



IAFSM NEWSLETTER

Illinois Association for
Floodplain and Stormwater Management

Winter 2008

State of the State's Floodplains

or, It's Hard to be Modest When You're This Darn Good!

-IAFSM Board of Directors

With the nation's largest inland system of rivers, lakes and streams, Illinois is a very flood prone state. While many states in the nation are seeing annual increases in flood damages, Illinois' flood losses and flood risks are actually being reduced every year. Very few states in the nation (if any) have local floodplain management programs that are as strong and active as those in Illinois. There is no doubt that our local floodplain managers are among the best in the nation.

Illinois is a leader in:

- NFIP participating communities,
- Total reduction in repetitive flood loss structures and claims,
- Number of flood mitigation projects and overall flood loss savings,
- Fewest flood insurance claims on newer (post FIRM) buildings,
- Community compliance actions,
- Floodplain mapping,
- State regulations,
- CRS certified communities,
- National leadership in floodplain management.



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The IAFSM is one of the nation's oldest and largest state professional floodplain organization. This issue of the IAFSM newsletter is dedicated to a little celebrating and good ol' back slapping. We are good! Darn Good!

NFIP Participating Communities

Illinois is a leader in the number of communities that participate in the National Flood Insurance Program. We are ranked 5th in the nation, with 805 of approximately 1,000 communities participating.

Reduction in Repetitive Flood Loss Structures and Claims

In FEMA Region 5, Illinois has approximately 95% of the region's Increased Cost of Compliance Claims; Illinois property owners are taking advantage of opportunities to bring their home or business into compliance with current regulations at a rate that far surpasses our neighboring states. As a result, Illinois has experienced a reduction in repetitive flood loss structures and claims.

Flood Mitigation Projects and Overall Flood Loss Savings

Significant urban flood damages continue to plague Illinois each year. Total flood damages in Illinois over the past 100 years have been estimated at \$20,300,000,000 (that's billion). Today, many local, state, and federal agencies are working together to solve flooding problems in Illinois' metropolitan areas.

Structural flood control measures (levees, reservoirs, floodwall, channel improvements, etc.) constructed in Illinois are estimated to provide over \$4,200,000,000 in flood damage reduction benefits. In the northeastern Illinois area alone, structural flood control projects have provided approximately 25,000 acre-feet of flood storage, and included 30 miles of channel improvements. Over the past two decades, local communities and public agencies have spent about \$300,000,000 to implement public flood damage reduction measures on rivers and streams in Illinois. These figures exclude significant flood control projects in northeast Illinois built by the Metropolitan Water Reclamation District of Greater Chicago, including 109 miles of flood storage tunnels under the Tunnel and Reservoir Plan (TARP, also known as the "Deep Tunnel") and the Thornton Transitional Reservoir.

Additionally, Illinois has purchased more than 3,000 flood prone properties since 1993. The State has spent more than \$80 million in Federal mitigation funds and state matching funds of \$25 million. Independent studies found that for every dollar spent on mitigation, four dollars are saved. Nearly \$10 million dollars assisted the City of Chicago with their \$75 million rain blocker program, that has estimated benefits of \$150 million in just eight years.

Fewest Flood Insurance Claims on New (Post-FIRM) Buildings

Land use regulations, specifically floodplain management regulations, are one of the best forms of mitigation. Every new building that is constructed outside of the floodplain or is properly elevated means one less structure damaged by a future flood event. We know that when floods do occur in Illinois, new buildings simply are not being flooded. A recent study looked at nationwide flood insurance claims on newer (post-FIRM) structures. Illinois led the nation with only 1% of flood insurance claims taking place on newer structures. Some states had nearly 50% of all flood insurance claims taking place on new buildings! This means that new buildings are being properly elevated and code enforcement officials are doing their job!



Floodplain Mapping

Illinois' Map Modernization program is performed entirely by the state. Consequently, the project has been successful in holding down costs while continuing to complete countywide projects at a steady pace. During calendar year 2007 the project entered the 4th of 5 grant cycles adding another 24 counties to the list under contract. This brings the total number of counties in the project to 59. Nine counties in Illinois are complete with another 10 counties nearing completion. An additional 20 counties will be finished in 2009. The final grant cycle in 2008 will add 25 more counties to the list under contract, bringing the total number of counties to be remapped to 90. At present, mapping will be deferred in an estimated 12 counties unless additional out-year funding is forthcoming from FEMA in 2009. Illinois has taken an aggressive step to fully participate in Map Modernization, recognizing that participation benefits the people of Illinois by providing state expertise for the best flood hazard mapping product. The Illinois model for accomplishing the project has also proven to be cost effective.

Strong State Regulations

There are nearly 1,000 communities in Illinois. Of these, over 90% have adopted floodplain management regulations which go above and beyond FEMA minimum standards. Our state regulations alone qualify every

community in the state for a reduction in flood insurance premiums. Our state regulations define a floodway that is much more restrictive than the FEMA defined floodway. We have a strong state floodway permit program and dedicated state permit engineers. Our communities have embraced strict floodplain regulations and permitting programs. Most urbanized communities allow only appropriate open space uses in the floodway. We require compensatory storage to maintain floodplain storage capacity. We require that all structures have the lowest floor elevated at least one foot above the FEMA regulatory standard. We track cumulative damages and ensure that repetitive loss structures are eventually brought into compliance. Nearly all of the most flood prone communities in Illinois have a Certified Floodplain Manager standing guard.

Illinois and the Community Rating System

The State of Illinois is also a national leader in the Community Rating System (CRS) Program, with 38 communities participating and another three in process. Nationally, Illinois is ranked 7th best in the nation, and is far and away the leader in the Midwest. Of the 38 CRS Communities in Illinois, four of those are Class 5 communities. Nationwide, there are only four communities that have higher classifications! Almost 1/4 of all flood insurance policies in Illinois are subject to CRS discounts, with those discounts totaling over \$1.1 million annually. The CRS Program rewards communities for going above and beyond the NFIP minimums. As you can see, many Illinois communities go above and beyond the “above and beyond-ers.”

National Leadership in Floodplain Management

Five Illinoisans and six former Illinoisans hold national leadership positions as members of the Board of Directors or as Committee Co-Chairs with the Association of State Floodplain Managers (ASFPM). As there are only twelve national committees and 21 members on the Board of Directors, it is obvious that Illinois’ presence and influence at the national level is significant.

Map Modernization Project Update

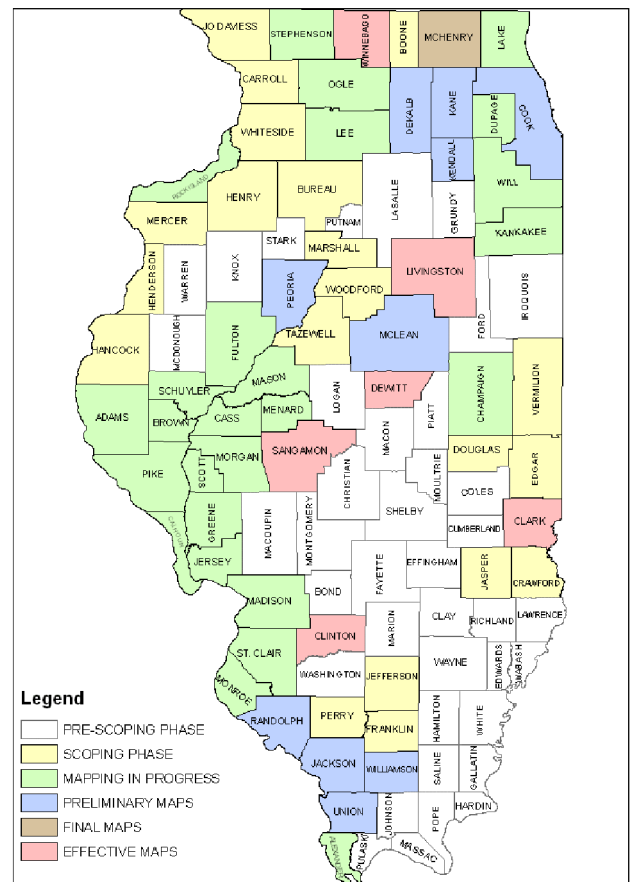
-Jane Li, Illinois State Water Survey

The state graphic depicts the progression of the Illinois State Water Survey's Map Modernization Project for each county. Each issue of this newsletter will include an updated map showing recent progress.

From start to finish, the process of modernizing flood maps for each county takes approximately 24 months. Scoping Meetings are one of the first steps in the process; scoping for 2008 counties will begin in April, 2008.

For more information or to check the status of your County, visit www.illinoisfloodmaps.org.

- Pre-Scoping: County awaiting scoping
- Scoping: Scoping meeting complete
- In Progress: Maps being recreated
- Preliminary: Maps finished, open for public comment
- Final: Map awaiting County adoption
- Effective: Map effective and regulatory



August 2007 Flooding and Lake County's Flood Response Program

-Susan Vancil, Lake County Stormwater Management Commission

When the Fox and Des Plaines rivers in Lake County neared record flood heights in August '07, the Lake County Stormwater Management Commission stepped up its efforts to provide information and flood response assistance. SMC has carved a niche for itself in local flood response efforts by using technology, field staff and knowledge of Emergency Management to respond to requests for information ranging from what will be flooded if the river reaches a certain height to assisting in the damage assessment process.

In 2006, the SMC Board adopted a Flood Response Manual that utilizes the National Weather Service's (NWS) watches and warnings system, and is colored coded to match the U.S. Department of Homeland Security's (DHS) color-coded alert system as shown on the following page. It also assigns key staff positions within SMC's own Emergency Operations Center (EOC) based on DHS' National Incident Management System (NIMS). For instance, if NWS issues a "Flood Watch" it corresponds to the manual's "Green Alert" level. At this level, SMC's key staff come together to, among other things, begin distributing email alerts to agency partners on SMC's activities, begin field deployments to known flood problem areas, and respond to media inquiries.



August, 2007 flooding in Fox Lake, Illinois

If the NWS issues a "Flood Warning," SMC ramps up to an "Orange Alert" level and opens up its internal EOC. SMC staff at this level continually monitor the situation, assign more field deployments as necessary, and coordinate with the County of Lake. If the Lake County Emergency Management Agency (LCEMA) opens the County's EOC, SMC has a seat in the EOC. During the August floods SMC took part in and contributed to daily briefings, joint press releases, preliminary damage assessments, shared resources, and post-flood mitigation coordination. Shared resources included the use of a helicopter to fly over flooded areas when the river reached crest elevations. SMC assumes a role in post-flood activities and is applying for a FEMA grant for repetitive loss properties on behalf of five communities. Mutual aid and shared resources can benefit everyone.

Flood inundation information was critical for this flood. The Illinois Department of Natural Resources – Office of Water Resources in 2006 created the Des Plaines River inundation map that is updated during flood events to reflect what area will be flooded when the river reaches certain heights. What is lacking is a similar product for the Fox River. In 2008, SMC will be working to input some preliminary information into HAZUS to create a flood inundation map for the Lake County portion of the Fox River that includes the Chain O'Lakes region. This will assist municipalities, townships and local emergency managers with their flood response efforts.

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Floodplain managers can and should play a role in flood response and post-flood recovery. Here are some ways you can get involved:

- Establish a relationship with your municipal and county emergency management office/agency. Let them know what kind of expertise you can provide.
- Put a flood response plan in place. If you would like a copy of SMC's flood response manual, email Susan Vancil at svancil@co.lake.il.us.
- Get trained in basic Emergency Management and NIMS to understand how the local, state and federal responders operate. Free courses are offered by the Illinois Emergency Management Agency and on-line through FEMA.
- Conduct a debriefing internally after a flood event to see what you can do better.
- Get trained in IEMA's damage assessment process through free IEMA classes. You can add to your knowledge base by understanding and applying FEMA's substantial damage requirements.
- Consider helping IAFSM establish a trained mutual aid flood damage assessment team that would be called upon to conduct flood damage assessments per IEMA/FEMA standards in neighboring counties or the region.

For more information, contact Susan Vancil at Lake County Stormwater Management Commission at svancil@co.lake.il.us or attend the 2008 IAFSM annual conference in March.

SMC's Threat Alert Levels



Green - "Flood Potential Exists Due to Weather"

The OM sets the Threat Alert Level to green when the National Weather Service (NWS) issues a Flood Watch or Flash Flood Watch for areas in Lake County or when the OM determines that a flood potential may occur based on precipitation forecasts and existing conditions. The OM may issue a green threat alert level in response to an NWS-declared Severe Thunderstorm Warning or Watch when ground soils are saturated and any additional rainfall might cause localized flooding.



Yellow - "Flood Might Occur or Minor Flooding Occurring"

The OM sets the Threat Alert Level to yellow when the National Weather Service (NWS) issues a Flood Warning for minor flooding for locations within Lake County or when the OM anticipates that "high" flood potential exists based on precipitation forecasts and existing conditions. The OM may also set the level to yellow when minor flooding is known to occur that was not predicted by the NWS.



Orange - "Flooding Extremely Likely or Moderate Flooding Occurring"

The OM sets the Threat Alert Level to orange when the NWS issues a Flood Warning for locations within Lake County and moderate flooding forecast, or when the OM receives reports of flooding. The OM may also set the level to orange when moderate flooding is known to occur that was not predicted by the NWS.



Red - "Major Flooding Occurring"

The OM sets the Threat Alert Level to red when the NWS issues a Flood Warning and Major Flooding Statement for locations within Lake County or when the OM receives reports of significant flooding. The OM may also set the level to red when major flooding is known to occur that was not predicted by the NWS.

From the Chair

- E. Stuart Richter, CFM, Chair, IAFSM

The 2008 Annual conference is on the horizon. We had our first conference planning meeting without French Wetmore pulling everything together for us. I did not envy our Conference Chair, Jeff Wickenkamp one bit. It turned out that he did an exceptional job in getting the possible talks into an organized beginning. As usual, there were loose ends to tie up by the end of the meeting, but I sat there amazed at the work that was accomplished.

What is new with IAFSM at the writing of the Winter newsletter? We are in the process of putting together our first, all encompassing budget. As I mentioned in the Fall newsletter, the committee chairs are to submit their requests at the January board meeting. Our Treasurer, Mike Cothard, will then assemble the budget for adoption at the March, annual meeting.

The Board has agreed on terms for the IAFSM officers. It will coincide with the proposed fiscal year of May 1 to April 30. Elections will still take place at the annual conference in March, with a 2 month transition period when officers change over. The new officers then hold their first meeting in May, with the coming year's budget in place. It will eliminate, as our Vice Chair put it, "having a box dumped on you at the conference" with a good luck wish. Sorry about that, Jeff. I was just so relieved to no longer be in charge of planning the conference.

I am happy to report that there have been no changes in Committee Chairs in the past three months. I was beginning to think that they didn't like me. The Board will be looking at eliminating one committee, By-Laws, and possibly adding a Scholarship committee. The Scholarship Committee, if formed, would look at providing some manner of scholarships for certain students. It might be for attending school, attending our conference or other worthwhile pursuits. The Board is presently thinking about how this might flesh out or to no longer pursue the idea.

Our new Education Outreach Chair, Amanda Flegel, has completed 3 seminars in the past quarter. Two were held in the Chicago area and one in the East Saint Louis area. Attendance was good, and our thanks goes out to all who spoke and made them a success. Good work, Amanda.

Also of note, the Board is looking at the possibility of having quarterly CFM exams, to be held both in the Chicago area and downstate. This is to afford more opportunities to those wishing to take the exam. Details are to be worked out including possible locations and a minimum number of examinees needed to hold an exam.

I did want to mention that our Conference Chair will be trying a new idea or two for this year's conference. One, especially, will need your support. On the second day of the conference, after an abbreviated Plenary Session, there will be break-outs for the Committee Chairs. You will get more information at the conference. What Jeff is hoping to accomplish is to allow each of you to meet with a Committee Chair of your choice and get involved in committee work. Our Chairs do not wish to be "Chairs for Life" and some of you hopefully will



The January 2008 IAFSM Board Meeting. Please join us at our next meeting during the conference!

get involved now to move into a Chair position later. It might also be an opportunity to talk to the officers, if becoming an officer, at some point, is of interest to you. Please consider getting involved!

I will end my ramblings with a wish that all members of IAFSM have a wonderful 2008. Since our newsletter will probably be out before our next Board meeting, I will update you on the budget and other news in the next "From the Chair". And finally, again from Larry the Cable Guy, "Change is inevitable, except from vending machines."

Village of Lisle Hosts CRS Workshop, Sponsored by CRS Committee

-John Lentz, Illinois Department of Natural Resources – Office of Water Resources

Twenty individuals and representatives from local communities gathered at the Lisle Police Department in late September, not to have their photos taken or to be fingerprinted, but to demonstrate their continued interest and support for protecting their citizens and property.

These community representatives were shown how joining the Community Rating System (CRS) could benefit their residents by saving money through reduced flood premiums. Jennifer Hughes, an appointed member on the National CRS Task Force and Village Engineer for Lincolnshire, presented an overview of CRS at the national level. She explained that economic incentives translate not only into reduced flood insurance premiums for residents, but also save the community dollars in long-term recovery costs. John Lentz, of the Illinois Department of Natural Resources Office of Water Resources, explained that most communities in Illinois, just by adopting the State Model Ordinance and having a successful Community Assistance Visit (CAV), could enter the program at a Class 9, thereby receiving a 5% reduction in insurance premiums. He further explained that Illinois ranks 7th in the nation for communities participating in the Community Rating System program, and that most Illinois communities are already conducting activities to lessen their susceptibility to flooding. These communities can most likely receive a premium reduction of 5% or more. Mary Lou Kalsted, Stormwater Engineer for Lisle, outlined the benefits Lisle receives from being a CRS Class 7 community, which translates into a 15% premium reduction. She further expanded on the amount of time and effort a community must invest to obtain and maintain this rating, which is minimal and the community benefit is well worth the time spent.

Scott Cofoid, the designated Insurance Service Office/CRS Specialist for Illinois, explained the objectives of CRS as reducing flood losses, facilitating accurate insurance ratings, and promoting the awareness of flood insurance in the communities. Scott then detailed the amount of points each community was eligible to obtain when becoming a member of the Community Rating System. He next outlined the steps the community must then take to join the program. After a community demonstrates that it is in full compliance with the National Flood Insurance Program by successfully fulfilling their NFIP responsibilities by a successful CAV, he will then review the community's application and perform a verification visit to evaluate the community's activities and performance. After the verification visit, the Federal Emergency Management Agency (FEMA) determines the credit and class the community has earned and notifies the community, the state, insurance companies and other necessary parties.



Attendees at the September CRS Workshop in Lisle

For questions or details on completing a CRS application and scheduling a Community Assistance Visit, contact John Lentz at 847-608-3100 x2022 or john.lentz@illinois.gov (Chicagoland) or contact Paul Osman at 217-782-4428 or paul.osman@illinois.gov (remainder of state).

All attendees agreed their communities are already conducting activities to lessen their susceptibility to flooding and exceed the requirements of the National Flood Insurance Program. They were left with these final thoughts: *“Is their community participating in CRS?”* and *“Is it better to help one (policy holder) than none?”*

IAFSM Committee Reports

Annual Conference Committee: The Annual Conference Committee needs volunteers to help with conference planning and to help during the annual conference itself (March 11-13, 2008, in Tinley Park). For more information or to volunteer to help, email Jeff Wickenkamp at jwickenkamp@heyassoc.com.

Education Committee: The Education Committee was busy the last quarter, hosting three workshops: two in northeast Illinois and one in the St. Louis Metro area. To volunteer to help with future workshops, email Amanda Flegel at aflegel@uiuc.edu.

Newsletter Committee: To help with future newsletters, to provide comments and opinions on the newsletter, or to provide an article for publication email Jennifer Maercklein at jmaercklein@v3co.com

Stormwater Committee: The Stormwater Committee would like to solicit ideas from the membership for IAFSM sponsored stormwater workshops/seminars/evening talks. Email Bob Murdock with your ideas, or to help: RMurdock@mbakercorp.com.

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IAFSM is Looking for a Few Good Men and Women

The IAFSM Board has recently adopted a new “Nominations and Elections Policy”. The new policy encourages representation from various sectors and disciplines in both the private and public sectors. Board members should have experience dealing with floodplain, flood insurance, or stormwater issues. At a minimum, board members should have shown a commitment to the IAFSM through membership and event participation. Elected officers should have a history of involvement with the IAFSM.

IAFSM Officers are elected annually. Starting this year, each office candidate’s vitae will be placed in the conference packet. Nominations can be made by any IAFSM member. However, just in case IAFSM does not get nominations or volunteers, the Board has recently appointed a nominations committee. This committee will seek qualified candidates. So...if you are qualified to serve but don’t call us, we WILL be calling you.

ASFPM Urges Continued Funding for Map Modernization

In 2004, FEMA began receiving funding from Congress to update our nation’s floodplain maps through the Map Modernization Initiative. As a result of this program, FEMA has remapped almost 75% of the country and is well on the way to updating and modernizing 95% of the nation’s flood risk maps. However, funding is scheduled to expire in fiscal year 2008. The federal budget for fiscal year 2009 is currently being drafted. ASFPM, together with other members of the Flood Map Modernization Coalition, sent a letter to the Department of Homeland Security stressing the importance of the Map Modernization Initiative and urging them to continue funding beyond 2008. The letter can be viewed at illinoisfloods.org/documents/Flood_Map_Coalition-Mapping_Letter.pdf.

Possible Scholarships to the ASFPM National Conference

Because of its popularity, the Illinois Association of Floodplain and Stormwater Managers (IAFSM) intends to try, once again, to seek funding for scholarships for Illinois' local officials who want to attend the national flood conference. This will be the fifth year that IAFSM (thru FEMA and IDNR/OWR) have provided scholarships to

Illinois local officials. On average, a dozen local officials have taken advantage of the scholarships on an annual basis. This year's national conference is being held on May 18 – 23, 2008 in Reno, Nevada. Information on the conference can be found at the Association of State Floodplain Managers web site: <http://www.floods.org/> and scholarship information can be found at www.illinoisfloods.org. If you have questions regarding the conference or the scholarships, contact Paul Osman at (217) 782-4428 or paul.osman@illinois.gov

2008 Certified Floodplain Manager (CFM) Exam Schedule

The Certified Floodplain Manager (CFM) exam will be offered several times in 2008 in locations statewide:

- February 6 – Rosemont (CBBEL office)
- March 11 – Tinley Park (at IAFSM conference)
- June 20 – Bartlet (IDNR office)
- September 9 – Woodridge (V3 office)
- September 9 – Champaign (ISWS office)
- December 10 – CBBEL office, location TBD

For more information or to register, please visit www.illinoisfloods.org/certification.html

Continuing Education Credit and Training Opportunities

IAFSM 2008 Annual Conference: The Pursuit of Sustainability

As a reminder, IAFSM's annual conference will be held March 12-13, 2008 at the Holiday Inn in Tinley Park, Illinois. This year's conference theme is The Pursuit of Sustainability. Sponsorship and exhibitor forms are available now at the conference website. Conference registration materials will be available mid-January. Early-bird registration ends February 17, 2008. The deadline for registrations and cancellations is February 27, 2008. For more information, visit the conference website at www.illinoisfloods.org/08_conference.html

IDNR-OWR Permitting Seminar

The American Society of Civil Engineer's Environmental Engineering and Water Resources Group is hosting an Illinois Department of Natural Resources - Office of Water Resources (IDNR-OWR) Permitting Dinner Seminar on February 13, 2008. For more information or to RSVP, contact Matthew Miller at mamiller@hntb.com or at 312-930-9119.

National Flood Risk Management – Levee Safety Summit

The Association of State Floodplain Managers and the National Association of Flood and Stormwater Management Agencies is hosting a National Flood Risk Management - Levee Safety Summit in St. Louis February 26-27, 2008. Key issues that will be addressed include levee certification / decertification, levee operations and maintenance, vegetation management, flood insurance and mapping issues, and residual flood risk in levee-protected areas. More information is available at www.floods.org/leveesafety.

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IAFSM Award Nominations Requested

The IAFSM Awards committee is once again seeking nominations for awards to be presented at this year's annual conference in March. The awards categories are:

Floodplain Manager of the year

This award recognizes outstanding individual efforts and contributions at the local level. The award honors an individual responsible for the development of a distinguished local program or activity, or someone who struggles to implement flood hazard reduction at the local level in the absence of sophisticated programs and support.

Outstanding Service

Awarded to an IAFSM officer, a Federal, State, or Local Official, or a consultant who has gone above and beyond normal expectations and duties to promote or encourage IAFSM goals. This award may also be given to an agency that has inspired floodplain management efforts or implemented unique programs that encourage flood reduction.

Stormwater Management

Awarded to a floodplain manager, an individual, a group of individuals, a consultant, or an agency who improved stormwater management or reduced urban flood risks through creative engineering, regulatory measures, or other approaches. The award can also be considered for someone who struggles to implement flood hazard reduction at the local level in the absence of sophisticated programs and support.

Mitigation

This award is given to an individual or community that has encouraged flood hazard reduction through a buyout program, retrofitting, preparation of a mitigation plan, or other similar mitigation efforts.

Journalism or Public Education Award

This award is generally given media outlet that has produced floodplain or stormwater management special features during the year. The award can include individuals or agencies who have contributed to public awareness of floodplain or stormwater management issues.

Legislation

This award honors Illinois law makers or local officials for their efforts in floodplain issues. The award can also be given to an individual who makes extraordinary efforts to encourage the passage of legislation or to a community that has adopted unique local regulations that promote floodplain management or flood damage reduction.

Lifetime Achievement

This award is the IAFSM's highest honor. It is reserved for outstanding longtime floodplain managers. These individuals' long-term contributions have made a noticeable impact on floodplain and stormwater management efforts in the State of Illinois. This award is not always given on a yearly basis.

If you have any awards nominations please email a brief description of the person or program and the award category to Paul.Osman@illinois.gov. Deadline for the awards submittal is February 15, 2008. The awards committee may request additional information to support any submittal. The awards committee will review and vote on each nominee. Awards will be presented during the Annual Conference awards luncheon on March 13.

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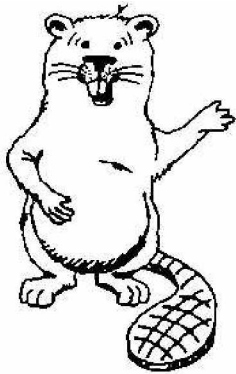


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Floodplain and Stormwater Management

Winter 2008

The IAFSM Newsletter is published quarterly for members of the Illinois Association for Floodplain and Stormwater Management. Information and opinions contained herein do not necessarily reflect the views of all members. Items for publication and other editorial matters should be directed to the editor at jmaercklein@v3co.com. To advertise in this newsletter (\$100-\$200 per year depending on ad size) contact the association at IAFSM@sbcglobal.net.



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