



STORMWATER MANAGEMENT COMMISSION **AGENDA**

Date & Time: March 20, 2019 at 7:30 PM
Location: Wood Dale City Hall
Council Chambers
404 N. Wood Dale Road
Wood Dale, IL 60191
Members: Chair Dorrie Madonna, Gail Bedard, Dolores Kopp, Steve Krych,
Patricia Pinnella, Warren Wawczak, Jim Wheeler
Council Liaison: Alderman Eugene Wesley
Staff Liaison: Sean Kelly – Robinson Engineering

- I. **CALL TO ORDER**
- II. **ROLL CALL**
- III. **APPROVAL OF MINUTES OF FEBRUARY 20, 2019 MEETING**
- IV. **PUBLIC COMMENTS**
- V. **REPORT OF CITY COUNCIL ACTION ON SMC RECOMMENDATION (BY COUNCIL LIAISON)**
- VI. **COMMISSIONER AGENDA**
 - A. *Salt Creek Watershed Network*
 - B. *Commissioner's Comments*
- VII. **STAFF REPORTS (SEE ATTACHED REPORT)**
 - A. Update of Committee Questions/Clarification
 - B. Capital Improvement Project (FY 2018) with Stormwater Implications
 - Squaw Creek Improvements
 - Streambank Stabilization
 - Miscellaneous Projects
 - C. Detention pond summary
 - D. Stream Maintenance Update



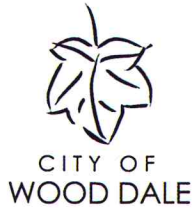
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- E. FEMA Map Updates
 - F. Discussion of NFIP Changes & NFIP Reauthorization
 - G. INDR Flood Insurance Presentation Discussion: How Does Flood Insurance Work
 - H. Miscellaneous discussion items:
 - TBD

ITEMS TO BE CONSIDERED AT FUTURE MEETINGS

- A. *Upcoming Newsletter Article(s)*
- B. *Discussion of City's Stormwater Management Detention Requirements*

VIII. NEXT MEETING DATE – April 17, 2019 (TBD)

IX. ADJOURNMENT



SMC

February 20, 2019

STORMWATER MANAGEMENT COMMISSION MINUTES

Committee Date: February 20, 2019

Present: Jim Wheeler, Dolores Kopp, Pat Pinnella, Steve Krych
Gail Bedard, Warren Wawczak

Absent: Dorrie Madonna
Council Liaison: Ald. Eugene Wesley

Staff Liaison: Steven Zehner, Robinson Engineering

Meeting Convened at: 7:30 P.M.

CALL TO ORDER:

Mr. Wheeler called the meeting to order; roll call was taken and a quorum was present.

APPROVAL OF THE MINUTES OF DECEMBER 19, 2018 MEETING

Mrs. Kopp made a motion to approve the minutes of December 19, 2018 with corrections as follows: under "Staff Reports", third paragraph should read "what is being done"...rather than "what the city is doing..." Under Commissioner's Comments B: the word "requirements" is to be added to the sentence: "Mrs. Bedard talked about the people in the floodplain and floodway being aware of the stringent building *requirements*, and finally: under G Miscellaneous Discussion Items: in the second paragraph the word "people" should be changed to read "people who live at 238 Edge brook" and "not to throw brush in the creek" should be changed to read "not to throw brush in the drainage ditches". The motion was seconded by Mr. Wawczak and carried.

PUBLIC COMMENTS

There were no members of the public in attendance.

REPORT OF CITY COUNCIL ACTION ON SMC RECOMMENDATION

(BY COUNCIL LIAISON)

Ald. Wesley reported that the Squaw Creek Improvement project began in mid-December of 2018, that work on the project will continue as weather allows and that a completion date of March 2019 is anticipated.

Mr. Steven Zehner of Robinson Engineering responded to questions regarding the Ward 2/3 Stormwater Project and explained that this large scale project, estimated to cost between thirty-five to forty million dollars, must of necessity, be done in phases. He explained the features of underground storage vaults being considered and stated that a decision regarding which type to be used has not yet been reached; that decision will be made in conjunction with determining the overall costs of the project. Ald. Wesley stated that the school district supports this project as it affects the Westview School property and he assured Commissioners that the plan's design and the schedule for the work to be done at the school's property would take into consideration the safety of the children. Other details regarding this project are still being developed; i.e., the possibility of combining any street improvements in the area while this project is being done and the school's plans for repaving their parking lot. While the City does not anticipate any financial help from the State, this project is considered "shovel ready" and the City will seek any financial assistance should it develop.

COMMISSIONER AGENDA

- **Salt Creek Watershed Network**

Per Mr. Krych, there was no report.

- **Commissioners' Comments**

Ms. Bedard commented on the fact that a Service Request resulted from the Salt Creek Clean Up held in April of 2018; specifically, that there were CRS violations observed on two lots on Edgebrook (238 and 248) and that nothing has been done to rectify the situation. She reminded Commissioners that anything that is ever observed which could potentially float and cause any type of blockage to the Creek's water flow is considered a CRS violation. Ald. Wesley assured her that he would follow up on the matter and that a letter will be sent to the residents involved.

STAFF REPORTS

- **Streambank Stabilization**

Ald. Wesley advised Commissioners of the fact that the City is attempting to seek financial assistance via a grant but that, as of now the Salt Creek Watershed Plan has not been fully completed.

- **Detention Pond Summary**

The monthly Retention Basin Cleaning Report was included in the Commissioners' packets and indicated that three basins were cleaned: two private and one City owned/maintained and one privately owned/maintained basin was identified as blocked. Commissioners would like to see a report on bridge cleaning.

- **Stream Maintenance Update**

Public Works continues to notify County of bridge obstructions for cleaning and reminded Commissioners of the fact that any issues not within the City's jurisdiction cannot be acted upon.

- **FEMA Map Update**

Per information from the County Stormwater Management Committee, the Illinois State Water Survey is anticipating that the Letter of Final Determination is to be issued during the month of February of this year. This then starts the six-month map adoption period, after which the maps become official. That is anticipated to occur in August of 2019.

Mr. Wheeler reviewed and explained information contained in the AON Report regarding the National Flood Insurance Program and the April 2018 changes to the program, changes regarding definitions, premium increases and surcharges, etc.

Commissioners were advised that the City does not intend to contact residents about any map or status changes. Information may be made available on the website and/or the City's newsletter or FEMA's website once the maps are finalized.

- **USGS Gage at Irving Park Bridge**

Per Mrs. Bedard, the USGS gage at the Irving Park Bridge had stopped functioning because of the extreme cold weather. The issue has been resolved and the gage is functioning once again.

- **Drainage Complaints/Flood Survey Form**

The form as recommended by SMC is under review by City Staff. It should be noted that this form will serve as a preliminary data collection form, additional data may be required based upon Staff findings. Additional information will be required should the area be declared a disaster area and involve FEMA.

ITEMS TO BE CONSIDERED AT FUTURE MEETINGS

1. Upcoming Newsletter Articles (Creek Clean Up)
2. Discussion of City's Stormwater Management Detention Requirements
3. Flood Insurance: How It Works

NEXT MEETING DATE

The next meeting will take place on March 20, 2019.

NOTE

Ald. Wesley was reminded that Commissioners would appreciate being made aware of any meetings which would include items of interest to the Stormwater Commission Committee.

ADJOURNMENT

The meeting was adjourned at 8:45 P.M.

Minutes taken by Marilyn Chiappetta



Staff Reports – SMC Meeting of March 20, 2019

A. Update of SWC Questions/Clarifications

- A question was posed about function of detention pond at Elizabeth and Addison Road. Reportedly detention pond on north side of the road needed to be pumped down a few weeks back (early March/late February). During transition of the management company it was discovered that the City has maintenance responsibility of this basin. City staff is working on getting the basin and the outlets functional and getting it on a regular maintenance cycle.
- A question was posed on DuPage County grant funding. Recently released award information did not include City project(s). As noted below, the City's streambank restoration project is on hold and not yet complete, so the water quality grant for construction was not applicable. The City continues to monitor funding opportunities for projects.

B. Capital Improvements Plan – FY 2018

Squaw Creek Improvements

A Lamp Concrete Contractors continues to work on project. Culverts have been installed, with grading and channel work in process. Project to be substantially complete by end of March 2019.

Streambank Stabilization

Project on hold due to lack of funding and acceptance/approval of the Salt Creek Watershed plan by IEPA. Note draft Watershed plan not fully completed/approved per IEPA as of September 2018.



Ward 2/3 Stormwater Project

Project awarded October 18 for design of underground detention improvements for Ward 2/3 near Potter and Prospect, Phase 1. Initial phase of project envisions ~9 ac-ft of detention storage underground via concrete chambers, placed under existing roadway(s). Project will incorporate gravity and pump outlets.

- Bid opening for Dalewood & Gilbert Storm sewer (related to outlet from detention) was March 5th. The apparent low bidder was A Lamp Concrete Contractors. The project is anticipated to be awarded in March. Substantial completion is August 2019.
- Underground storage still under design and being reviewed/coordinated with the City.

Miscellaneous project update

No other specific development projects with significant stormwater elements to discuss.

C. Detention Pond Summary

- March report included. Two (2) basins were listed a dirty and blocked: 1 private and 1 City owned/maintained. The Elizabeth & Addison Road basin noted above was the City maintained basin.

D. Stream Maintenance Update

Reports continue to report some debris at the same bridge locations as highlighted in past reports: upstream faces of Devon bridge (outside of City jurisdiction) and Salt Creek Trail bridge in the forest preserve (near west abutment). Remaining bridges clear. Public Works continues to notify County of bridge obstructions for cleaning.



E. FEMA Map Updates

Letter of Final Determination issued in February 2019 starting the 6-month map adoption period. Map are slated to become official in August 1, 2019.

DuPage County is updating the Stormwater Management Ordinance to reflect the new FEMA map changes, which is anticipated for the May 14th meeting. Similarly, the City will need to update local ordinance to reflect the FEMA changes and the County ordinance changes.

F. Discussion of NFIP Changes & NFIP Re-authorization

Information was provided at last meeting related to the April 2018 changes. Some additional changes/clarifications were provided by FEMA January 2019 (see attached summary). The changes were primarily related to premiums and surcharges that were initially part of the Biggert-Watters Flood Insurance Reform Act of 2012 (BW-12). Additional items include policy changes for insurance form usage, clarifications to insurance manual, and general guidance updates.

Links to FEMA information can be found at:

<https://nfipservices.floodsmart.gov/2017/w-17061>

<https://www.fema.gov/media-library/collections/621>

Re-Authorization Status

Congress passed legislation, which was signed by the President on Dec. 21, 2018, extending the National Flood Insurance Program's (NFIP's) authorization to May 31, 2019. It must be reauthorized by end of the day May 31st. Still waiting for comprehensive update/renewal of the NFIP.



G. IDNR Flood Insurance Presentation: How Does Flood Insurance Work

H. Miscellaneous Discussion Items: TBD

National Flood Insurance Program

April 1, 2018 and January 1, 2019 Program Changes: A Summary

The changes outlined in this bulletin apply to new business and renewals that will become effective on or after April 1, 2018; the premium changes for Preferred Risk Policies (PRPs) and Newly Mapped procedure policies will become effective January 1, 2019. See Attachment B for updated rate tables effective April 1, 2018 and Attachment C for updated PRP premiums and Newly Mapped base premium and multiplier tables effective January 1, 2019. Attachment D provides revised Transaction Record Reporting and Processing (TRRP) Plan pages and updated Edit Specifications.

1. Premium Increases and Surcharges

Overall, premiums will increase from an estimated average of \$866 per policy to \$935, for an average increase of 8.0 percent. These amounts do not include the HFIAA surcharge or the Federal Policy Fee (FPF). When the HFIAA surcharge and FPF are included, the total amount billed the policyholder will increase from \$994 to \$1,062, for an average increase of 6.9 percent.

Premium increases effective April 1, 2018, comply with all the requirements of both the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) and the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). Those requirements are as follows:

- Premium rates for four categories of Pre-FIRM subsidized policies – non-primary residential properties, business properties, Severe Repetitive Loss (SRL) properties (which includes cumulatively damaged properties), and substantially damaged/substantially improved properties – must be increased 25 percent annually until they reach full-risk rates;
- The *average* annual premium rate increases for all other risk classes are limited to 15 percent while the *individual* premium rate increase for any individual policy is simultaneously limited to 18 percent; and
- The average annual premium rate increase for all other Pre-FIRM subsidized policies not covered by the first bullet above must be at least 5 percent.

There are some limited exceptions to the 18 percent cap on premium rate increases for individual policyholders. These include policies on the properties listed above that are subject to 25 percent annual premium rate increases. These also include premium rate increases resulting from changes in the Community Rating System (CRS) class, misratings, and increases in the amount of insurance purchased. The specific scenarios that constitute a misrating are described in the Flood Insurance Manual.

When premium rate increases are evaluated for compliance with these caps, the building and contents premium, the Increased Cost of Compliance (ICC) premium, and the Reserve Fund Assessment (RFA) are all included. The probation surcharge, FPF, and Congressionally-mandated HFIAA surcharge are not considered premium and, therefore, are not subject to the premium rate cap limitations. As a result, the increase in the total amount charged a policyholder may exceed 18 percent in some cases.

For policies issued on or after April 1, 2018, there will be no changes to:

- Deductible Factors
- Federal Policy Fee
- Reserve Fund Assessment
- HFIAA Surcharge
- Probation Surcharge
- ICC Premiums

- **Pre-FIRM Subsidized Policies** (a group of policies in SFHA Zones A, AO, AH, A1-30, AE, A99, AR, AR/A1-30, AR/AE, AR/AO, AR/AH, AR/A, V1-30, and VE, that receive rates insufficient to pay the anticipated losses and expenses for that group)
 - Primary Residences: The combined premium increase for all primary residence policies in these zones is 5 percent, with a total increase of 5 percent.
 - Other Pre-FIRM Subsidized Policies Not Subject to 25 Percent Annual Increases: These are primarily condominium policies and multifamily policies. Premiums will increase 5 percent, with a total increase of 5 percent.
 - Non-Primary Residences: The combined premium increase for non-primary residence policies in these zones is 24 percent, with a total increase of 22 percent.
 - Other Pre-FIRM Subsidized Policies Subject to 25 Percent Annual Increases as required by BW-12: Premiums will increase slightly less than 25 percent, primarily due to the impact of rounding. The overall increase for these categories is about 23 percent.

- **Other Subsidized Policies**
 - A99 Zones (i.e., zones in which flood protection systems are still in the process of being constructed) and AR Zones: Premium changes for those AR and A99 zone policies that are not eligible to use PRP premiums will be effective April 1, 2018. Premiums for these policies will increase 2 percent, with a total increase of 1 percent. Premium increases for A99 and AR zone policies eligible for the PRP are described below.

- **V Zones** (coastal high-velocity zones)

Rate increases are being implemented again this year as a result of the Heinz Center's Erosion Zone Study, which clearly indicates that current rates significantly underestimate the increasing hazard from steadily eroding coastlines.

 - Post-FIRM V Zones: Premiums will increase 11 percent, with a total increase of 11 percent.

- **A Zones** (non-velocity zones, which are primarily riverine zones)
 - Post-FIRM A1-A30 and AE Zones: Premiums will increase 1 percent, with a total increase of 1 percent.
 - AO, AH, AOB, and AHB Zones (shallow flooding zones): Premiums will remain unchanged.
 - Unnumbered A Zones (remote A Zones where elevations have not been determined): Premiums will increase 3 percent, with a total increase of 2 percent.

- **X Zones** (zones outside the Special Flood Hazard Area)
 - Standard-Rated Policies: Premiums will increase 2 percent, with a total increase of 1 percent.

- **Miscellaneous**
 - Group Flood Insurance Policies (GFIPs): No change.
 - Tentative and Provisional Rates: No change.
 - Mortgage Portfolio Protection Program (MPPP): No change

- **Changes to Become Effective January 1, 2019**
 - Preferred Risk Policies (PRPs): Premiums will increase 8 percent, with a total increase of 6 percent.
 - A99 and AR Zone Policies eligible for the PRP: Premiums will increase 8 percent, with a total increase of 6 percent.
 - Properties Newly Mapped into the SFHA: Newly Mapped policies are initially charged PRP premiums during the first year following the effective date of the map change. Annual increases to these policies result from the use of a “multiplier” that varies by the year of the map change; this multiplier is applied to the base premium before adding the ICC premium. The RFA is added after the ICC premium, and this subtotal is the amount subject to the annual premium rate increase cap. The HFIAA surcharge, probation surcharge (if applicable), and the FPF will be added to the premium; they are not subject to the cap on annual premium rate increases. As a result of increases to the multiplier that will be effective January 1, 2019, premiums for Newly Mapped policies will increase 15 percent, with a total increase of 11 percent.

2. Policy Reformation for Use of Incorrect Standard Flood Insurance Policy Form

FEMA is updating Policy Reformation guidance for policies that were issued on an incorrect policy form (i.e., Dwelling, General Property, or RCBP form). When insurers reform policies that were issued on an incorrect policy form, the maximum coverage amount on the reformed policies can be equal to the amount of coverage that was on the incorrect policy when it was discovered to be incorrect, subject to the coverage limits under the correct form. If additional premium is due, the insurer must send an underpayment notice for the additional premium. Insurers must receive the additional premium within 30 days of the underpayment notice prior to processing the policy at the restored coverage amount or prior to processing any claim. FEMA will allow the insurer to deduct the additional premium due from the claim settlement.

3. Premium Receipt Date Guidance for Invalid Payments

The NFIP Flood Insurance Manual provides guidance for determining a policy transaction effective date based on the date the transaction was applied for and the premium receipt date. FEMA considers a payment invalid if the financial institution determines there are Non-Sufficient Funds (NSF) in the account, the payment is non-negotiable for any other reason, or a reversal (dispute) is successfully completed on an electronic payment. NFIP insurers cannot use

the receipt date of the invalid payment as the premium receipt date to determine the effective date of a policy transaction (application, endorsement, or renewal).

Upon notification of the NSF/non-negotiable/reversal status of a premium payment, the insurer is to cancel/nullify the transaction associated with that payment back to the transaction's effective date immediately. The insurer will send notification to the policyholder, agent, and lender(s), if applicable, of the cancellation/nullification of the transaction for invalid payment due to NSF/non-negotiable/reversal status. If the insurer receives a new payment, the insurer must process the transaction based on the premium receipt date of the new payment. The effective date of the transaction is subject to the effective date rules based on the new payment receipt date. *Note: A new application or endorsement request is not required for this transaction as long as the insurer still has the original request.*

4. Primary Residence Determination

FEMA is updating the Primary Residence guidance to allow a policyholder and policyholder's spouse to have more than one primary residence. This change will accommodate those situations in which each spouse may reside more than 50 percent of the year at a separate residence. The policyholder and policyholder's spouse can each have one primary residence provided that they submit the required supporting documentation for each residence.

5. Clarification of Increased Cost of Compliance Premium for Other Residential Buildings

FEMA is restructuring the ICC premium table in the Rating Section of the Flood Insurance Manual to clarify the different building amount of insurance available to 1-4 family buildings and other residential buildings.

6. HFIAA Section 28, Clear Communication of Risk – Phase 2 Reunderwriting

In view of the resource constraints imposed by the extensive flooding resulting from recent hurricanes and flooding events, FEMA is allowing additional time for NFIP insurers to complete the reunderwriting required for HFIAA Section 28, Clear Communication of Risk - Phase 2. (See NFIP Bulletin W-16021 dated March 29, 2016.) Instead of reunderwriting Phase 2 policy renewals effective on or after October 1, 2017, for the full year of policy renewals, NFIP insurers can now reunderwrite Phase 2 policy renewals effective on or after April 1, 2018. The reunderwriting process for these policies must be completed by April 1, 2019 for the full year of policy renewals. FEMA will not send the clear communication Cost-of-Flood letter for these policies until after the system processing of April 2018 policy data reported through the Transaction Record Reporting and Processing Plan. *Note: For those Phase 2 policy renewals already reunderwritten under the current timeline, FEMA does not require insurers to reunderwrite them again at the next renewal.*

7. Datum Conversion

FEMA is providing additional guidance for elevation datum conversions:

- (1) The elevations used to calculate the elevation difference should always be the same datum.
- (2) Since datum NAVD88 was not used to develop Flood Insurance Rate Maps (FIRMs) until June 1991, insurers can use the following guidelines for reunderwriting rating purposes:
 - a. For any documentation used to validate elevations dated prior to June 1991, assume that all elevations are NGVD29.
 - b. For elevation-rated policies where the rating community information references a FIRM dated prior to June 1, 1991, assume the elevations are NGVD29.
 - c. If unable to confirm that the datum of all the elevations on the elevation documentation are the same, assume the same datum was used for all elevations.
 - d. If the elevation documentation is not available on existing elevation-rated policies where the rating community information references a FIRM dated prior to June 1, 1991, assume the elevations are NGVD29.
 - e. For areas that have a datum other than NGVD29 or NAVD88, a community official, surveyor, or the Flood Insurance Study for the community are resources for datum conversions.
 - f. Since Hawaii and the U.S. Island Territories never used NGVD29 or NAVD88 in developing their FIRMs, properties located in these areas do not require datum conversion. The same datum (referred to Local Tidal Datum and Local Mean Sea Level) is used in Hawaii and the U.S. Island Territories. It should be noted that prior FIRMs issued in Hawaii have referenced the NGVD29 datum incorrectly.
 - g. Unnumbered A zones without an estimated Base Flood Elevation and AO zones do not require a datum conversion for rating purposes.
 - h. Unnumbered A zones with an estimated Base Flood Elevation require confirmation that the elevations are using the same datum.

For all of the above items, if the current FIRM references a different datum, convert the elevations to the current datum

8. Updated Claims Data Elements

The TRRP Plan includes updates to several Claims data elements, including adjustment of the field length to accommodate up to 10 characters for the assigned Adjuster Individual Flood Control Number.



NATIONAL FLOOD
INSURANCE PROGRAM

Welcome to
The NFIP's Basic Agent Tutorial:
Key Fundamentals of Flood Insurance

Focused on flood insurance basics for insurance professionals

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What is a flood?



NFIP definition of "flood"

- A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (one of which is your property) from:

- ➔ a. Overflow of inland or tidal waters,
- ➔ b. Unusual and rapid accumulation or runoff of surface waters from any source,
- c. Mudflow.



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Who has flood risk?

- All Property Owners
- All Zones



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SFHAs and Non-SFHAs



Special Flood Hazard Areas (SFHAs)

- High Risk Zones
- AE (replaces A1-A30)
- A, AH, AO, A99, AR
- VE (replaces V1-V30), V, VO

Non-Special Flood Hazard Areas (non-SFHAs)

- Low to Moderate Risk Zones
- B, C, X
- D (undetermined)



100-year floodplain = 1% annual chance flood
Over 30-year mortgage likelihood grows from 1% to at least 26%¹¹

Who can buy NFIP flood insurance?

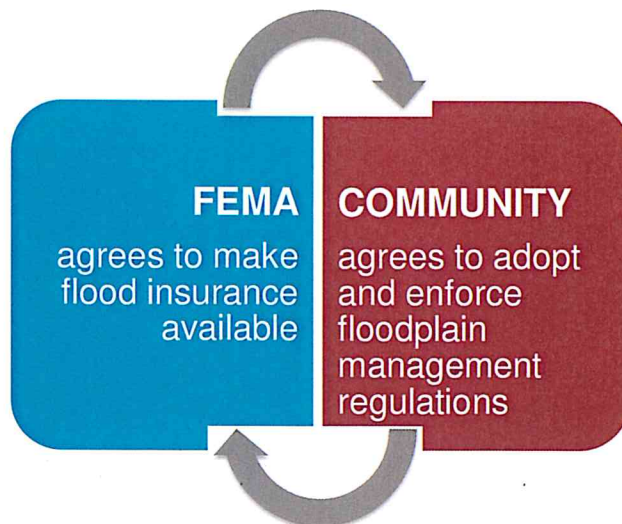


- Community Participation
- All Zones



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Participating Communities



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How is NFIP flood insurance purchased?



- Write Your Own Company
- NFIP Direct Servicing Agent
- Licensed Property and Casualty Agent



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Who SHOULD buy flood insurance?



Flood Insurance
vs.
Disaster Assistance



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Flood Insurance vs. Disaster Assistance

Flood Insurance

A policyholder is in control.
Flood insurance claims are paid even if a disaster is not declared by the President.

There is no payback requirement.

Flood insurance policies are continuous, and are not non-renewed or canceled for repeat losses.

More than 20% of NFIP claims come from outside of mapped Special Flood Hazard Areas.

Disaster Assistance

Most forms of federal disaster assistance require a presidential declaration.

The most common form of federal disaster assistance is a loan, which must be paid back with interest.

The duration of a Small Business Administration disaster home loan could extend to 30 years.



How much flood insurance coverage is available?

	Emergency Program	Regular Program
Residential (1-4 family)		
Building	\$35,000	\$250,000
Contents	\$10,000	\$100,000
Other Residential		
Building	\$100,000	\$500,000
Contents	\$ 10,000	\$100,000
Non-Residential Business/Other Non-Residential		
Building	\$100,000	\$500,000
Contents	\$100,000	\$500,000



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When does an NFIP policy become effective?

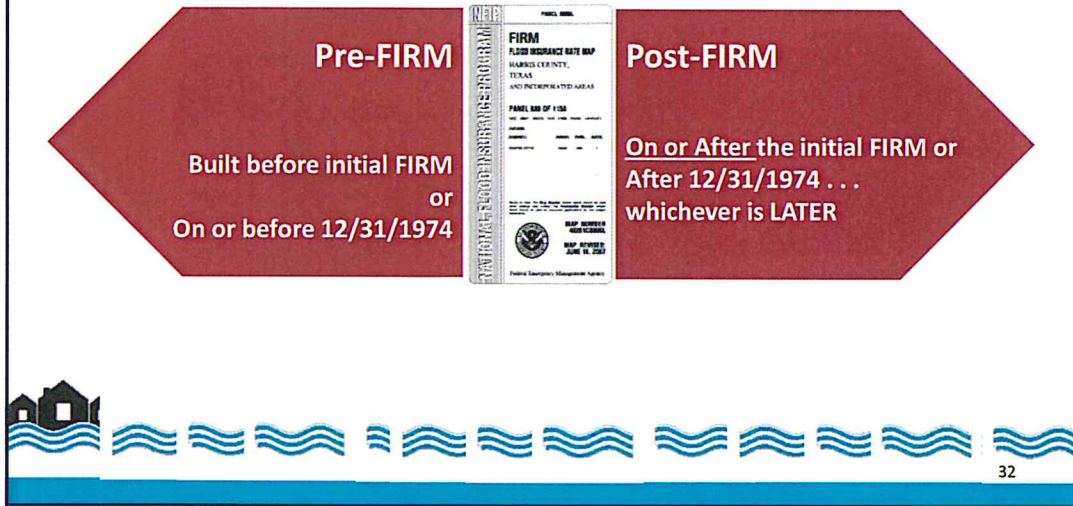


- 30-day waiting period
- Exceptions

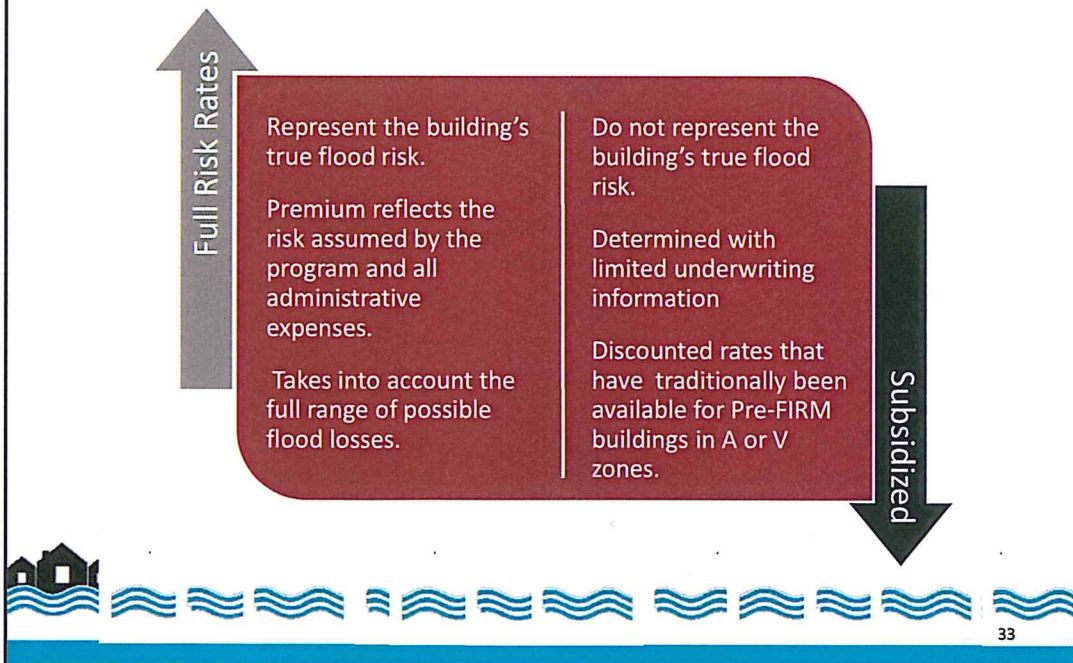


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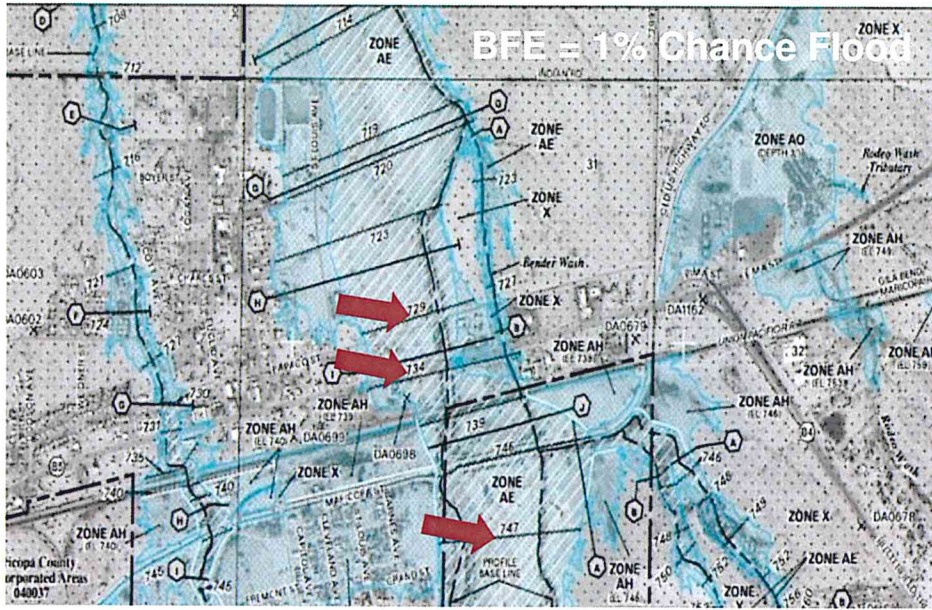
Defining Pre-FIRM and Post-FIRM



Full-Risk Rates vs. Subsidized Rates



Base Flood Elevations (BFEs)

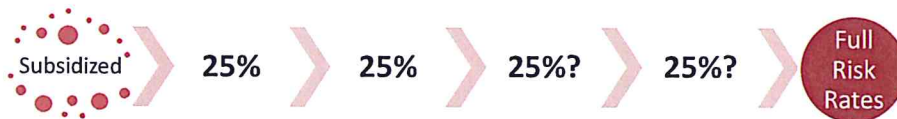


Impact of Biggert-Waters Reform Act

How are premiums changing?

As of January 1, 2013

- Non-primary residences*
- Subsidized rates increase 25% per year upon renewal
- Until they reach full risk-rate



A **non-primary residence** is a single family dwelling, condominium unit, apartment unit, or unit within a cooperative building that **will not be lived in** by the policyholder or the policyholder's spouse for **more than 50%** of the 365 days following the current policy effective date. A policyholder and the policyholder's spouse can have more than one primary residence provided they submit the required supporting documentation for each residence. (See Flood Manual for complete details)

Impact of Biggert-Waters Reform Act

How are premiums changing?

Effective April 1, 2016

- Subsidized rates increase for:
 - Business properties (non-residential)*
- Subsidized rates increase 25% per year upon renewal until they reach full risk-rate



A **non-residential business** is a building in which the named insured is a commercial enterprise primarily carried out to generate income and the coverage is for:

- A building designed as a non-habitation building
- A mixed use building in which the total floor area devoted to residential uses is:
 - 50% or less for single family or 75% or less for all other residential properties
- A building designed for use as office or retail space, wholesale space, hospitality space or for similar uses

Reserve Fund Assessment



- Builds reserves to fund future claims activity
 - 15% Assessment
 - Preferred Risk Policy
 - Newly Mapped
 - All other policies
- Applied after ICC and CRS discount
- No agent commission paid on reserve fund

TABLE 7B. RESERVE FUND ASSESSMENT²

ASSESSED POLICIES	RESERVE FUND ASSESSMENT
GFIP	0%
PRP	15%
Newly Mapped	15%
All Other Policies	15%

Introduced October 1, 2013

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HFIAA* Premium Surcharge



TABLE 7C. HFIAA¹ SURCHARGE²

PROPERTY TYPE	HFIAA SURCHARGE
Primary Residences ³	\$25
All Other NFIP policies, including Non Primary Residences, Non Residential Business, Other Non-Residential Buildings/Non-Condominium Multi Family Buildings ⁴	\$250

- Applies to all new and renewed policies annually
 - \$25 for primary residences
 - \$250 for all other policies
 - Applies to contents-only policies
- Surcharge is a fully earned** flat fee based on building occupancy
- Not subject to earned commissions

* HFIAA – Homeowner Flood Insurance Affordability Act

**See the How to Cancel and How to Endorse sections of the NFIP Flood Insurance Manual for exceptions

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Federal Policy Fees

Rate Type	Federal Policy Fee
Standard Rated Policies/ Newly Mapped Properties	\$50
Preferred Risk Policies/ Tenants' contents only policies (ex. RCBAP/GFIP)	\$25
RCBAP	1 unit - \$ 50.00 per policy
	2-4 units - \$ 150.00 per policy
	5-10 units - \$ 400.00 per policy
	11-20 units - \$ 800.00 per policy
	21 or more - \$2,000.00 per policy

- Charged for all new and renewal policies
- Fully earned on effective date of policy (except as indicated in Cancellation section of the NFIP Flood Insurance Manual)
- Not subject to earned commissions



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Newly Mapped procedure



Newly Mapped procedure applies to:

- Properties newly mapped into an SFHA from B, C, X, D, AR and A99 zones
- Policies previously issued under the PRP Eligibility Extension
- Properties newly mapped into SFHA may be eligible to receive a "preferred risk premium" for the first year after map revision*

*Preferred Risk Policy premium before:

- Reserve Fund Assessment
- Federal Policy Fee
- After first year, policies begin transition to full-risk



Effective April 1, 2015

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Floodplain Mapping

Program Overview

DuPage County has grown dramatically over the last half decade. From 1950 to 2002 DuPage County saw a 600% increase in population alone. This rapid urbanization from what was mostly agricultural land to large residential, commercial, and industrial areas have had a profound impact on many of DuPage County's rivers and streams. The Stormwater Management Program was therefore established to address existing issues and to prevent future flood damages along the county's waterways. Since its inception, the Stormwater Management Division has striven to provide accurate flood plain information to property owners, regulators, and developers.

In the late 1970s and early 1980s the Federal Emergency Management Agency issued Flood Insurance Rate Maps (FIRM) that established the 1% annual chance (100-year) floodplains for DuPage County. These and other FIRMs have since been rendered obsolete due to changes in land use, topography, modeling standards and technologies but can still be viewed at FEMA's [Map Service Center](#) website by using the "Product Catalog". The Stormwater Division has been conducting new watershed studies that will conform to current topographical conditions and meet today's standards and practices in hydrologic and hydraulic analysis.

View [DuPage County Regulatory Floodplain Maps \(RFM\)](#) or [DuPage County effective FEMA issued Digital Flood Insurance Rate Maps \(DFIRM\)](#).

Preliminary / Revised Preliminary Data

FEMA issued preliminary maps on June 3, 2015, to all communities in DuPage County. Revised Preliminary maps were issued on June 1, 2017. Printed floodplain maps were mailed to the CEO of each community along with a CD containing the FIS report, FIRM database, and Preliminary Summary of Map Actions (PSOMAs) lists. The DuPage County Board Chairman received this information on behalf of the County. For more information please visit the County's [Revised Preliminary Data webpage](#).

2/22/2019 - The Pending FEMA map products for DuPage County, IL – FIRM panels, FIRM database, and FIS – are now posted to www.illinoisfloodmaps.org to be viewed or downloaded. They are not yet posted to the FEMA Flood Map Service Center (MSC), but they have passed all FEMA reviews and should be posted to the MSC within the next few weeks.



CITY OF WOOD DALE, ILLINOIS - STORMWATER MANAGEMENT COMMISSION LOG OF MOTIONS

ITEM	SMC MEETING DATE	MOTION	STATUS	ACTION/DECISION
1	8/13/2014	Direct staff to do monthly inspections of Salt Creek.	Ongoing	Per City staff, inspections performed periodically; however, insufficient staff for monthly check
2	9/17/2014	Add a recurring item on the Public Works Committee agenda for a report from SMC.	Ongoing	A Stormwater Commission Report is included in the Other Business Section of the Council Meeting.
3	12/17/2014	City Council should discuss whether the use of coal tar-based sealants should be allowed in the City.	Closed	The City Attorney advised the City not to pursue a ban on coal-tar based sealants until a State law has been enacted.
4	12/17/2014	The City should gain Meitra's cooperation in maintaining or improving drainage in the railroad rights-of-way.	Closed	Mayor Pulice has been in contact with Meitra representatives. They performed some minor ditch clean-up and determined that no blockages exist in their ditches. They further stated that the ditches are Meitra's private property and City staff is not allowed to maintain the ditches.
5	5/20/2015	The City should re-start the CERT program to determine what can be done.	Closed	The Police Chief notified Alderman Jakab that most of the City's CERT volunteers are senior citizens and the CERT program was never used for distributing sandbags. Not funded.
6	9/16/2015	The City should re-establish the CERT program in order to offer assistance during any type of emergency event and to encourage new residents to become involved.	Closed	When it existed, the City's CERT program was funded by a grant, but the grant funding is no longer available. Separate from the CERT program, Mayor Pulice has contacted Fenton High School to seek volunteers from among the students to provide assistance to residents in emergency situations.
7	2/17/2016	City Council should conduct an investigation into the February 2-3 rain event of 0.87" that allowed enough rise in Salt Creek to send out a Reverse 911 call and to come within three points of opening the Wood Dale Itasca Reservoir even before the Spring rains; also, to look into the damming effects of the project at Oak Meadows Golf Course that is obviously detrimental to Wood Dale.	Closed	City staff found that temporary cofferdams are in place to divert the flow of Salt Creek into a bypass channel within the Oak Meadows Golf Preserve while the banks of Salt Creek are being restored. The bypass channel was designed for low-flow conditions. Any excess flow will overflow into the Salt Creek channel. The cofferdams are expected to be removed around Memorial Day, at which time flow will be returned to the permanent channel.
8	6/15/2016	City Council shall be reminded that the City has a Stormwater Ordinance and it needs to be following in regard to maintaining stormwater facilities within the city	Closed	City staff is maintaining the stormwater facilities to the extent both able and as required by the City's ordinance and the City's NPDES permit and CRS program.

9	6/15/2016	City Council should contact DuPage County and ask that a backup groundwater pump be on hand at all times for the Wood Dale Itasca Reservoir. The City Manager should contact all of the departments involved to determine and clarify boundaries and responsibilities for branch and tree removal in and along the Creek.	Ongoing	City staff has contacted and made request; however, City has no control over County facility.	B&W
10	9/17/2016		Closed	Per City staff County has responsibility within Salt Creek, homeowners on private property, and City on City property	B&W
11	10/26/2016	Motion opposing parking lot expansion at 190 Irving Park		None	REL
	12/14/2016 <i>mitg</i>			<i>No comments/motions</i>	
12	3/15/2017	Mr. York is requested to reinstate the Log of Motions report and to include that report in the agenda packet as has been done in the past	Ongoing		
	3/15/2017	Provide information on number of properties affected by proposed re-mapping	Closed	no formal motions, but request for information raised	
	3/15/2017	Mr. York to discuss Park District plans for the Cabin at Wood Dale Road & Montrose with Community Development and prepare a report for Commissioners.	Closed		
	3/15/2017	Mr. York will put together summary regarding detention requirements as outlined in the City's Ordinance for informational purposes.	Ongoing	No formal motion, but request for information raised	
	3/15/2017	Requested information/clarification on monthly meeting requirements and NFIP impacts	Closed	No formal motion, but request for information raised	
13	5/17/2017	Requested City staff be present at SWC meetings	Closed	Request relayed, no action required.	
	5/17/2017	Requested potential to hold tour for SWC members of Oak Meadows GC and Elizabeth Ct Detention Basins	Ongoing		
	5/17/2017	Requested information on tree clearing at Forestview and Montrose	Closed	No formal motion, but request for information raised	
14	6/21/2017	Motion to alert the CDC and SMC that any development north of Florina Court either by the library or anybody does not adversely affect the capacity of the pond serving Florina Court.	Ongoing	none	
	6/21/2017	Requested review of potential DuPage funding for stormwater per newspaper article - Sean to check with Matt	Closed	No formal motion, but provide update to SMC at next meeting	

6/21/2017	Requested information about number of structures in pavement on Forestview project	Closed	No formal motion, but provide update to SMC at next meeting.
6/21/2017	Requested coordination for field visit at Oak Meadows Golf Course	Closed	Meeting coordinated for Monday, 7/17 at 6:30pm
6/21/2017	Requested copies of updated City stormwater Ordinance	Closed	No formal motion, but provide information to SMC at next meeting
6/21/2017	Requested topographic exhibit of Florina Ct area to verify drainage patterns and overall understanding	Closed	No formal motion, but provide information to SMC at next meeting
6/21/2017	Inquired about large boulders within Salt Creek near Addison and Lake, potential flow obstruction	Closed	No formal motion, but provide update to SMC at next meeting
7/19/2017	Requested information/clarification about Forestview project	Closed	No formal motion, but provide update to SMC at next meeting
7/19/2017	Requested hard copies of City's stormwater / detention ordinance for review and future discussions	Ongoing	Copies to be provided for SMC members. Provided August mtg.
7/19/2017	Requested information about maintenance of detention ponds on Elizabeth and Potter	Closed	No formal motion, but provide update to SMC at next meeting
7/19/2017	Requested thank you letter to be sent to Ed Stevenson of DuPage FPD for Oak Meadows tour	Closed	Mr. Kelly to draft letter from SMC. Letter sent.
8/16/2017	Motion to Advise City Council that members of Stormwater Management Commission would like to have City staff present at meetings	Closed	Council liaison to provide update to SMC at next meeting. Manager feels that representation via stormwater consulting engineer is sufficient and no staff needed.
8/16/2017	Requested update on past ordinance items which may have been "lost" when DuPage County SMO was adopted	Ongoing	Mr. Kelly to request copy of information from City and work with City staff to review past ordinance changes
11/15/2018	Requested presentation of streambank stabilization technology/solutions when ERA study complete	Holding	None - pass along request to staff. Project currently on hold without funding to complete.
11/15/2018	Requested discussion on CRS and potential to increase classification from 5 to 4.	Closed	None - provide information at future meeting
1/17/2018	Motion to request City allocate funding to complete Watershed Plan required for CRS improvements from Class 5 to 4. Funding over multiple years (3-5yrs) at \$50,000/year.	Holding	Council liaison to provide update to SMC at next meeting. Funding not included in current budget. Request for future budget cycle.
3/21/2018	Motion to table discussion about survey form changes	Closed	Mr. Kelly to provide sample copies of alternate survey forms for discussion at future meeting. Data provided for May 2018 meeting.
3/21/2018	Requested investigation/application for DuPage County Water Quality grant to fund potential professional clean-up of Salt Creek.	Ongoing	Mr. Kelly to pass along request to PW and investigate potential grant funding.

Monthly Bridge Cleaning Report

Month/Year: March 2019

No.	Insp. Date	Location	Upstream Condition	Downstream Condition	Insp. By	Action Taken	Time Spent
1	3-1	Devon & Salt Creek	*See notes	Ok	HF	Inspected	
2	3-1	Thorndale & Salt Creek	Ok	Ok	HF	Inspected	
3	3-1	RR Tracks & Salt Creek	Ok	Ok	HF	Inspected	
4	3-1	Irving Park & Salt Creek	Ok	Ok	HF	Inspected	
5	3-1	Salt Creek Forest Preserve	*See notes	Ok	HF	Inspected	
6	3-1	Elizabeth Dr. & Salt Creek	Ok	Ok	HF	Inspected	

Additional Comments: #1 – Upstream-Large wood debris building in center column. #5 – Upstream-large wood debris building on west column.

Monthly Retention Basin Cleaning Report

Month/Year: March 2019

No.	Insp. Date	Basin Name	Location	Clean	Dirty	Blocked	Action Taken	Time Spent	Insp. By
City Maint.									
1	3-1	Sylvan Oaks	Montrose/Spruce	X			Inspected	5 minutes	HF
2	3-1	Royal Oaks	462 Knollwood	X			Inspected/Frozen	5 minutes	HF
3	3-1	Woodside	Spruce Dead End	X			Inspected/Frozen	10 minutes	HF
4	3-1	Third Ave	Edgewood/Oak Meadows	X			Inspected/Frozen	5 minutes	HF
5	3-1	Pond Dr.	235 Montclare Ln.	X			Inspected/Frozen	5 minutes	HF
6	3-1	Woodlane Ct.	360 Woodlane Ct.	X			Inspected/Frozen	5 minutes	HF
7	3-1	Woodlane Ct.	Woodlane @Dead end	X			Inspected	5 minutes	HF
8	3-1	Montrose	E. of 36 E. Montrose	X			Inspected	10 minutes	HF
9	3-1	Tall Oaks	Potter & Catalpa	X			Inspected	10 minutes	HF
10	3-1	RTA Lot 4 Restrictor	E. Division St.	X			Inspected	10 minutes	HF
11	3-1	Addison Rd.	S. of 114 Addison Rd.	X			Inspected	5 minutes	HF
12	3-1	Elizabeth Park	Elizabeth/Addison Rd		X	X	Inspected/Cleaned/Frozen	10 minutes	HF
13	3-1	Park District	161 W. Commercial	X			Inspected/Frozen	5 minutes	HF
14	3-1	Storm Inlets	Center/Grove	X			Inspected	10 minutes	HF
15	3-1	Duck Pond	School/Wood Dale Rd.	X			Inspected/Frozen	5 minutes	HF
16	3-1	Ash Woods	Dunlay/Edgewood S/E Corner	X			Inspected/Frozen	5 minutes	HF
17	3-1	Potter St.	421 E. Potter St.	X			Inspected/Frozen	5 minutes	HF
Private Owner									
18	3-1	Oak Villas	480 E. Montrose	X			Inspected/Frozen	5 minutes	HF
19	3-1	S. Edgewood	462 S. Edgewood	X			Inspected	5 minutes	HF
20	3-1	Elizabeth Cove S.	Elizabeth/Wood Dale Rd.	X			Inspected	5 minutes	HF
21	3-1	Elizabeth Cove N.	Elizabeth/Wood Dale Rd.	X			Inspected	5 minutes	HF
22	3-1	Target Retention	End of East Driveway	X			Inspected	5 minutes	HF
23	3-1	Orchard Lakes	458 W. Potter St.	X			Inspected/Frozen	5 minutes	HF
24	3-1	Florina Forest	W. of 138 W. Florina	X			Inspected	5 minutes	HF
25	3-1	Dunlay Oaks	N/E Dunlay/Spruce		X	X	Bldg Dept Notified to contact owner	5 minutes	HF