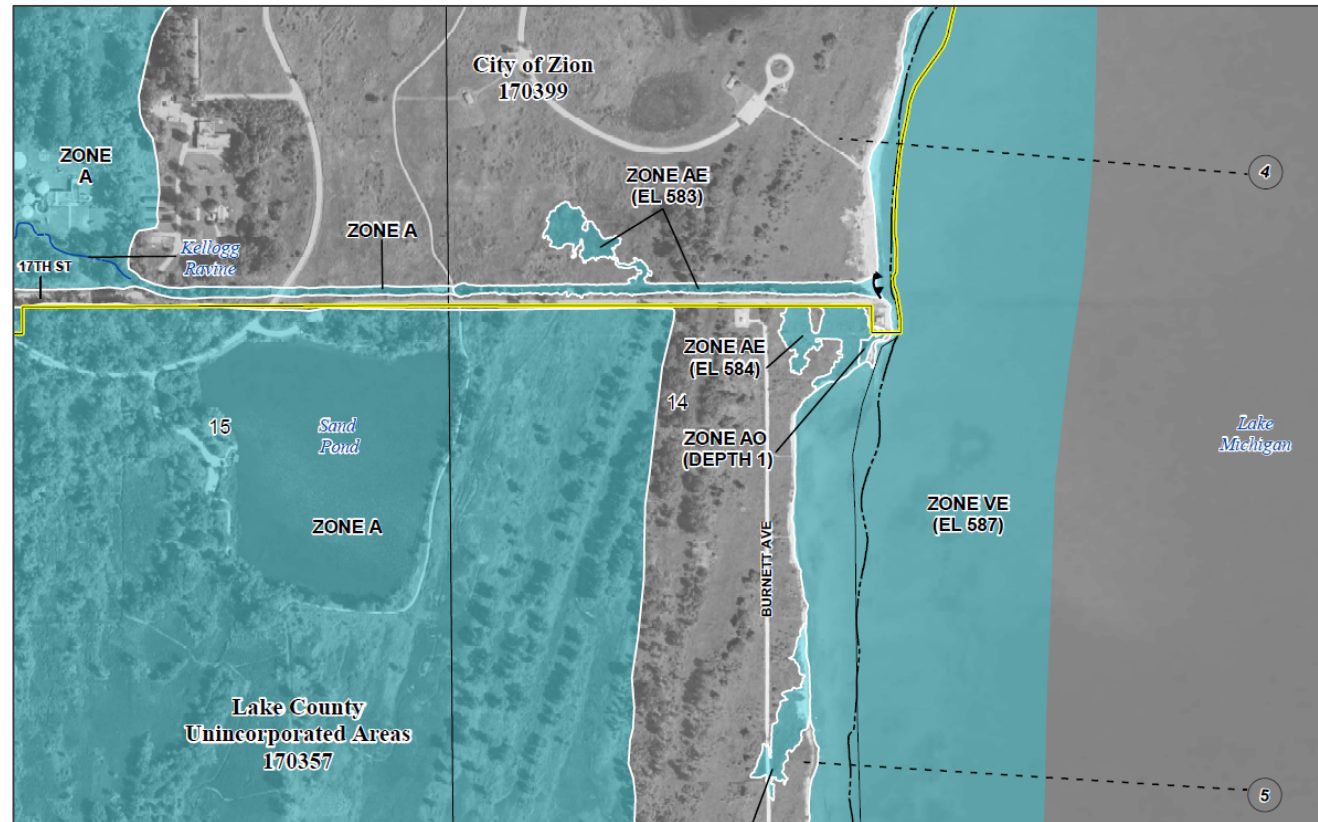


- ▶ Wave overtopping occurs when the wave runup elevation exceeds the barrier's crest elevation
- ▶ When overtopping occurs, the zone behind the barrier is designated as:
 - AE if the landward slope is positive
 - BFE established based on runup elevation
 - AO if the landward slope is negative
 - Sheet flow depth established
 - AH if the landward slope is negative and flow is trapped behind a barrier
 - BFE established
- ▶ The overtopping rate determines VE splash zones and sheet flow depths

Scope of Work: Riverine-Coastal SFHA Integration

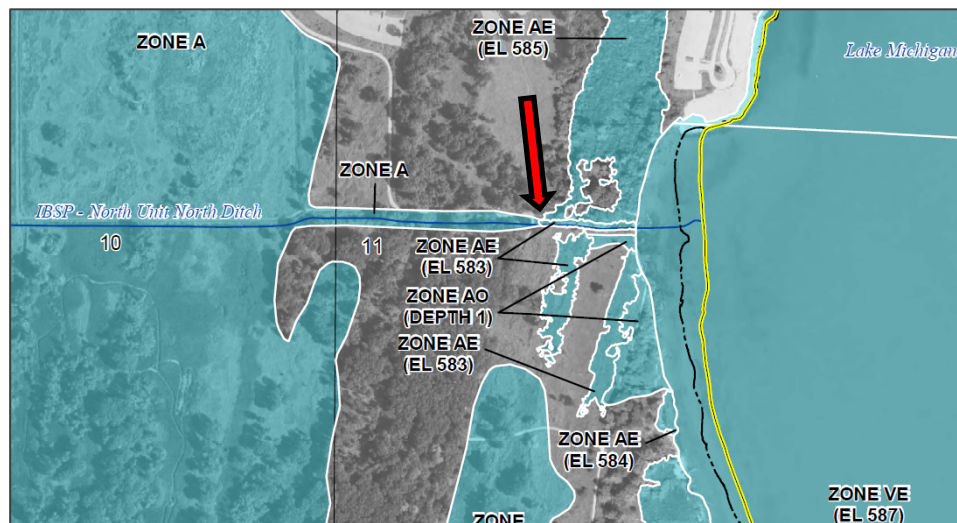
LAKE COUNTY

- **Approximate Zone A**
 - 6 Unnamed Locations

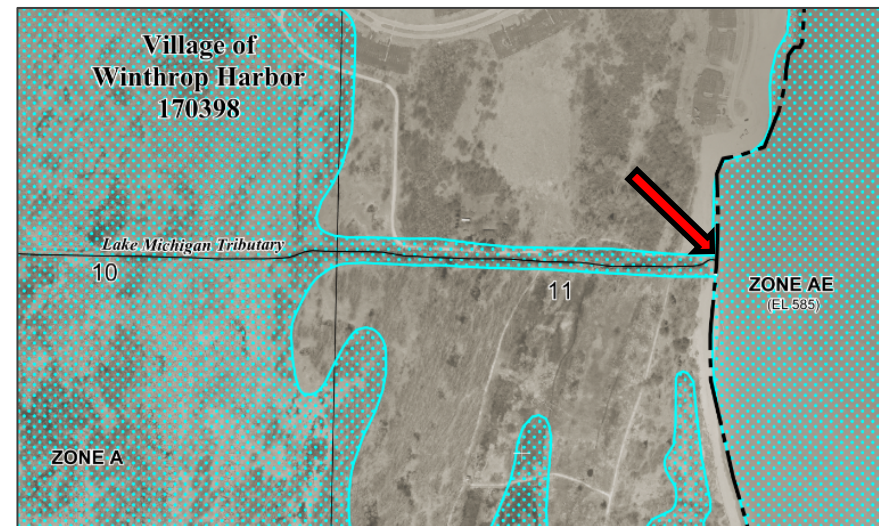


Scope of Work: Integrating Riverine and Coastal Data

Updated Tie-In to Zone A



Effective Tie-In to Zone A



➔ Limits of coastal flood effects from Lake Michigan are shown on the FIRM (white line)

Summary of Letters of Map Change (LOMCs) for Lake County

PRELIMINARY SUMMARY OF MAP ACTIONS

Community: WAUKEGAN, CITY OF

Community No: 170397

2A. LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMA	97-05-4414A	09/10/1997	YORKHOUSE COMMONS SUBDIVISION - LOT 47 - 13120 W. NEW CASTLE	17097C0086F	17097C0086L
LOMA	99-05-1152A	03/05/1999	YORK HOUSE COMMONS - LOT 46 - 3118 WEST NEWCASTLE COURT	17097C0086F	17097C0086L
LOMA	99-05-4738A	05/24/2000	MIDLANE C.C.	17097C0086F 17097C0086F	17097C0086L 17097C0086L
LOMA	00-05-5002X	08/03/2000	PART OF OUTLOT 1, LINKS AT MIDLAND	17097C0086F	17097C0086L
LOMA	02-05-2646A	05/08/2002	MIDLANE FARMS COUNTRYSIDE, UNIT 1, BLOCK 1, LOT 17; 3012 MAPLE TREE LANE	17097C0086G	17097C0086L
LOMA	05-05-0995A	02/01/2005	MIDLANE FARMS COUNTRYSIDE UNIT 1, BLOCK 4, LOT 12 -- 4200 WEST GENT DRIVE	17097C0087G	17097C0086L
LOMR-F	08-05-B146A	02/14/2006	THE GREENS AT MIDLANE, LOTS 124-127 (IL)	17097C0086G 17097C0086G	17097C0086L 17097C0086L
LOMR-F	11-05-5677A	07/14/2011	LOT 2 , VILLAGE PARK APARTMENTS -- 2500, 2520, 2540, 2560, 2585, 2580 & 2585 VILLAGE PARK DRIVE	17097C0086G	17097C0086L
LOMA	12-05-2239A	01/12/2012	LOT 18, BLOCK 1, MIDLANE FARMS COUNTRYSIDE UNIT 1 -- 3002 NORTH MAPLE TREE LANE	17097C0086G	17097C0086L
LOMA	16-05-4096A	05/25/2016	MIDLANE FARMS COUNTRYSIDE UNIT NO. 1, BLOCK 2, LOT 4 -- 4221 WEST GENT DRIVE	17097C0086K	17097C0086L

All LOMCs were addressed in the preliminary Summary of Map Actions (SOMA) and placed into one of four categories:

1. Incorporated
2. Not incorporated (validated)
 - LOMCs on revised panels
 - LOMCs on unrevised panels
3. Superseded
4. To be redetermined

Be sure to review the preliminary SOMA for completeness

If you notice a LOMC is missing from the list, submit the omission with your comments

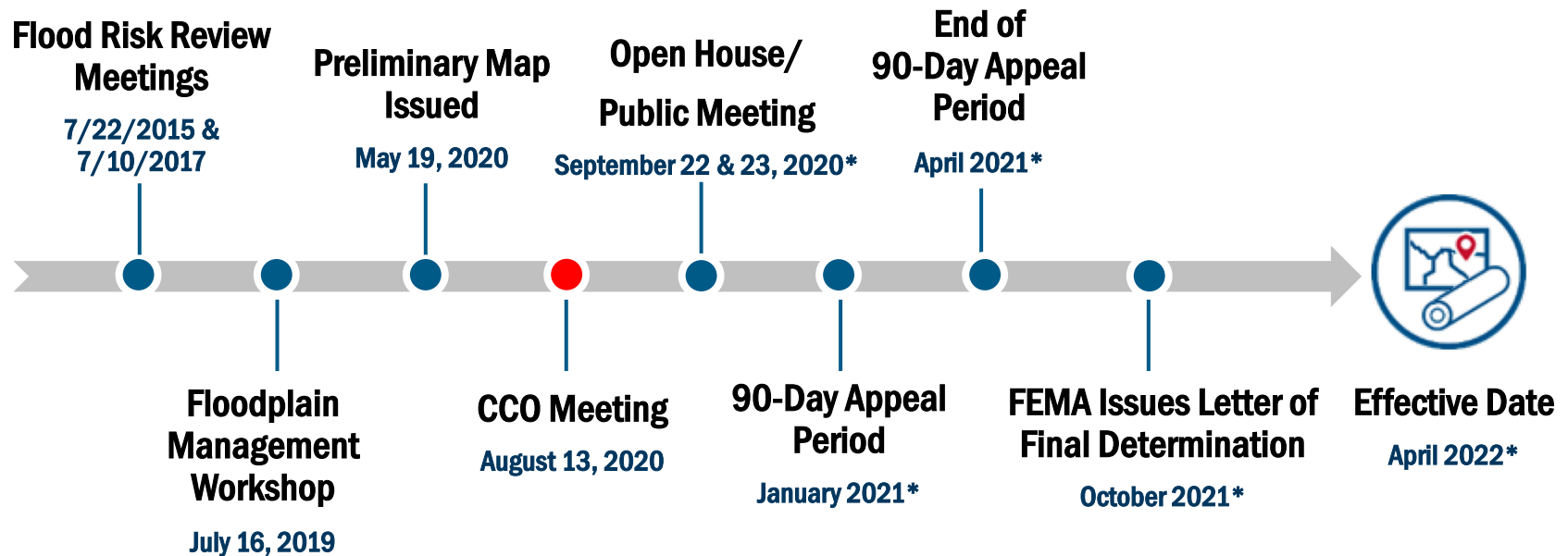
Next Steps in the Map Adoption Process



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Timeline for Lake County Coastal Update



4-Step Pre-Adoption Process



**Inform the
Community**



**Gather Comments
and Additional Data**



Appeal Process



LFD Issued

#1: Inform the Community – Upcoming Open House

- **Viewing digital map viewer**
- **Opportunity to share program information with property owners**
- **Comment sheets collected**
- **Attendees notified as process moves forward**



#2: Gather Community Comments

- **Homeowners may choose to submit comments through community officials**
- **FEMA requests that community officials forward the initial round of comments to FEMA no later than September 14, 2020**

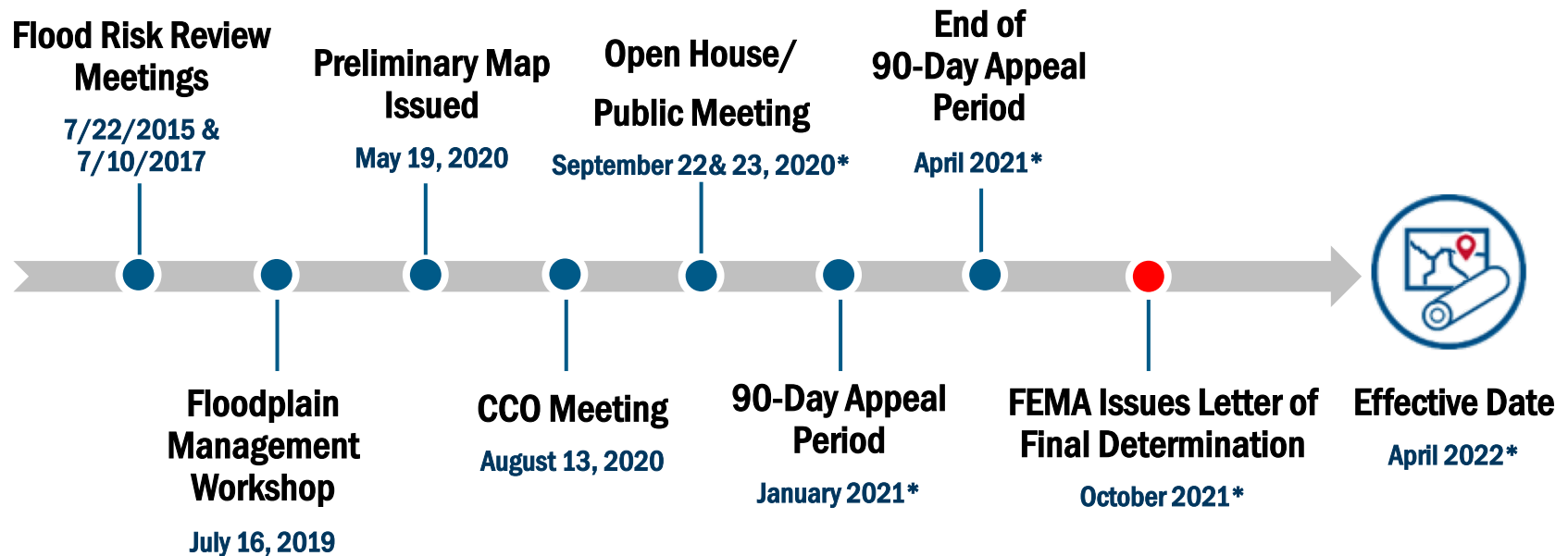


#3: Appeal Process

- **Appeal Period is 90 days**
- **Publication of notice in Federal Register**
 - Notification to communities by letter, including local newspaper publications
- **All are welcome to submit information**
 - FEMA recommends directing comments through local community officials to provide a consolidated picture
- **Appeals should be submitted to STARR II or FEMA Region V**
 - Additional instructions will be provided to community CEOs
- **FEMA will evaluate all appeals and comments for resolution after the appeal period**



#4: Issuing the Letter of Final Determination



Understanding Floodplain Management Ordinance Requirements



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Participation in the National Flood Insurance Program

- **The NFIP is a voluntary program.**
- **Participation requires that communities adopt and enforce floodplain management regulations.**
- **The floodplain management regulations need to be based on the risk data provided by FEMA (the FIRM and FIS report).**
- **Participation in the NFIP makes Federal flood insurance available within your communities to insure buildings and personal property.**
- **Federally regulated lenders require flood insurance coverage for buildings in the SFHA; insurance is also required as a condition of receiving Federally-backed loans to purchase, repair, improve, or rehabilitate buildings within the SFHA.**
- **Many forms of disaster assistance are either a type of Federal loan or other Federal financial assistance.**

Ordinance Adoption During Map Updates

Timeline prior to effective date

- 6 months prior: FEMA 6-month LFD mailing
- 4 months prior: draft ordinance (suggested)
- 3 months prior: FEMA 90-day reminder letter
- 1 month prior: FEMA 30-day reminder letter

Community must update its ordinance to reference the effective date of the FIRM and FIS report before the end of the 6-month period (or community may be suspended from NFIP).



Where to Find Minimum NFIP Requirements

- **NFIP Minimum Floodplain Management Standards are found in Part 60 of Title 44, Code of Federal Regulations**
- **Coastal-specific standards are found in Part 60.3(e)**

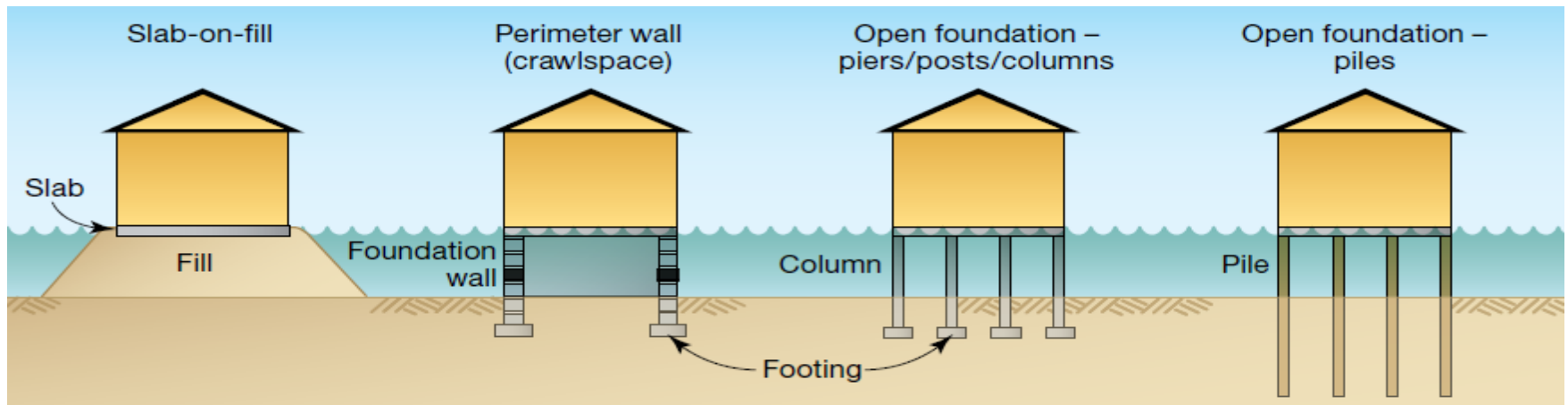
Differences in Development Requirements

A Zones

- Fill is allowed outside the floodway, or if it can be shown not to cause a rise in the BFE.
- Fully enclosed foundation walls (flood openings required) are allowed.
- The lowest floor must be elevated to or above the BFE.
- An as-built lowest floor elevation is required to be on file with the permit records.

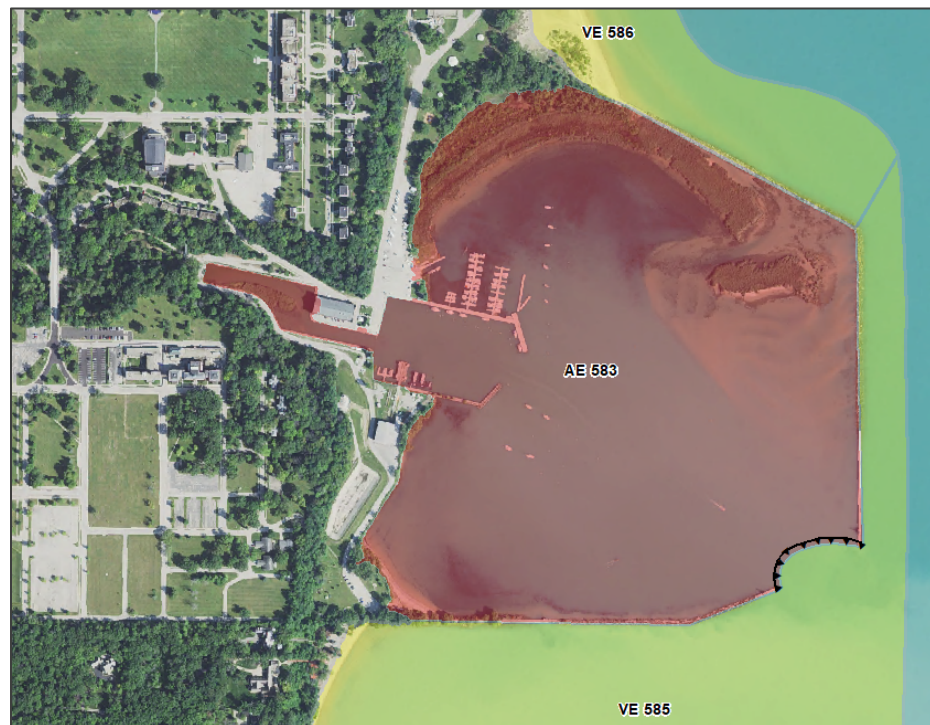
VE Zones (and AE Zones on the water side of a LIMWA)

- Fill is not allowed for structural support of buildings.
- Only open foundations on columns or piles, free of obstructions, or breakaway walls are allowed below the BFE.
- Bottom of lowest horizontal structural member must be at or above BFE, with an as-built elevation on file.
- A Professional Engineer or Architect must certify the design of the structure, including wind loading, and that must be on file with the permit records.



LiMWA (Limit of Moderate Wave Action) on the Map

- The Community Rating System (CRS) benefits communities requiring Zone VE construction standards in areas defined by the LiMWA or areas subject to waves greater than 1.5 feet
- There is currently no distinction for insurance purposes between Zone AE and “coastal” Zone AE on the water side of the LiMWA



Understanding Flood Insurance



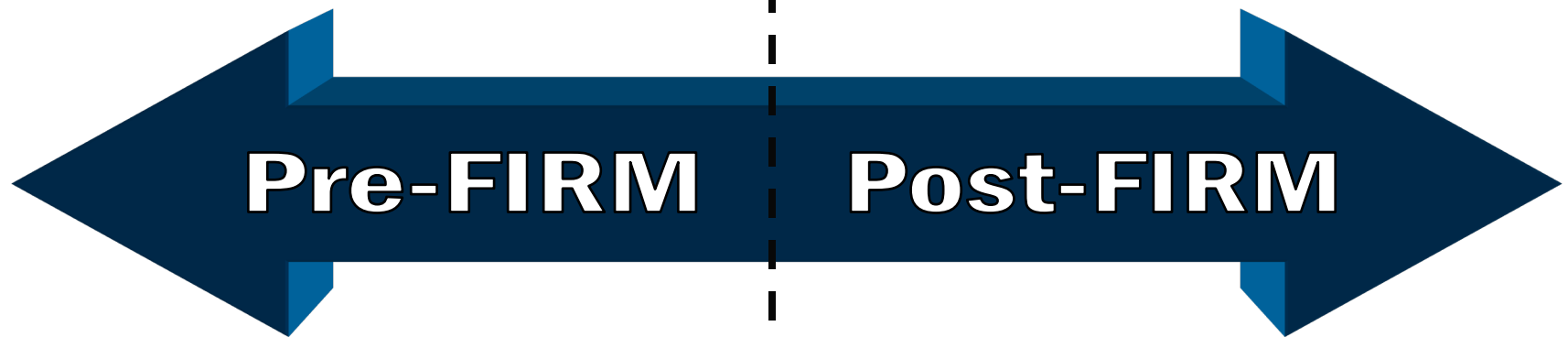
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Flood Insurance Basic Concepts

- Structures built on or before **December 31, 1974**, or before the effective date of the initial FIRM of the community, whichever is later.

- Structures built after **December 31, 1974**, OR on or after the effective date of the initial FIRM of the community, whichever is later.



Flood Insurance Basic Concepts

- **Pre-FIRM (subsidized) rates**
 - For structures built before the first maps of the community
 - Do not reflect the structure's true risk, negatively or positively
 - Based on building type and occupancy
 - Subsidies are being phased out, with some categories increasing toward full risk more quickly
- **Post-FIRM (actuarial) rates**
 - Uses the structure's elevation information to determine risk
 - Based on the difference between the BFE and the elevation of the lowest floor
 - Required for Post-FIRM structures, and optional for Pre-FIRM structures with an elevation certificate

Effects of New Flood Zones on Flood Insurance

- **The new FIRM may:**
 - Map a property into the SFHA for the first time
 - **Lender** may require the owner to get an insurance policy
 - Remove a property from the SFHA
 - **Lender** may drop the insurance requirement
 - Change the flood zone affecting the property
 - From an A zone to a VE zone (or from Zone AE to Zone AO, etc.)
 - Rating will not change unless the policy is allowed to lapse or the building is substantially improved
 - If the new zone results in a less costly premium, the policy can be endorsed to revise the rate to the new zone, with a prorated refund for the difference for the remainder of the policy year. Insured needs to ask the **AGENT** to do this!

Insurance Rating and Product Possibilities

- **Newly Mapped (Zone A, AE, AO, and AH)**
 - Pricing starts at Preferred Risk Rates - bundled standard Preferred Risk Policy for the first year
 - Multiplier added after the first year
 - Must be newly mapped into an SFHA from zone on the previous FIRM
 - Must have two or fewer losses paid by the NFIP or disaster assistance
- **Grandfathering**
 - Keeps lower rate zone and/or BFE
- **Two Ways**
 - Continuous coverage (pre- and post-FIRM)
 - Coverage obtained prior to and through a map change
 - Built in compliance
 - **Post-FIRM ONLY**
 - Built in compliance with the map at the time
 - Not substantially improved later

Insurance Rating and Product Possibilities

- **Newly Mapped**
- **Exceptions**
 - Can't be community's first FIRM
 - Multi-unit buildings insured under the RCBAP
 - Policy can't be first purchased more than 12 months after the effective date of the FIRM
 - Building can't be altered or substantially improved
- **Grandfathering (Standard)**
- **Exceptions**
 - Can't have a lapse in coverage
 - Building can't be altered or substantially improved

Resources for Insurance

- **Floodsmart.gov**
- **FEMA.gov**

Search Close X

GO

- Grandfathering
- Newly Mapped PRP
- Flood Insurance Reform

- **Flood Insurance Manual**

- <https://www.fema.gov/flood-insurance-manual>
- General Rules
- Newly Mapped
- Rating

- **Flood Insurance Rate Maps**

- msc.fema.gov

NFIP Floodplain Management and Insurance

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Hazard Mitigation Planning



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What is Hazard Mitigation?

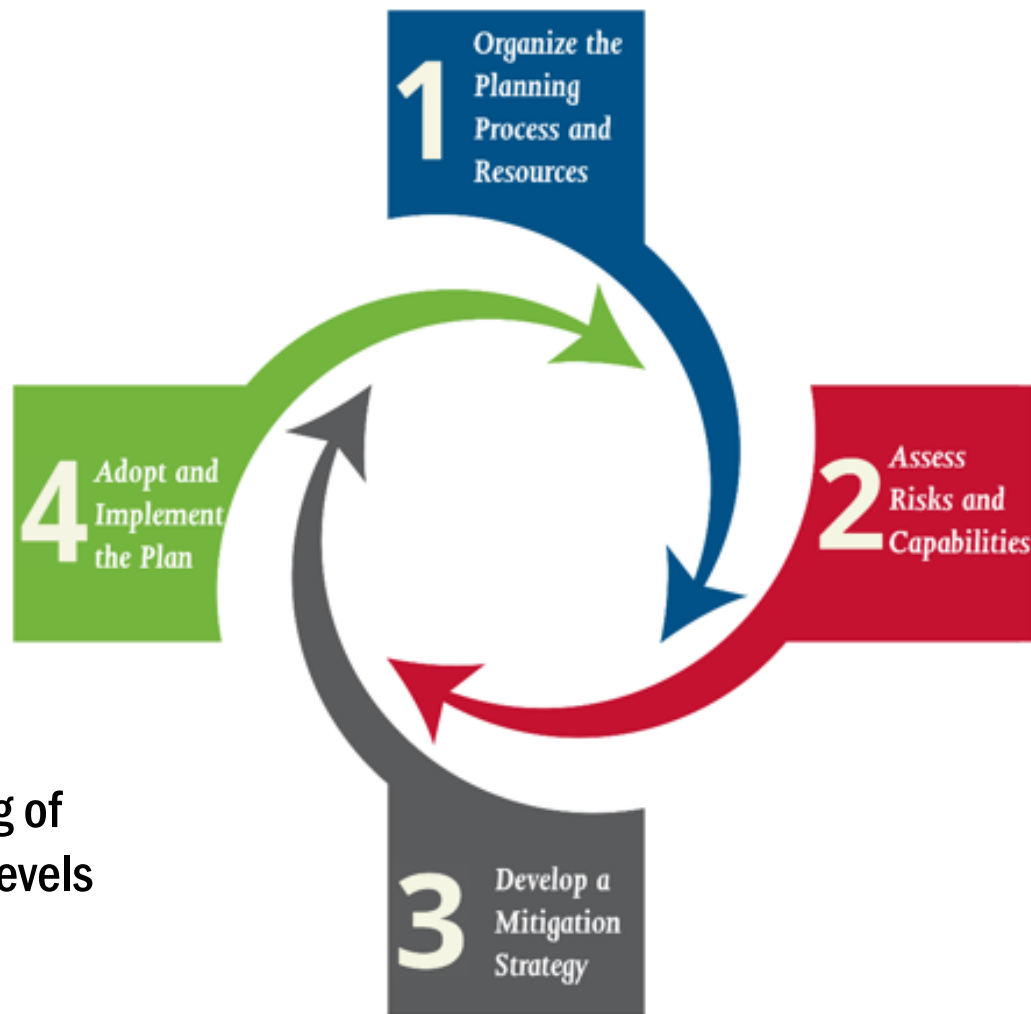
Any sustained action taken to reduce long-term risk to people and property from hazards and their effects.

Mitigation actions include:

- Removing existing structures from floodprone areas
- Elevating or floodproofing structures
- Stormwater management
- Floodwater storage and diversion
- Flood insurance
- Building, zoning, and floodplain management codes
- Wetland and riparian area protection
- Water/Sanitary sewer system protective measures

Benefits of Hazard Mitigation Planning

- Increases public awareness and understanding of risk areas and vulnerabilities by engaging the whole community
- Provides eligibility for certain FEMA programs
- Builds partnerships with diverse stakeholders
- Identifies potential risk reduction measures
- Improves communication and sharing of risk data and related products at all levels of government and with the public



Federal Planning Regulations

- **The Disaster Mitigation Act of 2000**
- **Establishes eligibility for FEMA Hazard Mitigation Assistance (HMA) programs**
 - **Plan approval is a precondition for receiving HMA grants**
- **Requires local governments to submit a plan to their State and FEMA for review**

- **Title 44 Code of Federal Regulations (CFR) 201.6**
- **Publishes requirements for approval of local mitigation plans**

Hazard Mitigation Assistance



Contact your State Hazard Mitigation Officer (SHMO)
to learn more about the application process.

IDHS Mitigation Contacts and More Information

Web: <https://www2.illinois.gov/iema/Mitigation/Pages/default.aspx>

IEMA Main Office (217) 782-2700

ema.mitigation@illinois.gov

Sam M. AL-Basha

State Hazard Mitigation Officer

(217) 785-9942

sam.m.al-basha@illinois.gov

Matthew Jensen

State Hazard Mitigation Planner

(217) 720-3421

matthew.r.jensen@illinois.gov

Want More Information?

Hazard Mitigation Planning: <https://www.fema.gov/hazard-mitigation-planning>

Hazard Mitigation Assistance (HMA): <https://www.fema.gov/hazard-mitigation-assistance>

Mitigation Planning Resources: <https://www.fema.gov/hazard-mitigation-planning-resources>



FEMA Engineering Library Data Requests

- Requests must be sent in writing to:
 FEMA Engineering Library
 3601 Eisenhower Ave., Ste. 500
 Alexandria, VA 22304-6426
Or Fax: (703) 202-4090
- Request must include:
 FIS Data Request Form
 Applicable Fees
 Payment Information Form
- Once the research has been completed, an information specialist will contact you to discuss the path forward.



Federal Emergency Management Agency
 Washington, D.C. 20472

Flood Insurance Study (FIS) Data Requests

The Federal Emergency Management Agency (FEMA) has identified seven categories into which requests for Flood Insurance Study (FIS) backup (i.e., technical and administrative support) are separated. These categories and their associated fees are below:

Requests for Flood Insurance Backup Data	Fee
1. Portable Document Format (PDF) or Diskettes of hydrologic and hydraulic backup data for current or historical FISs	\$300, plus a \$93 per-case surcharge fee to recover the cost of library maintenance and archiving. For larger requests that require more than 4 hours of research, additional hours will be charged at \$40 per hour.
2. PDF or Mylar copies of topographic mapping developed during FIS process	\$300, plus a \$93 per-case surcharge fee to recover the cost of library maintenance and archiving. For larger requests that require more than 4 hours of research, additional hours will be charged at \$40 per hour.
3. PDF of survey notes developed during FIS process	\$300, plus a \$93 per-case surcharge fee to recover the cost of library maintenance and archiving. For larger requests that require more than 4 hours of research, additional hours will be charged at \$40 per hour.
4. PDF of individual Letters of Map Change (LOMCs)	\$40 for first letter; \$10 for each additional letter in the same request. Requesters will be notified about availability of the data and the fees associated with the requested data.
5. PDF of preliminary map panels	\$35 for first panel; \$2 for each additional panel in the same request. Requesters will be notified about availability of the data and the fees associated with the requested data.
6. DVDs of Digital Line Graph files, FIRM files or Digital LOMR attachment files	\$150 per county or Digital LOMR attachment shape file. Requesters will be notified about availability of the data and the fees associated with the requested data.
7. Computer diskettes and user manuals for FEMA computer programs	\$25 per copy. Requesters will be notified about availability of the data and the fees associated with the requested data.

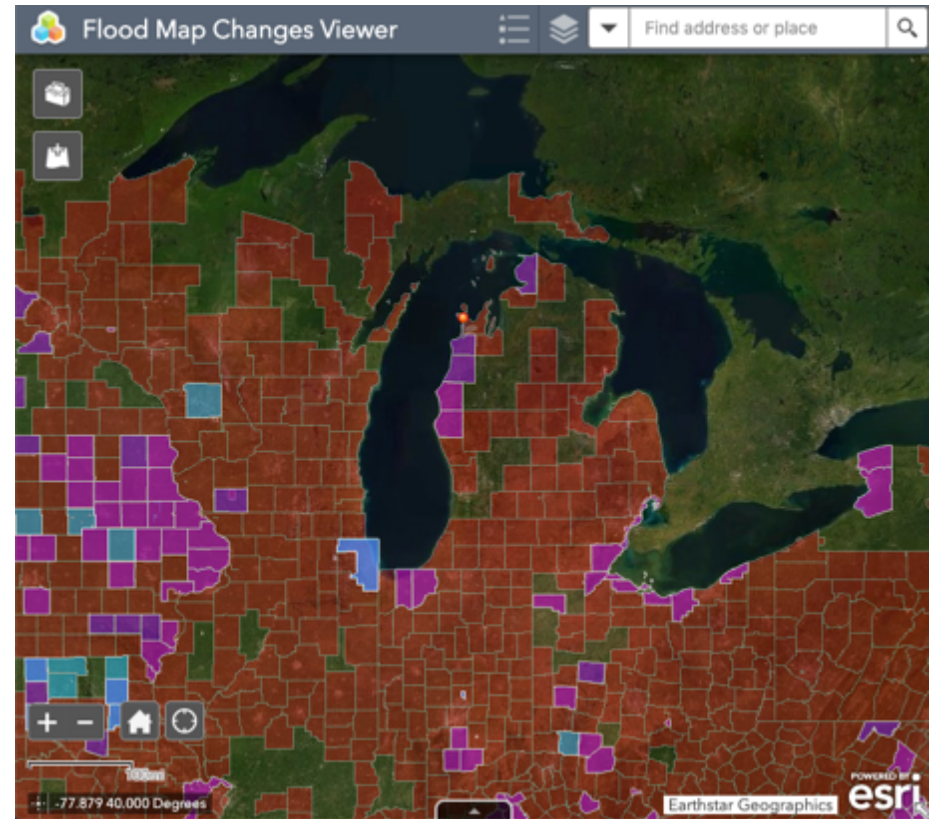
As shown in the table above, for Categories 1-3, an initial fee of \$300 is required to initiate the request and required before the requested data will be provided. If the data requested are available and the request is not cancelled, the final fee is calculated as a sum of the standard per-product charge plus a per-case surcharge of \$93, to help recover library maintenance and archiving costs. The total costs of processing requests in Categories 1- 3 will vary based on the complexity of the research involved in retrieving the data and the volume and medium of the data to be reproduced and distributed. The initial flat fee will be applied against the total costs to process the request, and FEMA will invoice the requester for the balance plus the per-case surcharge before the data are provided. No data will be provided to a requester until all required fees have been paid.

For Categories 4- 7, there is no initial fee to initiate a request for data. Requesters will be notified about the availability of, and the fees associated with, the requested data.



Mapping Resources

- FEMA Flood Map Changes Viewer
msc.fema.gov/fmcv
- Preliminary Flood Hazard Data
www.fema.gov/view-your-communitys-preliminary-flood-hazard-data
- Steady State Program
msc.fema.gov



Questions and Additional Information

Visit:

www.greatlakescoast.org

www.fema.gov/preliminaryfloodhazarddata

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Question & Answer Session



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