



May 31, 2016

RE: FEMA FLOODPLAIN UPDATES

Dear Property Owner:

GREAT NEWS! I am happy to announce that the Federal Emergency Management Agency (FEMA) has issued the Letter of Map Revision (LOMR) that reflects the flood protection benefits of the Thatcher Avenue floodwall. The floodwall, which prevents Des Plaines River floodwaters from inundating the southwest portion of the Village, was one of the key components of the Elmwood Park Flood Mitigation that has been under construction since 2013. The revised FEMA Flood Insurance Rate Map (FIRM) shows the removal of the Des Plaines River 100-year floodplain within the Village, which includes the removal of 64 homes. There are 137 other parcels that also contain FEMA floodplain, and may or may not be required to purchase flood insurance. This mailing is being provided to all property owners within the Village that are being removed from the currently adopted FEMA 100-year floodplain. The new FIRM is preliminary and will go through a 90-day notice. After the public notice, the updated FIRM becomes effective on **September 28, 2016**.

***How will the FEMA floodplain changes affect you?***

Even though the maps are not yet effective, it is important that you understand how you will be affected, your property's flood risk and your insurance options. If you have a mortgage from a federally regulated or insured lender, you will no longer be required by Federal law to maintain flood insurance when the flood maps become effective, though your lender still retains the right to require flood insurance as a condition of your loan. In an area at lower risk, the rate you pay for flood insurance may be lower.

If not mandated by your lender, flood insurance is optional, but recommended; the risk of flooding is reduced, but not removed. In fact, people outside of mapped high-risk flood areas file over 20-percent of all National Flood Insurance Program flood insurance claims and receive one-third of Federal Disaster Assistance for flooding. Contact your insurance agent to see if you are eligible for the lower-cost Preferred Risk Policy (PRP). Existing policyholders can easily convert their policy to a PRP back to its last effective date and receive a refund for the difference in premium, avoiding any gaps in your flood coverage. Although flood insurance is no longer federally required, your mortgage lender might still choose to require it.

Attached to this letter is a copy of the LOMR, which removes your parcel from the 100-year FEMA floodplain. Annotate the exhibit on page 9 of Attachment 1, outlining your home/parcel, and send a copy of Attachment 1 to your insurance provider and lender.

Please contact the Village if you have any questions regarding this information.

Sincerely,



Angelo "Skip" Saviano  
Village President

Enclosures: FEMA LOMR Documentation  
NFIP Preferred Risk Policy Brochure

**ATTACHMENT 1**

**FEMA LOMR Documentation**

Follows Conditional Case No.: 14-05-0595R



## Federal Emergency Management Agency

Washington, D.C. 20472

### LETTER OF MAP REVISION DETERMINATION DOCUMENT

COMMUNITY AND REVISION INFORMATION		PROJECT DESCRIPTION	BASIS OF REQUEST
COMMUNITY	Village of Elmwood Park Cook County Illinois	LEVEE	FLOODWAY HYDRAULIC ANALYSIS LEVEE CERTIFICATION NEW TOPOGRAPHIC DATA
	COMMUNITY NO.: 170089		
IDENTIFIER	Elmwood Park Flood Mitigation Project	APPROXIMATE LATITUDE & LONGITUDE: 41.915, -87.826 SOURCE: Other      DATUM: NAD 83	
ANNOTATED MAPPING ENCLOSURES		ANNOTATED STUDY ENCLOSURES	
TYPE: FIRM*      NO.: 17031C0387J      DATE: August 19, 2008		DATE OF EFFECTIVE FLOOD INSURANCE STUDY: August 19, 2008 PROFILES: 147P FLOODWAY DATA TABLE: 19	

Enclosures reflect changes to flooding sources affected by this revision.

\* FIRM - Flood Insurance Rate Map

#### FLOODING SOURCES & REVISED REACHES

See Page 2 for Additional Flooding Sources

Des Plaines River - From approximately 150 feet downstream of Cross Section AM to approximately 950 feet upstream of Cross Section AM

Golf Course Tributary - From approximately 4,100 feet downstream of Fullerton Avenue to Fullerton Avenue

#### SUMMARY OF REVISIONS

Flooding Source	Effective Flooding	Revised Flooding	Increases	Decreases
Des Plaines River	Zone AE	Zone AE	NONE	YES
	Zone X (shaded)	Zone X (shaded)	NONE	YES
Golf Course Tributary	Zone AE	Zone AE	NONE	YES
	Floodway	Floodway	YES	YES

#### DETERMINATION

This document provides the determination from the Department of Homeland Security's Federal Emergency Management Agency (FEMA) regarding a request for a Letter of Map Revision (LOMR) for the area described above. Using the information submitted, we have determined that a revision to the flood hazards depicted in the Flood Insurance Study (FIS) report and/or National Flood Insurance Program (NFIP) map is warranted. This document revises the effective NFIP map, as indicated in the attached documentation. Please use the enclosed annotated map panels revised by this LOMR for floodplain management purposes and for all flood insurance policies and renewals in your community.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Information eXchange toll free at 1-877-336-2627 (1-877-FEMA MAP) or by letter addressed to the LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605. Additional information about the NFIP is available on our website at <http://www.fema.gov/nfip>.

Patrick "Rick" F. Sachbit, P.E., Branch Chief  
Engineering Services Branch  
Federal Insurance and Mitigation Administration



**Federal Emergency Management Agency**  
Washington, D.C. 20472

**LETTER OF MAP REVISION  
DETERMINATION DOCUMENT (CONTINUED)**

**OTHER FLOODING SOURCES AFFECTED BY THIS REVISION**

**FLOODING SOURCE & REVISED REACH**

Golf Course Tributary - From approximately 4,100 feet downstream of Fullerton Avenue to Fullerton Avenue

**SUMMARY OF REVISIONS**

Flooding Source	Effective Flooding	Revised Flooding	Increases	Decreases
Golf Course Tributary	BFEs*	BFEs	NONE	YES
	Zone X (shaded)	Zone X (shaded)	NONE	YES

\* BFEs - Base Flood Elevations

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Information eXchange toll free at 1-877-336-2627 (1-877-FEMA MAP) or by letter addressed to the LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605. Additional Information about the NFIP is available on our website at <http://www.fema.gov/nfip>.

Patrick "Rick" F. Sacbbit, P.E., Branch Chief  
Engineering Services Branch  
Federal Insurance and Mitigation Administration



Federal Emergency Management Agency  
Washington, D.C. 20472

**LETTER OF MAP REVISION  
DETERMINATION DOCUMENT (CONTINUED)**

**OTHER COMMUNITIES AFFECTED BY THIS REVISION**

**CID Number:** 170152      **Name:** Village of River Grove, Illinois

**AFFECTED MAP PANELS**

**AFFECTED PORTIONS OF THE FLOOD INSURANCE STUDY REPORT**

**TYPE:** FIRM      **NO.:** 17031C0387J      **DATE:** August 19, 2008

**DATE OF EFFECTIVE FLOOD INSURANCE STUDY:** August 19, 2008  
**PROFILES:** 147P  
**FLOODWAY DATA TABLE:** 19

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Information eXchange toll free at 1-877-336-2627 (1-877-FEMA MAP) or by letter addressed to the LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605. Additional Information about the NFIP is available on our website at <http://www.fema.gov/nfip>.

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Engineering Services Branch  
Federal Insurance and Mitigation Administration



## Federal Emergency Management Agency

Washington, D.C. 20472

### LETTER OF MAP REVISION DETERMINATION DOCUMENT (CONTINUED)

#### COMMUNITY INFORMATION

##### APPLICABLE NFIP REGULATIONS/COMMUNITY OBLIGATION

We have made this determination pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (P.L. 93-234) and in accordance with the National Flood Insurance Act of 1968, as amended (Title XIII of the Housing and Urban Development Act of 1968, P.L. 90-448), 42 U.S.C. 4001-4128, and 44 CFR Part 65. Pursuant to Section 1361 of the National Flood Insurance Act of 1968, as amended, communities participating in the NFIP are required to adopt and enforce floodplain management regulations that meet or exceed NFIP criteria. These criteria, including adoption of the FIS report and FIRM, and the modifications made by this LOMR, are the minimum requirements for continued NFIP participation and do not supersede more stringent State/Commonwealth or local requirements to which the regulations apply.

We provide the floodway designation to your community as a tool to regulate floodplain development. Therefore, the floodway revision we have described in this letter, while acceptable to us, must also be acceptable to your community and adopted by appropriate community action, as specified in Paragraph 60.3(d) of the NFIP regulations.

##### COMMUNITY REMINDERS

We based this determination on the 1-percent-annual-chance flood discharges computed in the FIS for your community without considering subsequent changes in watershed characteristics that could increase flood discharges. Future development of projects upstream could cause increased flood discharges, which could cause increased flood hazards. A comprehensive restudy of your community's flood hazards would consider the cumulative effects of development on flood discharges subsequent to the publication of the FIS report for your community and could, therefore, establish greater flood hazards in this area.

Your community must regulate all proposed floodplain development and ensure that permits required by Federal and/or State/Commonwealth law have been obtained. State/Commonwealth or community officials, based on knowledge of local conditions and in the interest of safety, may set higher standards for construction or may limit development in floodplain areas. If your State/Commonwealth or community has adopted more restrictive or comprehensive floodplain management criteria, those criteria take precedence over the minimum NFIP requirements.

We will not print and distribute this LOMR to primary users, such as local insurance agents or mortgage lenders; instead, the community will serve as a repository for the new data. We encourage you to disseminate the information in this LOMR by preparing a news release for publication in your community's newspaper that describes the revision and explains how your community will provide the data and help interpret the NFIP maps. In that way, interested persons, such as property owners, insurance agents, and mortgage lenders, can benefit from the information.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Information eXchange toll free at 1-877-336-2627 (1-877-FEMA MAP) or by letter addressed to the LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605. Additional Information about the NFIP is available on our website at <http://www.fema.gov/nfip>.

Patrick "Rick" F. Sacbbit, P.E., Branch Chief  
Engineering Services Branch  
Federal Insurance and Mitigation Administration



Federal Emergency Management Agency  
Washington, D.C. 20472

**LETTER OF MAP REVISION  
DETERMINATION DOCUMENT (CONTINUED)**

We have designated a Consultation Coordination Officer (CCO) to assist your community. The CCO will be the primary liaison between your community and FEMA. For information regarding your CCO, please contact:

Ms. Christine Stack  
Director, Mitigation Division  
Federal Emergency Management Agency, Region V  
536 South Clark Street, Sixth Floor  
Chicago, IL 60605  
(312) 408-5500

**STATUS OF THE COMMUNITY NFIP MAPS**

We will not physically revise and republish the FIRM and FIS report for your community to reflect the modifications made by this LOMR at this time. When changes to the previously cited FIRM panel and FIS report warrant physical revision and republication in the future, we will incorporate the modifications made by this LOMR at that time.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Information eXchange toll free at 1-877-336-2627 (1-877-FEMA MAP) or by letter addressed to the LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605. Additional Information about the NFIP is available on our website at <http://www.fema.gov/nfip>.

A handwritten signature in black ink, appearing to read "Rick F. Sacbbit".

Patrick "Rick" F. Sacbbit, P.E., Branch Chief  
Engineering Services Branch  
Federal Insurance and Mitigation Administration



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP REVISION DETERMINATION DOCUMENT (CONTINUED)

### PUBLIC NOTIFICATION OF REVISION

A notice of changes will be published in the *Federal Register*. This information also will be published in your local newspaper on or about the dates listed below, and through FEMA's Flood Hazard Mapping website at [https://www.floodmaps.fema.gov/fhm/Scripts/bfe\\_main.asp](https://www.floodmaps.fema.gov/fhm/Scripts/bfe_main.asp).

LOCAL NEWSPAPER      Name: *Chicago Tribune*  
   Dates: May 24, 2016 and May 31, 2016

Within 90 days of the second publication in the local newspaper, a citizen may request that we reconsider this determination. Any request for reconsideration must be based on scientific or technical data. Therefore, this letter will be effective only after the 90 day appeal period has elapsed and we have resolved any appeals that we receive during this appeal period. Until this LOMR is effective, the revised flood hazard information presented in this LOMR may be changed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Information eXchange toll free at 1-877-336-2627 (1-877-FEMA MAP) or by letter addressed to the LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605. Additional Information about the NFIP is available on our website at <http://www.fema.gov/nfip>.

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Engineering Services Branch  
Federal Insurance and Mitigation Administration

FLOODING SOURCE		FLOODWAY			1-PERCENT-ANNUAL-CHANCE-FLOOD WATER SURFACE ELEVATION (FEET NAVD)			
CROSS SECTION	DISTANCE	WIDTH (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY	WITHOUT FLOODWAY	WITH FLOODWAY	INCREASE (FEET)
Flossmoor Ditch								
A	5,310 <sup>45</sup>	400	1,950	0.3	694.4	694.4	694.4	0.0
B	5,430 <sup>45</sup>	453	1,840	0.3	694.4	694.4	694.5	0.1
C	6,450 <sup>45</sup>	767	1,688	0.3	694.5	694.5	694.6	0.1
D	7,490 <sup>45</sup>	1,686	4,441	0.05	694.5	694.5	694.6	0.1
E	10,450 <sup>45</sup>	1,348	3,423	0.07	694.5	694.5	694.6	0.1
Flossmoor Ditch Tributary A								
A	2,330 <sup>4</sup>	518	250	1.3	699.6	699.6	699.7	0.1
B	4,680 <sup>4</sup>	38	74	3.7	711.1	711.1	711.2	0.1
C	4,830 <sup>4</sup>	46	185	1.5	712.4	712.4	712.4	0.0
D	4,980 <sup>4</sup>	54	137	2.0	712.5	712.5	712.6	0.1
E	9,080 <sup>4</sup>	382	91	1.4	725.1	725.1	725.2	0.1
Golf Course Tributary								
A	2,980 <sup>10</sup>	281	761	0.0	622.8	622.8	622.8	0.0
B	3,990 <sup>10</sup>	278	553	0.6	622.8	622.8	622.8	0.0
C	4,920 <sup>10</sup>	238	176	1.6	623.2	623.2	623.2	0.0
D	6,040 <sup>10</sup>	142	197	1.3	624.9	624.9	624.9	0.0

<sup>4</sup>Feet above mouth

<sup>10</sup>Feet above confluence with Des Plaines River

<sup>45</sup>Feet above confluence at Union Drainage Ditch

REVISED DATA

TABLE 19

FEDERAL EMERGENCY MANAGEMENT AGENCY

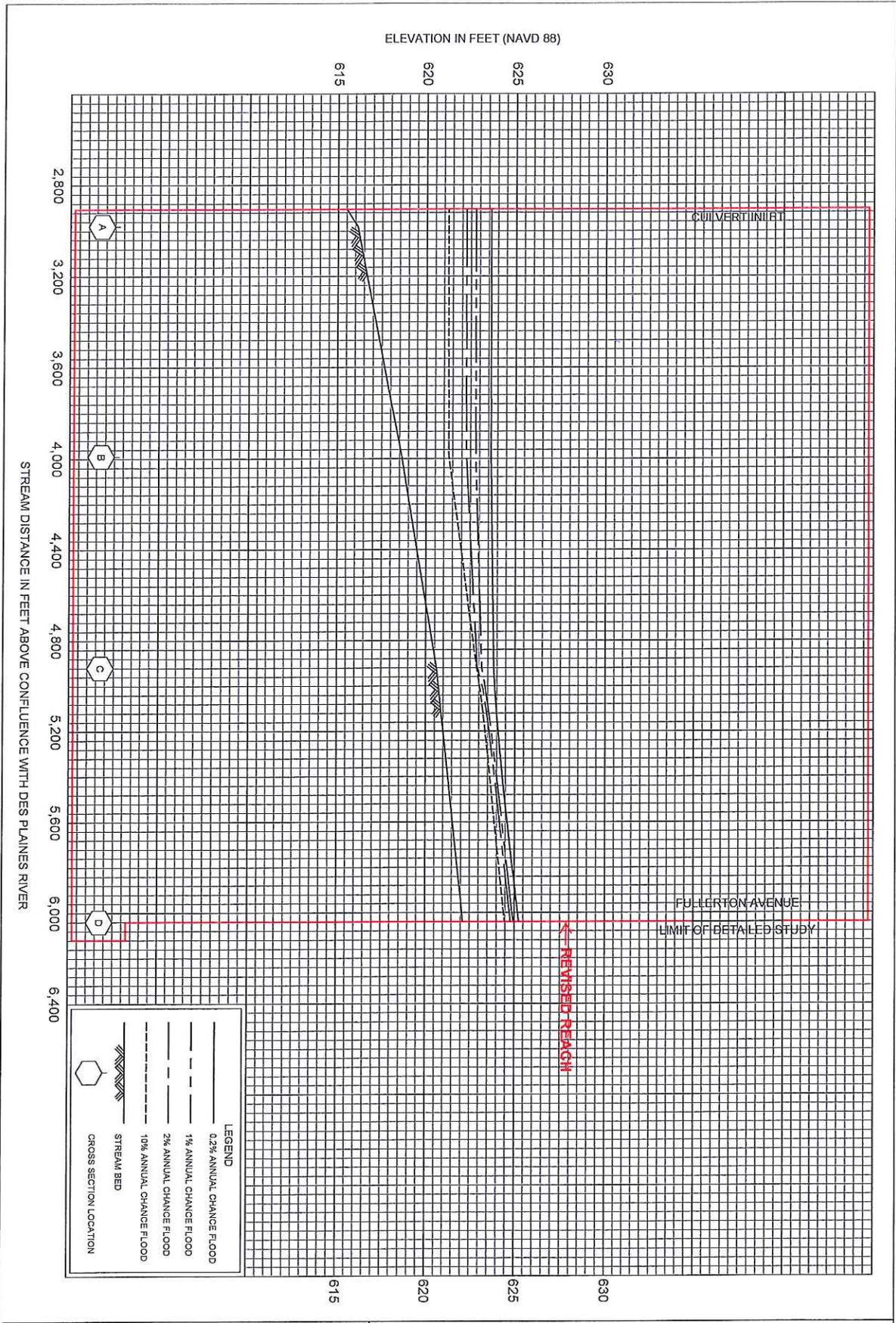
**COOK COUNTY, IL  
AND INCORPORATED AREAS**

**FLOODWAY DATA**

**FLOSSMOOR DITCH – FLOSSMOOR DITCH  
TRIBUTARY A – GOLF COURSE TRIBUTARY**

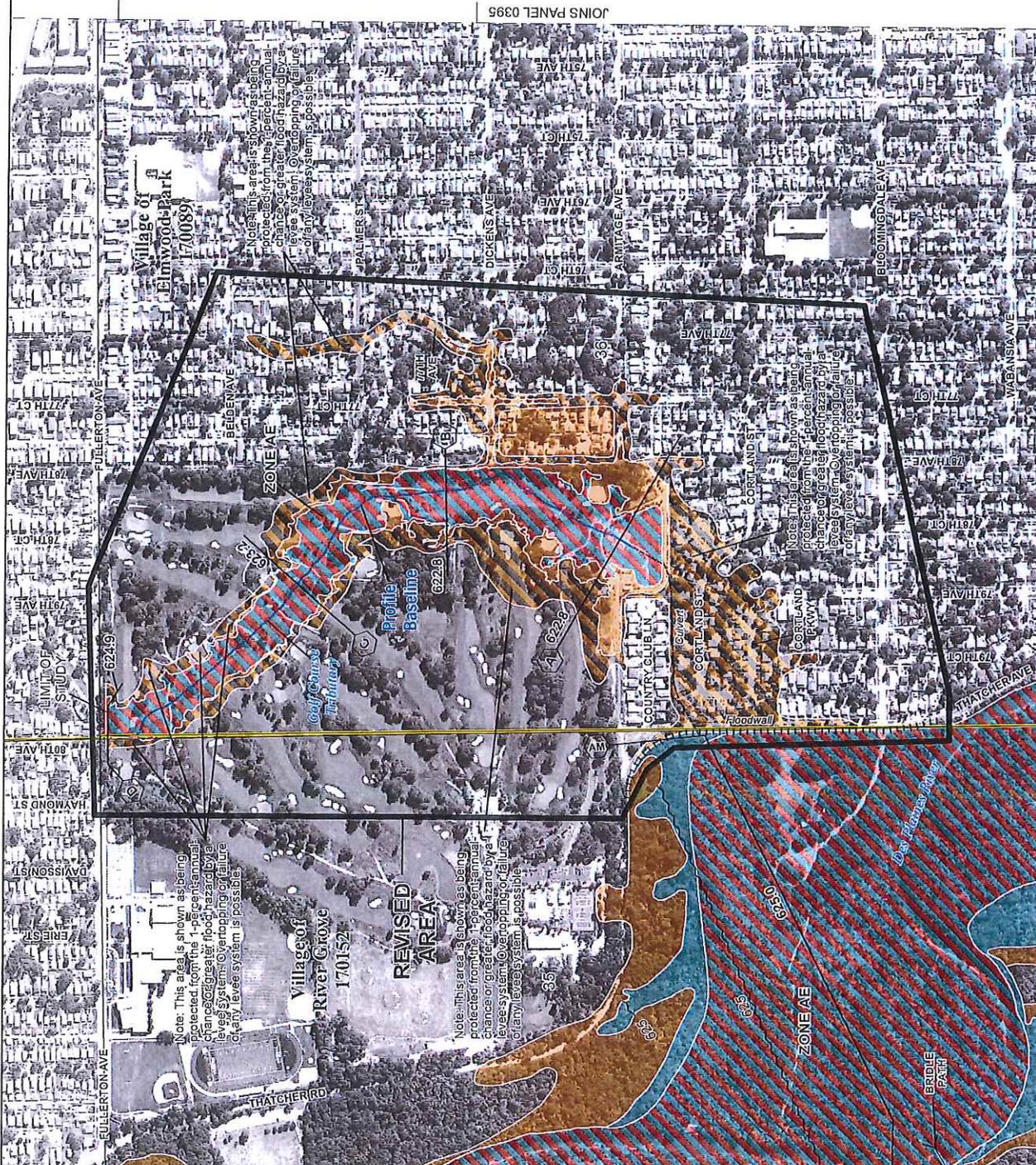
REVISED TO REFLECT LOMR EFFECTIVE: SEPTEMBER 28, 2016

REVISED TO REFLECT LOMR EFFECTIVE: SEPTEMBER 28, 2016



FEDERAL EMERGENCY MANAGEMENT AGENCY  
 COOK COUNTY, IL  
 AND INCORPORATED AREAS

FLOOD PROFILES  
 GOLF COURSE TRIBUTARY



1915000 FT

JOINS PANEL 0395

**REVISED TO REFLECT  
LOMR EFFECTIVE:  
SEPTEMBER 28, 2016**

**SPECIAL FLOOD HAZARD AREAS**

- Without Base Flood Elevation (BFE)
- WWS, BFE or Depth
- Regulatory Footway
- 0.2% Annual Chance Flood Hazard Area of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile
- Future Conditions 1% Annual Chance Flood Hazard
- Area with Reduced Flood Risk due to levee

**OTHER AREAS OF FLOOD HAZARD**

- See Notes, Zone A
- See Notes, Zone B

**SCALE**

1 inch = 500 feet

0 250 500 1,000 Feet

0 75 150 300 Meters

North Arrow

Map Symbols: 100 Feet Buffer Zone (BZ), 500 Feet Buffer Zone (BZ), 1000 Feet Buffer Zone (BZ)

**NATIONAL FLOOD INSURANCE PROGRAM**  
FLOOD INSURANCE RATE MAP  
COOK COUNTY, ILLINOIS  
AND INCORPORATED AREAS

**PANEL 387 of 832**

Community: Riverdale  
FEMA Panel Number: 387 of 832  
Community: RIVERDALE  
County: COOK COUNTY  
Flood Insurance District: RIVERDALE  
Map Scale: 1:50,000  
Revision: 0897  
Effective Date: 08/13/2008

VERISON NUMBER: 1.0.0.0  
MAP NUMBER: 1709100387J  
AUGUST 13, 2008

**ATTACHMENT 2**

**NFIP Preferred Risk Policy Brochure**

## THE RISK IS REAL

All it takes is a few inches of water to cause tens of thousands of dollars in damage to your home and its contents. Without flood insurance, you'd have to pay for ruined walls, furniture, floors, rugs, baseboards, electronics, and more. Flood insurance reduces your financial burden and makes it easier to repair the damage and make your house a home again.

**DON'T WAIT—  
CALL YOUR INSURANCE AGENT TODAY.**

About 80 insurance companies offer Preferred Risk Policies from the National Flood Insurance Program, and whichever company you use, it's sold at the same price.

Typically, there's a 30 day waiting period from date of purchase before your policy goes into effect, so pick up the phone and call your insurance agent today about purchasing a Preferred Risk Policy.

## PREFERRED RISK POLICY

Low-cost flood insurance for homeowners and renters.



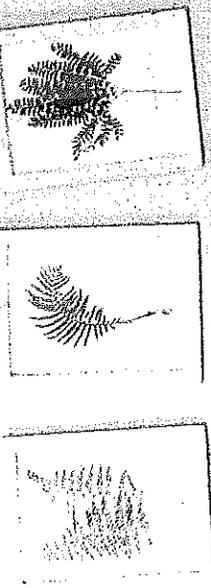
FEMA

FloodSmart.gov/Residential  
1-800-427-4419

A small investment protects  
you from a big problem.



NATIONAL FLOOD  
INSURANCE PROGRAM



## PROTECT WHAT MATTERS

Every year, thousands of people learn the hard way that you don't need to live near a river or coastline to face a flood. Floods are the number 1 natural disaster in the United States, yet only a fraction of homes are financially protected against the cost of flooding with flood insurance.

### WHY RISK YOUR HOME WHEN:

- Most homes outside of high-risk areas qualify for the National Flood Insurance Program's Preferred Risk Policy (PRP).
- PRPs offer the same quality of coverage as a Standard Flood Insurance Policy, providing you with both building and contents options.
- PRPs are available in most communities across the country—wherever flood insurance is sold and available to homeowners, condominium unit owners, and renters.

People outside of mapped high-risk flood areas file more than 20 percent of all National Flood Insurance Program flood insurance claims and receive one-third of Federal disaster assistance for flooding. The risk is real, wherever you live.



Most homeowners insurance doesn't cover flood damage. Federal disaster assistance is not always available after a flooding event—and if it is, it's usually a loan that must be repaid, in addition to your mortgage. Isn't buying a PRP a small price to pay for protection against a huge financial crisis?

Effective April 1, 2016 for properties currently mapped in B, C, or X Zones 1-3.

### PREFERRED RISK POLICY PREMIUM TABLE: RESIDENTIAL\*

COVERAGE	BUILDING & CONTENTS <sup>1</sup>		CONTENTS ONLY	
	Annual Premium with Basement or Enclave of Enclave	Annual Premium without Basement or Enclave	Contents Above Ground Only	Annual Premium All Other Contents Assessment of Non-Enclave
\$20,000/8,000	\$177	\$146	\$8,000	\$48
30,000/12,000	215	184	12,000	68
50,000/20,000	277	246	20,000	106
75,000/30,000	327	291	30,000	123
100,000/40,000	360	324	40,000	138
125,000/50,000	378	341	50,000	153
150,000/60,000	400	364	60,000	168
200,000/80,000	442	400	80,000	196
250,000/100,000	474	425	100,000	226
				280

\* This table only refers to 1-4 Family Residential. Other residential buildings and contents coverage combinations are available.

Note: Properties that have been newly mapped into a high-risk flood area may qualify for an equivalent PRP rate through the Newly Mapped procedure rating option. This premium table does not apply to those properties. Contact your agent for a quote.

To qualify for a replacement cost settlement, a single-family dwelling must be the insured's principal residence and be insured to the maximum amount of insurance available under the program or no less than 80% of the replacement cost at the time of loss.

Note: Contents located entirely in a basement are not eligible for contents-only coverage.

<sup>1</sup> Add a \$25 Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) surcharge for policies covering primary residences only if the named insured's primary residence is a single-family dwelling, an individual condominium unit, or an apartment in a non-condominium building. Add a \$250 HFIAA surcharge for all other policies.

<sup>2</sup> Add the \$50 Probation Surcharge, if applicable.

<sup>3</sup> Premium includes a 15% Reserve Fund Assessment and \$25 Federal Policy Fee.

<sup>4</sup> Premium includes Increased Cost of Compliance of \$5 for residential coverage up to \$230,000 and \$4 for coverage over \$230,000. Deduct this amount if the risk is a condominium unit.

<sup>5</sup> Use this section of the table for buildings with crawl spaces or subgraded crawl spaces, including those with an attached garage that have proper openings.

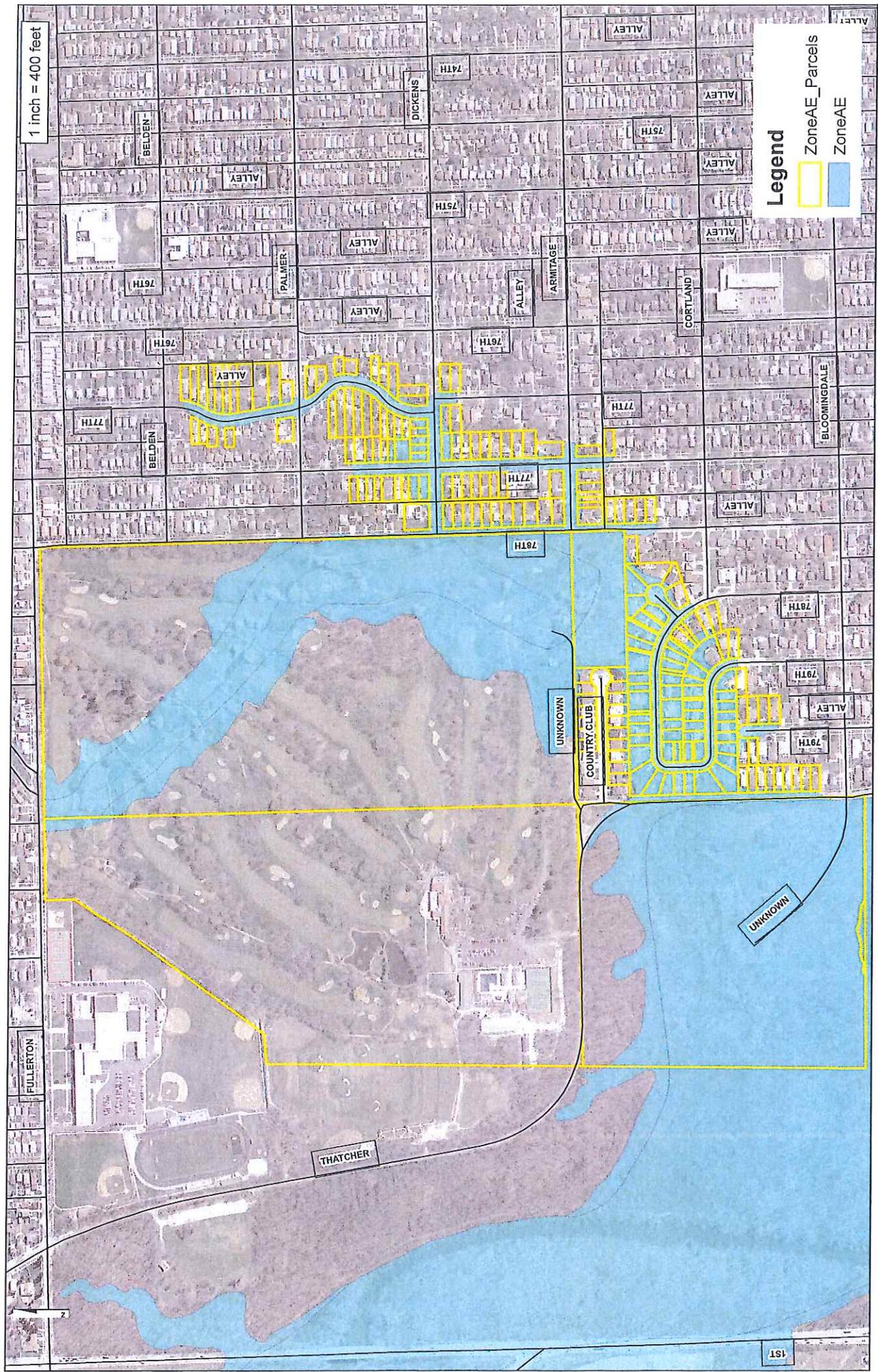
<sup>6</sup> Use this section of the table for buildings or subgrade crawl spaces with an attached garage without proper openings.

<sup>7</sup> Use the contents-only coverage section of the premium table for individual residential condominium unit contents-only policies.



FOR MORE INFORMATION, VISIT FLOODSMART.GOV/RESIDENTIAL OR CALL 1-800-427-2419.

1 inch = 400 feet



**Legend**

- ZoneAE\_Parcels (Yellow outline)
- ZoneAE (Blue fill)