

Has your property been recently determined that it is within a floodplain?

The City of Darien hosted and attended informational meetings to review updated Flood Insurance Rate Maps (FIRMs) that were released by the Federal Emergency Management Agency (FEMA) and have direct impacts on property owners in Darien. The City had provided comments to FEMA concerning objections to the map revision.

In October 2018, FEMA issued responses to public comments. Their responses varied, but did include an acknowledgement that an on-going remodeling effort is being performed by DuPage County based on historical observations that were provided. DuPage County is still working through the remodeling efforts. The City has remained in communications with DuPage County regarding their efforts, and will have additional information to share regarding this process in the near future.

FIRM Map Adoption – FEMA adopted new Flood Rate Insurance Maps August 1, 2019. This new map adoption is based on the maps as presented by FEMA in 2017 and will not take into account any of the remodeling efforts by DuPage County.

DuPage County Remodeling – We are hopeful that the DuPage County remodeling will show positive results and reduced impacts to properties in Darien. If there are reduced impacts to properties, this information will be provided to FEMA for their review and approval to be removed from the FIRM Maps.

The City of Darien was required to adopt the revised maps in order to remain in good standing with the FEMA National Flood Insurance Program (NFIP). Being in good standing in the NFIP is a requirement for residents to be able to purchase federally subsidized flood insurance. The following Frequently Asked Questions have been published through the FEMA website, <https://www.fema.gov/homeowners-frequently-asked-questions>, and may be visited for additional information.

This article provides homeowners answers to the most frequently asked questions on flood hazard mapping and understanding a community's risk to floods. Homeowners should use this resource to understand flood risk zones and how to request a change to their flood zone designation, known as the Letter of Map Change (LOMC) process.

How do I obtain or review the flood map for my area and how do I read it?

The most widely distributed National Flood Insurance Program (NFIP) flood map product is the Flood Insurance Rate Map (FIRM). A FIRM offers much useful information and represents the official depiction of flood hazards for a community.

On the FEMA Flood Map Service Center (MSC) you may research, view and download (free) the available inventory of effective NFIP products, including the FIRM, the Flood Insurance Study (FIS) Report that accompanies the FIRM and other mapping products. The "effective date" is the date on which the NFIP map for a community becomes effective and all sanctions of the NFIP apply. Therefore, an "effective FIRM" is the NFIP map issued by FEMA that is in effect as of the date shown in the title block of the map as "Effective Date," "Revised" or "Map Revised."

Homeowners are urged to use the How to Read a FIRM Tutorial along with the FIRM for your property to assist you in determining the potential flood risk for your property and whether you should insure your home from flood loss, as well as the How to Read a FIS Tutorial to assist you in understanding the information presented in the FIS report.

How do I find out in which "flood hazard area" or "flood zone" my home is located?

On your property's Flood Insurance Rate Map (FIRM), the map will display the special flood hazard areas and the risk premium zones applicable to your community.

If I disagree with my lender's determination that I am in a Special Flood Hazard Area (SFHA), what can I do?

In some cases, a lender determines that a property is in a SFHA shown on a Flood Insurance Rate Map (FIRM) but the property owner disagrees with that determination. The SFHA, also known as the 100-year floodplain, is more precisely defined as the floodplain associated with a flood that has a 1-percent-annual chance of being equaled or exceeded in any given year. Therefore, the SFHA is not a flood event that only happens once in a hundred years, rather a flood event that has a one percent chance of occurring every year. Property owners in this situation have several options. Depending on the specific circumstances, you may apply for a Letter of Determination Review (LODR), a Letter of Map Amendment (LOMA) or a Letter of Map Revision Based on Fill (LOMR-F).

To submit a LOMA or LOMR-F online, visit the Online Letter of Map Change (LOMC) web page and begin filling your application request through FEMA's Online LOMC tool. If you do not wish to submit a request online, you may submit through FEMA's MT-EZ or MT-1 paper forms submitted through the mail. Use these forms and step-by-step instructions to ensure your request is completed and logically structured. While completing the forms may seem burdensome, the advantages may outweigh any inconvenience. The following paragraphs describe first the LOMA or LOMR-F process, followed by the LODR process.

Upon receiving a completed MT-EZ (for LOMAs) or MT-1 (for LOMR-Fs) application, FEMA reviews property-specific information (including surveyed elevation data, typically the elevation of the lowest adjacent grade of the structure in question, provided by a Licensed Land Surveyor) and makes a final flood zone determination for the property. Once an application and all necessary data are received, the determination is normally issued within 30 - 60 days. If the LOMA or LOMR-F removes the SFHA designation from the property, it can then be presented to the lender as proof that there is no federal flood insurance requirement for the property. However, even though a LOMA or LOMR-F may waive the federal requirement for flood insurance, a lender retains the prerogative to require flood insurance. No fee is charged for the review of a LOMA; however, there is a review fee for a LOMR-F. View FEMA's Flood Map-Related Fees webpage.

Within 45 days following the date your lender notified you that your property is in the SFHA shown on the FIRM for your community, you and your lender may jointly request that FEMA review your lender's determination. FEMA's response to such requests is a LODR. In response to such requests, FEMA reviews the same information your lender used to determine that your structure was located in an SFHA. Unlike with a LOMA or LOMR-F, the elevation of the structure or property relative to the elevation of the 1-

percent-annual-chance flood is not considered for a LODR. Just like your lender, FEMA only considers the location of the structure relative to the SFHA boundary shown on the FIRM. FEMA reviews this information and issues its finding of whether the structure is located in the SFHA according to the currently effective FIRM. While this determination cannot consider the elevation of your structure or property, it can be useful if you feel the lender's interpretation of the FIRM is incorrect.

There are obviously some important distinctions between the processes (LODR, LOMA and LOMR-F). The determinations are based on different data.

The LODR process does not consider the elevation of the structure or property. Rather, it considers only the horizontal location of the structure relative to the SFHA shown on the FIRM. For the LOMA and LOMR-F processes, actual survey elevation data are required to determine if the property or structure is at or above the 1-percent-annual-chance flood elevation.

A LODR does not result in an amendment or revision to the FIRM. It only presents the FEMA finding regarding the structure's location with respect to a delineated SFHA. An approved LOMA or LOMR-F actually removes the SFHA designation from the structure or lot by letter.

New maps show my home now to be located in a Special Flood Hazard Area (SFHA); how does this affect my property and me?

When FEMA releases Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report for a community, caution must be exercised in using this data. For insurance purposes, preliminary FIRMs and FIS reports cannot be used to make official flood determinations. The currently effective FIRM is the only official document for this purpose.

However, for regulatory purposes, preliminary FIRMs and FIS reports may be used by the community. Local regulations usually allow for the use of the best available data and, in most instances, the data provided on the preliminary FIRMs is much better than the older data on the currently effective FIRMs. The use of preliminary maps as "best available data" is only allowable when the preliminary data are more conservative than the effective data; i.e. the elevations of the base (1-percent-annual-chance) flood are higher or the SFHA is more extensive.

If a new FIRM becomes effective for your community and your structure is now in an SFHA and you have federally related financing for your property and have not already purchased a flood insurance policy, your lender is required by law to document the flood zone determination and require that you purchase flood insurance. A 30-day waiting period follows the purchase of a flood insurance policy before it goes into effect. There are exceptions to the 30-day waiting period for policies purchased in connection with the making, increasing, extending or renewing a loan or certain map changes. If you do not purchase the insurance within 45 days after being informed that flood insurance is required, the lender is required to force-place the insurance and charge you for the cost. To dispute the lender's determination that your property is located in a flood zone, you and your lender can jointly request a Letter of Determination Review (LODR) from FEMA. This request must be submitted within 45 days of the date your lender informs you that your property is in an SFHA, the area subject to inundation by the base (1-percent-annual-chance) flood.

If an Elevation Certificate has been prepared for your structure, you may want to consider, as an alternative to the LODR, submitting the Elevation Certificate and all other required data, in support of an application (MT-EZ) for a Letter of Map Amendment (LOMA) or an application (MT-1) for a Letter of Map Revision Based on Fill (LOMR-F). LOMAs and LOMR-Fs are official determinations from FEMA of a structure's relationship to the SFHA.

Flood insurance rates are dependent on a number of factors, including the age of the structure, degree of flood risk and other considerations. Please visit [FloodSmart.gov](https://www.floodsmart.gov) for more information about flood insurance rates and to obtain other useful information. In addition, since the inception of the National Flood Insurance Program (NFIP), additional legislation has been enacted to strengthen the program, ensure its fiscal soundness and inform its mapping and insurance rate-setting through expert consultation, reports and studies. Some of these legislative changes impact the cost of flood insurance. Visit the NFIP Reform page on the FEMA website for more information on these changes.

If you do not have federally related financing, you are not required by federal regulations to have flood insurance, although it is available to you if your community participates in the NFIP. You should contact your insurance agent for more information because the purchase of flood insurance is a prudent means of protecting your financial interests.

Where can I learn more about purchasing flood insurance?

Many flood insurance related questions may be answered by visiting [FloodSmart.gov](https://www.floodsmart.gov). You may use the tools under the Insurance Center to determine policy coverage, estimate rates and find an agent in your area.

I have looked at the Flood Insurance Rate Map (FIRM) for the area of my property and think the map is wrong. How can the map be changed?

Homeowners and others who have adequate scientific and/or technical data may submit those data (including the required MT-2 application forms) to FEMA at any time to support a request for a Letter of Map Revision (LOMR) to revise the flood hazard information shown on the effective FIRM. Individuals who would like changes to non-technical information such as road names, road configurations and corporate limits, should submit the required information to support a map change request to FEMA. If warranted by the technical or non-technical data or information submitted, FEMA will issue a LOMR to the Chief Executive Officer (CEO) of the community and send a copy to the floodplain administrator of the community. The LOMR has the effect of revising the FIRM without physically revising and reprinting the affected FIRM panel(s). LOMRs are generally issued within 90 days of the date all required data, forms and processing fees are received. If the submitted data and information do not warrant a revision to the effective FIRM, FEMA will send a letter to the CEO of the community explaining why the effective FIRM could not be revised and, if appropriate, what action may be taken in the future.

If you would like FEMA to make an official determination regarding the location of your property relative to the Special Flood Hazard Area, you can submit certain property and elevation information (include

the required MT-EZ or MT-1 forms) and request that FEMA issue a Letter of Map Amendment (LOMA), if your property is located on natural ground or a Letter of Map Revision Based on Fill (LOMR-F), if your property has been elevated by the placement of earthen fill.

My lender says I need to buy flood insurance. However, I looked on the Floodsmart.gov site and it says I am at low risk. Which one is FEMA's official answer as to which flood zone my house is located?

The result you see after using the risk tool on FloodSmart.gov is not an official FEMA determination. That determination is based on the structure's physical address and may not reflect how your property is shown on the effective Flood Insurance Rate Map (FIRM) for your community. For virtually every mortgage transaction involving a structure in the United States, a lender reviews the currently effective FIRM for the community in which the property is located to determine its location relative to the Special Flood Hazard Area (SFHA), the area subject to inundation by the base (1-percent-annual-chance) flood.

FEMA's official determination regarding whether a structure is in the SFHA is based on the receipt of certain property and elevation information in accordance with National Flood Insurance Program regulations. If you would like FEMA to make an official determination regarding the location of your property relative to the SFHA, you can submit certain property and elevation information and request that FEMA issue a Letter of Map Amendment (LOMA), if your property is located on natural ground or a Letter of Map Revision Based on Fill (LOMR-F), if your property has been elevated above the base flood by the placement of earthen fill.

How do I obtain a copy of the Elevation Certificate for my property?

Elevation Certificates must be prepared and certified by a Licensed Land Surveyor, Registered Professional Engineer or Registered Architect who is authorized by state or local law to certify elevation information.

What is a Flood Insurance Study (FIS) report and where can I obtain one for my community?

A FIS report is a narrative description of the community's flood hazards that contains prior flooding information, flooding sources and graphic descriptions of the flooding sources. An FIS report consists of text, graphics (including Flood Profiles) and tabular data (including Floodway Data Tables). The results of the engineering study that is summarized in the FIS report are used in compiling each community's Flood Insurance Rate Map (FIRM). The FEMA Flood Map Service Center (MSC) also offers the FIRM and FIS reports for download. All National Flood Insurance Program maps and products, including FIRMs and FIS reports, are at no cost.

Does my community participate in the National Flood Insurance Program (NFIP)? If it does, how does that affect me?

Yes, the City of Darien is a participating member.

Community participation in the NFIP is voluntary. Communities that join the NFIP agree to manage flood hazard areas by adopting the minimum regulatory standards of the NFIP. These standards are listed in Section 60.3 of the NFIP regulations, which may be accessed through the Guidance Documents and Other Published Resources page on the FEMA Website.

If a community chooses not to participate in the NFIP, property owners in that jurisdiction are unable to purchase federal flood insurance. In addition, federal grants, loans, disaster assistance and federal mortgage insurance are unavailable for the acquisition or construction of structures located in the floodplain as shown on the NFIP maps.

Similarly, if a community chooses not to participate in the NFIP, property owners are not subject to the federal flood insurance purchase requirements. However, a lender is still required to inspect any flood maps to determine flood hazard risk and provide notice of such risk. A lender may require a borrower to obtain flood insurance even in the absence of a federal purchase requirement.

Who can I contact for additional assistance?

For more additional information or assistance pertaining to flood hazard mapping or floodplain management topics, contact a Map Specialist at the FEMA Map Information exchange (FMIX) through the following channels:

Below are links to correspondence as it relates to general information and the City's position.

[City of Darien letter to DuPage County Draft DFIRM – April 17, 2013](#)

[City of Darien letter to Illinois State Water Survey – August 27, 2015](#)

[FEMA preliminary FIS and FIRM – June 1, 2017](#)

Residents may also call (1-877) FEMA MAP (1-877-336-2627) Monday through Friday, 8:00 am through 6:30 pm Eastern Time (ET)

Email: FEMAMapSpecialist@riskmapcds.com

You may also contact the City of Darien via the following,

Daniel Gombac, Director of Municipal Services

630-353-8106 E-mail: dgombac@darienil.gov

UPDATED 10/22/19 Residents may click on the site below to view your property as it relates to the flood zone. Once you enter the site, agree to the terms and conditions. A screen will be prompted for a location, enter the address and Enter. Your property will be pinpointed and from the menu on the upper right hand corner, 2nd tab-Layers, you will have an opportunity to click on the icon and a list of various attributes that could be turned on.

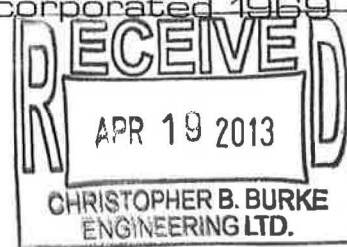
<https://gis.dupageco.org/parcelviewer/>



CITY OF DARIEN

In the County of DuPage and the State of Illinois

Incorporated 1969



April 17, 2013

Illinois State Water Survey
2204 Griffith Drive
MC-674
Champaign, Illinois 61820
Attention: Pat Hubbartt

Subject: DuPage County Draft DFIRM
City of Darien
(Christopher B. Burke Engineering Limited-CBBEL-Project No. 95-323 H152)

Dear Ms. Hubbartt:

The City of Darien has prepared this letter to submit comments on the Draft DFIRMs for DuPage County. We are very concerned that the maps show several areas where the proposed flood plain elevations and limits very likely contain flaws which warrant further study before preliminary DFIRMs are issued for public comment. First, there are a number of locations where the Base Flood Elevation (BFE) is shown to be higher than upstream elevations. Second, there are areas where the proposed BFE has increased between four and eight feet above the current BFE. Third, there are areas where there is proposed floodplain where no floodplain currently exists, and the proposed limits far exceed what City staff and consultants have observed over the last twenty years. This primarily occurs within the Sawmill Creek watershed. We have met with DuPage County staff and expressed these concerns and have requested that issuance of the DFIRMs for the Sawmill Creek watershed is delayed until the hydrologic and hydraulic models can be reviewed. Enclosed with this letter are comment forms listing specific areas of concern, along with the map panels with the areas noted.

If you have any questions or would like to further discuss this letter, please do not hesitate to contact me.

Sincerely,
CITY OF DARIEN

A handwritten signature in black ink that reads "Kathleen Weaver". The signature is fluid and cursive, with the first name "Kathleen" and the last name "Weaver" clearly legible.

Kathleen Weaver, Mayor

cc: Anthony Charlton, Director of Storm Water Management
John Curran, DuPage County, District 3
Gary Grasso, DuPage County, District 3
Brian Krajewski, DuPage County, District 3
Darien City Council
Bryon Vana, City Administrator
Dan Gombac, Director of Municipal Services
Dan Lynch, CBBEL

DuPage County Discovery Meeting Comment Form #1

Please provide the following information:		Date: April 12, 2013
Name: Daniel Lynch, City Engineer		
Community/County: City of Darien / Du Page County		
E-mail: dlynch@cbbel.com	Phone: 847-823-0500	

Explain your comment below and attach any supporting documents/materials. Mark the location of your comment on the map by circling the area and writing the comment form number near the circle. If you have more than one comment, please use multiple forms or add letters (e.g. 1A, 1B, 1C....) for additional comments. Mark the type of map and number.

Check Comment Subject:	
<input type="checkbox"/> Levee or Dam (Circle which applies)	<input type="checkbox"/> Significant Riverine Erosion
<input type="checkbox"/> Stream Flow Constriction (including ice jams)	<input type="checkbox"/> Non-Levee Embankments
<input type="checkbox"/> Overtopped Road During Flooding Events	<input type="checkbox"/> Areas of Mitigation Success
<input type="checkbox"/> At-Risk Essential Facilities	<input type="checkbox"/> Inaccurate Floodplain Boundary
<input type="checkbox"/> Development (past, current, or future within 5 yrs.)	<input type="checkbox"/> Planned or Recent Project Area/LOMR
<input type="checkbox"/> Technical Data for Consideration	<input type="checkbox"/> Other

Comment Marked on:

Discovery Map # _____ Draft CSLF Panel # 0189 Other _____

Can you provide the information in electronic format (GIS, AutoCAD, Word, Excel, etc.)? yes or no

1. On Panel 0189 the BFE between 67th St. and 69th St. begins at elevation 725.3, goes down to 724.9, then back up to 725.1 before starting to go back down. The erratic elevations bring question to the model. The proposed BFE is also approximately 1 foot higher than the existing BFE and is not consistent with historical observations.
2. On the east tributary to the East Branch of Sawmill Creek, the proposed floodplain extends approximately 1800 feet upstream than the current mapping. The proposed floodplain between Janet Ave. and Plainfield Rd. appears excessively wide compared to historical observations and will encompass numerous homes which do not have a history of flooding.

Mitigation Action - _____

DuPage County Discovery Meeting Comment Form #1

Please provide the following information:		Date: April 12, 2013
Name: Daniel Lynch, City Engineer		
Community/County: City of Darien / Du Page County		
E-mail: dlynch@cbbel.com	Phone: 847-823-0500	

Explain your comment below and attach any supporting documents/materials. Mark the location of your comment on the map by circling the area and writing the comment form number near the circle. If you have more than one comment, please use multiple forms or add letters (e.g. 1A, 1B, 1C....) for additional comments. Mark the type of map and number.

Check Comment Subject	
<input type="checkbox"/> Levee or Dam (Circle which applies)	<input type="checkbox"/> Significant Riverine Erosion
<input type="checkbox"/> Stream Flow Constriction (including ice jams)	<input type="checkbox"/> Non-Levee Embankments
<input type="checkbox"/> Overtopped Road During Flooding Events	<input type="checkbox"/> Areas of Mitigation Success
<input type="checkbox"/> At-Risk Essential Facilities	<input type="checkbox"/> Inaccurate Floodplain Boundary
<input type="checkbox"/> Development (past, current, or future within 5 yrs.)	<input type="checkbox"/> Planned or Recent Project Area/LOMR
<input type="checkbox"/> Technical Data for Consideration	<input type="checkbox"/> Other

Comment Marked on

Discovery Map # _____ Draft CSLF Panel # 0189, 277 Other _____

Can you provide the information in electronic format (GIS, AutoCAD, Word, Excel, etc.)? yes or no

1. On the main stem of Sawmill Creek, between 75th St. and Walnut Ave. there is an increase of approximately 5 feet from the existing BFE to the proposed BFE, and then a drop of 7.4 feet over a distance of approximately 100 feet.
2. On the main stem of Sawmill Creek just north of I55/Joliet Rd., the proposed BFE is 7.8 feet higher than the existing BFE. This results in a dramatically wider floodplain and would indicate flooding far exceeding historical observations.

Mitigation Action - _____

DuPage County Discovery Meeting Comment Form #1

Please, provide the following information:		Date: April 12, 2013
Name: Daniel Lynch, City Engineer		
Community/County: City of Darien / Du Page County		
E-mail: dlynch@cbbel.com	Phone: 847-823-0500	

Explain your comment below and attach any supporting documents/materials. Mark the location of your comment on the map by circling the area and writing the comment form number near the circle. If you have more than one comment, please use multiple forms or add letters (e.g. 1A, 1B, 1C....) for additional comments. Mark the type of map and number.

Check Comment Subject:	
<input type="checkbox"/> Levee or Dam (Circle which applies)	<input type="checkbox"/> Significant Riverine Erosion
<input type="checkbox"/> Stream Flow Constriction (including ice jams)	<input type="checkbox"/> Non-Levee Embankments
<input type="checkbox"/> Overtopped Road During Flooding Events	<input type="checkbox"/> Areas of Mitigation Success
<input type="checkbox"/> At-Risk Essential Facilities	<input type="checkbox"/> Inaccurate Floodplain Boundary
<input type="checkbox"/> Development (past, current, or future within 5 yrs.)	<input type="checkbox"/> Planned or Recent Project Area/LOMR
<input type="checkbox"/> Technical Data for Consideration	<input type="checkbox"/> Other

Comment Marked on:		
Discovery Map # _____	Draft CSLF Panel # 0276	Other _____
Can you provide the information in electronic format (GIS, AutoCAD, Word, Excel, etc.)? yes or no		

1. On Wards Creek north of I55 there is a new proposed isolated floodplain within the Carriage Greens Golf Course. This area has a relatively small tributary area and would be more appropriately mapped as a shaded Zone X.

Mitigation Action - _____



CITY OF DARIEN

In the County of DuPage and the State of Illinois
Incorporated 1969

August 27, 2015

Illinois State Water Survey
2204 Griffith Drive, MC-674
Champaign, IL 61820

Attention: Ms. Shelly Fuller

Subject: Draft Flood Insurance Rate maps for DuPage County

Dear Ms. Fuller:

The City of Darien has had the opportunity to review the Preliminary FIRMs dated June 3, 2015. We have several concerns regarding the maps in general. We also support the comments as detailed in the letter from the DuPage Mayors and Managers Conference to your attention dated August 12, 2015. Additional areas of specific concern which we have are detailed below:

- On Sawmill Creek (Panel 277) the existing 100 Year Base Flood Elevation (BFE) at I55 is 678.5 according to the profile in the Flood Insurance Study (FIS). The profile in the proposed FIS (now Sawmill Creek Reach 3) the proposed 100 Year BFE is 687.5, an increase in the BFE of 9 feet with a very substantial increase in floodplain and floodway width. This is an area without a history of significant flooding, if any, and has significant impacts on numerous properties.
- At 75th Street the existing 100 Year BFE according to the FIS profile is 714.75 (East Branch of Sawmill Creek in current FIS) and the proposed 100 Year BFE according to the FIS profile is approximately 716.25 (Sawmill Creek in proposed FIS). The Preliminary FIRM Panel 189 indicates that 75th Street overtops and both the floodplain and floodway cross the pavement. This far exceeds historical observations upstream and impacts several properties.
- Sawmill Creek Reach 10 is newly mapped and has floodplain shown which far exceeds historical observations. The floodway also appears somewhat erratic. Also, the FIS profile indicates that the detailed study ends at Plainfield Road, but the Zone AE floodplain is shown extending upstream for another quarter mile.
- For Sawmill Creek Reach No. 4 the proposed profile indicates that the limit of detailed study is at Cass Avenue, yet a detention basin west of Cass Avenue is shown as Zone AE with a BFE approximately 6.5 feet above the BFE at limit of the study.
- There are several detention ponds not directly connected to a creek or other floodplain which are shown as either Zone A or Zone AE. Similar to the DuPage

Mayors and Managers Conference letter, we categorically object to the inclusion of detention ponds or other isolated areas as floodplain without the benefit of a detailed study. These areas often are functioning as designed and do not have any documented history of flooding.

Please note that we sent a comment letter to the Illinois State Water Survey on April 17, 2013 expressing some of these concerns and have not received a response.

We request that these maps not be issued until the hydraulic and hydrologic models for Sawmill Creek can be evaluated by qualified professionals so that these significant issues can be addressed. The City is not in a financial position to undertake such a study on its own.

The City looks forward to your response and may submit additional comments in the future.

Sincerely,

A handwritten signature in black ink, appearing to read "Daniel Gombac", written over the word "Sincerely,".

Daniel Gombac
Director of Municipal Services.



FEMA

June 1, 2017

The Honorable Kathleen A. Weaver
Mayor, City of Darien
1702 Plainfield Road
Darien, Illinois 60561

Revised Prelim-EAP
Community Name:

City of Darien,
DuPage County, Illinois
170750

Community No.:

Re: Revised Preliminary Flood Insurance Study (FIS) and Flood Insurance Rate Map (FIRM) for DuPage County, Illinois and Incorporated Areas

Dear Mayor Weaver:

We are pleased to present your community with revised Preliminary copies of the Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report for DuPage County, Illinois and Incorporated Areas for your review and comment. We have produced the FIRM and FIS report in our countywide format, however, we are providing only those FIRM panels that actually cover your community.

The enclosed revised Preliminary FIS report and FIRM panels have replaced the Preliminary FIS report and FIRM panels previously mailed on June 3, 2015. This version of the revised countywide project includes all approved changes resulting from the community coordination meeting held July 29, 2015, and the subsequent 30-day comment period. These revised Preliminary FIS report and FIRM panels reflect the following changes, including significant hydraulic model revisions, and floodplain and floodway map revisions. A complete list of comments and resolutions for your community is enclosed for your review.

Major hydraulic model revisions:

- The incorporation of the new Thorndale Avenue culvert on the Elgin-O'Hare Expressway in the hydraulic model. The resulting changes are reflected on the revised Preliminary FIRM for Devon Ave Tributary (at the confluence with South Branch Tributary No. 3) and South Branch Tributary No. 3.
- Additional overland flow information was obtained to address concerns about the Sugar Creek watershed floodplain extents and floodway widths. The resulting changes are reflected in the model and on the revised Preliminary FIRM for Sugar Creek and Sugar Creek Tributary No. 1, 2, 3, & 4.

Additional mapping revisions:

- Updates to corporate boundaries and base map (2012 aerial photograph) information.
- Incorporation of 4 new Letters of Map Revision (LOMR) and the reclassification of 6 other LOMRs.

FEMA will address any approved LOMRs issued after the cutoff date when the final SOMA is distributed. If your community has concerns regarding a specific case, please submit the LOMR case number, as well as any appropriate documentation, to our FEMA Regional Office at 536 South Clark Street, Sixth Floor, Chicago, Illinois 60605, before the end of the comment or appeal periods discussed below to assist us in keeping the map up to date.

After the CCO Meeting, we will initiate a statutory 90-day appeal period for certain communities within DuPage County. A statutory 90-day appeal period is required when FEMA adds or modifies Base (1-percent-annual-chance) Flood Elevations (BFEs), base flood depths, SFHAs, flood zone designations, or regulatory floodways within a community, as shown on the Preliminary FIRM. If your community is identified as requiring an appeal period, we will send you a letter approximately 2 weeks before the start of the 90-day appeal period to detail the appeal process. The letter will forward information regarding notifications to be published in the FEDERAL REGISTER and local newspapers and will provide the first and second publication dates. The appeal period will start on the second publication date. Additional information concerning the 90-day appeal period will be provided during the CCO Meeting.

After the 30-day review and appeal periods have ended and we have addressed all comments/appeals, we will initiate final preparation of the FIRM and FIS report. The new FIRM and FIS report for your community will become effective approximately 7 to 10 months later. Before the effective date, you will be notified in writing of the official FIRM and FIS report effective date and asked to adopt floodplain ordinances or modify existing ordinances as necessary that correspond with the new FIRM or FIS report. If you or other community officials have any questions regarding floodplain ordinances, you may raise them with our FEMA Regional Office or you may discuss those issues with your State NFIP Coordinator. Several months before the effective date, we will mail one set of printed copies of the finalized FIRM and FIS report and digital copies of the map and report products.

Your community's comments on the revised Preliminary FIRM panels and FIS report are an important part of our review process, and we will consider them carefully before we publish the FIRM and FIS report in their final form. If you have any questions regarding the revised Preliminary copies of the FIRM and FIS report, please contact Ken Hinterlong of our FEMA staff in Chicago, either by telephone at 312-408-5529 or email at Ken.Hinterlong@fema.dhs.gov. You may also contact Shelly Fuller of the Illinois State Water Survey at 217-300-0221, mlfuller@illinois.edu or at the mailing address previously listed. If you have general questions about mapping issues, please call our FEMA Map Information eXchange (FMIX), toll free, at (877) 336-2627 (877-FEMA MAP) or e-mail our FMIX staff at FEMAMapSpecialist@riskmapcds.com.

Sincerely,



Mark Peterson
Acting Director, Mitigation Division
FEMA Region V

Tracking Number	Date Submitted	Community	Commenter	Comment	Resolutions
31 A	8/27/2015	Darien	Daniel Gombac, Director of Municipal Services	<p>The City of Darien has had the opportunity to review the Preliminary FIRMs dated June 3, 2015. We have several concerns regarding the maps in general. We also support the comments as detailed in the letter from the DuPage Mayors and Managers Conference to your attention dated August 12, 2015.</p> <p>DMMC point 1: Insurance and Elevation Certificates</p>	<p>Since the comment is the same as a comment submitted by the DuPage Mayors and Managers Conference (DMMC) the response prepared for the DMMC is provided.</p> <p>In response to the comment letter dated August 12, 2015 from the DuPage Mayors and Managers Conference (DMMC) pertaining to the June 2015 DuPage Countywide Preliminary Flood Insurance Rate Map (FIRM), on the topic of Insurance and Elevation Certificates:</p> <p>FEMA representatives will be available at the Revised Preliminary CCO and Public Open House meetings on July 27, 2017 to answer questions from community officials and the public regarding flood insurance and Elevation Certificates (EC). Outreach materials will be provided for the ECs.</p> <p>The National Flood Insurance Program (NFIP) could go through large changes due to upcoming program re-authorization legislation in the U.S. Congress. The current program authorization expires in September 2017. The preparation of outreach materials, therefore, should occur after the effects of possible changes associated with reauthorization are known.</p> <p>FEMA will provide outreach materials at an appropriate time in the future. A possible point of engagement is just after issuance of the Letter of Final Determination (LFD), which is six months before the map effective date. FEMA’s coordination with DuPage County Stormwater Management (DPC), perhaps through DPC’s preview of the materials, will help provide a uniform voice throughout the County.</p>
31 B	8/27/2015	Darien	Daniel Gombac, Director of Municipal Services	<p>DMMC point 2: Detention Ponds</p>	<p>In response to the comment letter dated August 12, 2015 from the DuPage Mayors and Managers Conference (DMMC) pertaining to the June 2015 DuPage Countywide Preliminary Flood Insurance Rate Map (FIRM), on the topic of <u>Detention Ponds</u>:</p> <p>a) DMMC is requesting that FEMA “specifically provide the criteria and procedures that will be followed and list supporting data, documents, and information that must be submitted” for removing detention/retention ponds in unnumbered Zone As.</p> <p>This issue was addressed at the FEMA community officials meeting on July 29, 2015. Most often, detention ponds, are constructed offline from a riverine floodplain. Online facilities would be difficult to remove from the floodplain since they are, in fact, part of the riverine system that is being modeled and mapped. Supporting data to exclude offline detention ponds from the floodplain would include development plans that show the facility’s purpose as providing detention, invert elevation of outlet, and the existence of a backflow preventer for outlets that discharge into the 100-year floodplain.</p> <p>b) DMMC would also like clarification on how small a pond's tributary area needs to be to be eliminated from the Special Flood Hazard Area (SFHA). The common belief is that it is any pond with a tributary area less than 1 square mile.</p> <p>To address how small a pond's tributary area needs to be to be eliminated from the Special Flood Hazard Area (SFHA), and the misconception that it is any area with a contributing drainage area less than 1 square mile; it is necessary to consider the zone type (A or AE), if the SFHA is model-backed, the site specific conditions, and both state and federal guidelines. Having a contributing drainage area less than 1 square mile is not by itself justification for removal of an effective floodplain.</p> <p>For Zone AE SFHA and model-backed Zone A SFHA, changes should be made through the FEMA MT-2 Letter of Map Revision (LOMR) process. Non-model-backed Zone A (SFHA); however, originates from a variety of sources and encompass multiple types of flooding. Review of the individual areas does not support a narrow approach to analysis or allow for a generalized resolution. A number of local conditions should be considered such as land use, topography, discharge, flood risk, as well as drainage area.</p> <p>The Illinois Department of Natural Resources (IDNR), Office of Water Resources (OWR) does not have a policy on when minor tributaries should/should not be mapped. The one square mile limit is the jurisdictional cutoff, determining only where IDNR-OWR does/doesn’t provide concurrence or have permitting authority. A permit from IDNR-OWR is required for construction in the floodway. Illinois Administrative Code regulations apply to construction in the stream floodway serving a tributary area of 640 acres (1 square mile) or more in an urban area, or in the floodway of any stream serving a tributary area of 6,400 acres (10 square miles). Previous FEMA guidance states that streams draining 1 square mile or more should be considered a potential flood risk in urban areas. Although not explicitly stated, streams draining less than 1 square mile could have associated flood risk. In these instances, the hazard should be reflected on the flood map.</p> <p>Beyond identifying flood hazards, an assessment of flood risk must also take place, which is best done in partnership with the community. Requests for removal or revision of non-model-backed Zone A SFHA from local officials, with site-specific floodplain knowledge, acting in the interest of public safety have been considered in conjunction with the mapping project.</p>

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31 C	8/27/2015	Darien	Daniel Gombac, Director of Municipal Services	DMMC point 3: LIDAR Information	<p>Since the comment is the same as a comment submitted by the DuPage Mayors and Managers Conference (DMMC) the response prepared for the DMMC is provided.</p> <p>In response to the comment letter dated August 12, 2015 from the DuPage Mayors and Managers Conference (DMMC) pertaining to the June 2015 DuPage Countywide Preliminary Flood Insurance Rate Map (FIRM), on the topic of <u>LIDAR Information</u>:</p> <p>DMMC asks “why 2006 data is being used as opposed to more recent data.” DuPage County submitted its grant application to FEMA for this floodplain mapping project in August of 2008. The original grant was to have been completed by June of 2011. The grant was extended twice with a final end date of August, 2013. Several factors contributed to the extensions, including the historical flooding that took place countywide from events in September and December of 2008. Extending the grant allowed for the incorporation of these events into the modeling effort that was currently underway.</p> <p>At the onset, it was decided that the County’s LIDAR data from 2006 would be used for the base topography for the revised floodplain maps. Several consultants updated their watershed models, including cross section data, based on this information at the time. As with any long term project, certain data sets need to be frozen in time including watershed boundaries, land use/cover information, and the topography base. If such data sets had been updated throughout the project, the modeling work would never have been completed. The modeling and mapping work completed by the County was just a portion of the overall work under this grant. The ISWS, also a partner in this project, used the final model results to produce the FIS report document and paper floodplain maps. FEMA also required various Quality Review checks along the way.</p> <p>Overall it has been found that there are not significant differences between the 2006 LiDAR based topography to the 2014 topography. However, ground elevations in certain areas may have changed due to various (man-made) reasons. More accurate ground elevations, such as those from site specific topography, can be and has been incorporated in certain areas to better define the floodplain boundary on a case by case basis.</p> <p>FEMA and its mapping partners make every effort to produce flood maps that accurately depict the flooding risk in a given geographic area. However, because of limitations of map scale or topographic definition, there is a limit to the precision with which the flood maps can reflect every rise and fall in the terrain on a given property. Recognizing that these situations do occur, FEMA established administrative procedures to change the designation for these properties on the Flood Insurance Rate Map. FEMA allows individual property owners to submit technical data, typically the surveyed elevation of the lowest ground touching their structure, or the lowest ground elevation on their lot, in an effort to have the flood map amended for their particular structure or property. This is accomplished through the Letter of Map Amendment (LOMA) process.</p>
31 D	8/27/2015	Darien	Daniel Gombac, Director of Municipal Services	DMMC point 4: Floodway Types Mapped	<p>Since the comment is the same as a comment submitted by the DuPage Mayors and Managers Conference (DMMC) the response prepared for the DMMC is provided.</p> <p>In response to the comment letter dated August 12, 2015 from the DuPage Mayors and Managers Conference (DMMC) pertaining to the June 2015 DuPage Countywide Preliminary Flood Insurance Rate Map (FIRM), on the topic of <u>Floodway Types Mapped</u>:</p> <p>Background Discussion: The Illinois definition of floodway consists of flood height, velocity, and storage volume criteria: When comparing the encroached floodway conditions to the un-encroached 100-year floodplain, the flood heights may not increase more than 0.1 ft., velocities must not increase more than 10%, and the floodway must maintain at least 90% of the storage volume of the floodplain. In certain cases, a community may enter into a Memorandum of Understanding with the Illinois Department of Natural Resources-Office of Water Resources (IDNR-OWR) to allow delineation of a so-called “Conveyance” floodway. A “Conveyance” floodway must meet the same flood height and velocity criteria as a normal Illinois floodway (sometimes referred to as a “Storage” floodway), but is not required to meet the storage volume criteria.</p> <p>a) DMMC wants clarification from DuPage County Stormwater (DPC) and IDNR-OWR that conveyance floodways were computed as opposed to storage floodways for this grant work.</p> <p>Yes, the floodplain mapping results for the 25 individual watersheds covered under the FEMA grant reflect conveyance floodways which require compensatory storage, and the County has entered into a Memorandum of Understanding with IDNR-OWR to allow them to do so.</p> <p>b) DMMC states that floodways should follow an expansion ratio of 1 to 4 and a contraction ratio of 1 to 1 as listed in Section 3708 of the Illinois Administrative Code. DMMC also contends that there are certain locations where it appears that these expansion and contraction ratios were not used; thus leading to overly wide floodways.</p> <p>The comment as stated, “floodways should follow an expansion ratio of 1 to 4 and a contraction ratio of 1 to 1 as listed in Section 3708 of the Illinois Administrative Code” implies that the floodway boundary is always defined by these ratios at transition sections. These ratios are actually used in the floodplain model to define areas of ineffective conveyance. The floodway boundary is calculated by encroaching the floodplain model. The floodway boundary must meet the State’s height and velocity criteria, which can result in floodway boundaries that do not adhere to these ratios, and may appear to be “overly wide”. DPC confirms that the modeling includes the application of the expansion and contraction ratios.</p>

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32	8/27/2015	Darien	Daniel Gombac, Director of Municipal Services	On Sawmill Creek (Panel 277) the existing 100 Year Base Flood Elevation (BFE) at I55 is 678.5 according to the profile in the Flood Insurance Study (FIS). The profile in the proposed FIS (now Sawmill Creek Reach 3 Reach 1 (per DPC) the proposed 100 Year BFE is 687.5, an increase in the BFE of 9 feet with a very substantial increase in floodplain and floodway width. This is an area without a history of significant flooding, if any, and has significant impacts on numerous properties.	<p>No change has been made to the map as a result of this comment.</p> <p>After the July 29, 2015 Floodplain Mapping Open House and 30-day comment period, the hydraulic model associated with the commented area was revised and submitted to the Illinois Department of Natural Resources – Office of Water Resources (IDNR-OWR) for state review. In a letter dated August 18, 2016, IDNR-OWR indicated they could not concur with the revised models for the following watersheds: Spring Brook (Salt Creek), Sawmill Creek, and the Bronswood Avenue Tributary to Salt Creek.</p> <p>DuPage County Stormwater (DPC) will continue to work with the communities within these watersheds to develop a path forward for the modeling effort, which addresses the I-55 location. The DuPage countywide mapping project will continue with the models previously approved for these watersheds as depicted on the Preliminary FIRM. The previously approved model includes many major road crossings not reflected in the effective FIS data.</p>
33	8/27/2015	Darien	Daniel Gombac, Director of Municipal Services	At 75th Street the existing 100 Year BFE according to the FIS profile is 714.75 (East Branch of Sawmill Creek in current FIS) and the proposed 100 Year BFE according to the FIS profile is approximately 716 .25 (Sawmill Creek in proposed FIS). The Preliminary FIRM Panel 189 indicates that 75th Street overtops and both the floodplain and floodway cross the pavement. This far exceeds historical observations upstream and impacts several properties.	<p>No change has been made to the map as a result of this comment.</p> <p>After the July 29, 2015 Floodplain Mapping Open House and 30-day comment period, the hydraulic model associated with the commented area was revised and submitted to the Illinois Department of Natural Resources – Office of Water Resources (IDNR-OWR) for state review. In a letter dated August 18, 2016, IDNR-OWR indicated they could not concur with the revised models for the following watersheds: Spring Brook (Salt Creek), Sawmill Creek, and the Bronswood Avenue Tributary to Salt Creek.</p> <p>DuPage County Stormwater (DPC) will continue to work with the communities within these watersheds to develop a path forward for the modeling effort, which addresses the 75th Street location. The DuPage countywide mapping project will continue with the models previously approved for these watersheds as depicted on the Preliminary FIRM.</p>
34 A	8/27/2015	Darien	Daniel Gombac, Director of Municipal Services	Sawmill Creek Reach 10 is newly mapped and has floodplain shown which far exceeds historical observations . The floodway also appears somewhat erratic. <i>continued in #34B below</i>	<p>No change has been made to the map as a result of this comment.</p> <p>After the July 29, 2015 Floodplain Mapping Open House and 30-day comment period, the hydraulic model associated with the commented area was revised and submitted to the Illinois Department of Natural Resources – Office of Water Resources (IDNR-OWR) for state review. In a letter dated August 18, 2016, IDNR-OWR indicated they could not concur with the revised models for the following watersheds: Spring Brook (Salt Creek), Sawmill Creek, and the Bronswood Avenue Tributary to Salt Creek.</p> <p>DuPage County will continue to work with the communities within these watersheds to develop a path forward for the modeling effort, which addresses Sawmill Creek Reach 10. The DuPage countywide mapping project will continue with the models previously approved for these watersheds as depicted on the Preliminary FIRM.</p>
34 B	8/27/2015	Darien	Daniel Gombac, Director of Municipal Services	<i>continued from #34A above (Gombac)</i> Also, the FIS profile indicates that the detailed study ends at Plainfield Road, but the Zone AE floodplain is shown extending upstream for another quarter mile.	<p>No change has been made to the map as a result of this comment. The detailed study for Sawmill Creek Reach No. 10 includes areas upstream and downstream of Plainfield Road. Two different methodologies were used for the study. The portion downstream of Plainfield Road was studied as a riverine reach. The resultant water surface elevations are depicted on the flood profile in the Flood Insurance Study (FIS) report and the reach is mapped as Zone AE since Base Flood Elevation (BFE)s have been calculated. The area upstream of Plainfield Road was analyzed using a reservoir methodology. The computed static water surface elevation is reported in the FIS Summary of Stillwater Elevations table and the area is mapped as Zone AE since a BFE has been calculated.</p>
35	8/27/2015	Darien	Daniel Gombac, Director of Municipal Services	For Sawmill Creek Reach No. 4 the proposed profile indicates that the limit of detailed study is at Cass Avenue , yet a detention basin west of Cass Avenue is shown as Zone AE with a BFE approximately 6.5 feet above the BFE at limit of the study .	<p>No change has been made to the map as a result of this comment. The Zone AE upstream of the Limit of Detailed Study for Sawmill Creek Reach No. 4 has a static water surface elevation which is reported in the Flood Insurance Study (FIS) Summary of Stillwater Elevations table.</p>

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36 A-1	8/27/2015	Darien	Daniel Gombac, Director of Municipal Services	There are several detention ponds not directly connected to a creek or other floodplain which are shown as either Zone A or Zone AE. Similar to the DuPage Mayors and Managers Conference letter, we categorically object to the inclusion of detention ponds or other isolated areas as floodplain without the benefit of a detailed study. These areas often are functioning as designed and do not have any documented history of flooding.	<p>The comment applies broadly to numerous areas within the City of Darien. Review of the individual areas does not support a narrow approach to analysis or allow for a generalized resolution. The comment has been subdivided to account for variables including but not limited to facility type, hydraulic connectivity, zone type, and other factors associated with flood risk.</p> <p>Changes have been made to the floodplain boundaries between Lyman Road and Wakefield Drive, adjacent to the Abbey Drive cul-de-sac. After review by DuPage County Stormwater (DPC), the floodplain boundaries were adjusted to reflect current ground conditions using as-built plans for Abbey Woods provided by the City of Darien supplemented with 2014 topographic data, and the 1% and 0.2 % annual-chance stillwater elevation data for Lyman Avenue Basin on the southern edge of the Abbey Woods complex. The low-lying area to the east of the complex is now connected to the larger southern basin and the Special Flood Hazard Area (SFHA) zone type has changed from Zone A to Zone AE. The residential complex is now shown outside of the SFHA. These changes are reflected on the Revised Preliminary Flood Insurance Rate Map (FIRM).</p> <p>Letter of Map Amendment (LOMA) cases 09-05-6424A (2437 Abbey Drive) and 13-05-0003A (2441 Abbey Drive) will appear in Category 2 on the Preliminary Summary of Map Actions (PSOMA) associated with the Revised Preliminary FIRM for the City of Darien. The cases will be revalidated when the new maps become effective.</p> <p>Additionally, the nearby Zone A SFHA on the detention pond directly west of the Darien-Woodridge fire protection station has been removed based on DPC review of technical data provided by Darien showing the installation of a backflow valve on the pipe connecting the pond to the floodplain. This change is also reflected on the Revised Preliminary FIRM.</p>
36 A-2	8/27/2015	Darien	Daniel Gombac, Director of Municipal Services	There are several detention ponds not directly connected to a creek or other floodplain which are shown as either Zone A or Zone AE. Similar to the DuPage Mayors and Managers Conference letter, we categorically object to the inclusion of detention ponds or other isolated areas as floodplain without the benefit of a detailed study. These areas often are functioning as designed and do not have any documented history of flooding.	<p>The comment applies broadly to numerous areas within the City of Darien. Review of the individual areas does not support a narrow approach to analysis or allow for a generalized resolution. The comment has been subdivided to account for variables including but not limited to facility type, hydraulic connectivity, zone type, and other factors associated with flood risk.</p> <p>The Zone A Special Flood Hazard Area (SFHA) on each ponding area listed below was removed per DuPage County Stromwater (DPC) instruction: Ponding area south of 75th St and east of Lemont Rd. (Panel 0169); Ponding area west of the intersection of Lyman Rd & Lyman Ave. (Panel 0257); Ponding area west of the intersection of Plainfield Rd & Manning Rd. (Panel 0276); Ponding area between Robert Rd. & Donnegal Dr., north of Old Field Rd. (Panel 0276).</p> <p>These changes are reflected on the Revised Preliminary Flood Insurance Rate Map (FIRM).</p>
36 B-1	8/27/2015	Darien	Daniel Gombac, Director of Municipal Services	There are several detention ponds not directly connected to a creek or other floodplain which are shown as either Zone A or Zone AE. Similar to the DuPage Mayors and Managers Conference letter, we categorically object to the inclusion of detention ponds or other isolated areas as floodplain without the benefit of a detailed study. These areas often are functioning as designed and do not have any documented history of flooding.	<p>The comment applies broadly to numerous areas within the City of Darien. Review of the individual areas does not support a narrow approach to analysis or allow for a generalized resolution. The comment has been subdivided to account for variables including but not limited to facility type, hydraulic connectivity, zone type, and other factors associated with flood risk.</p> <p>The Zone A Special Flood Hazard Area (SFHA) on the two ponding areas west of the upstream side of Wards Creek's crossing of Interstate 55 were removed per direction from DuPage County Stormwater (DPC). This change is reflected on the Revised Preliminary Flood Insurance Rate Map (FIRM).</p>
36 B-2	8/27/2015	Darien	Daniel Gombac, Director of Municipal Services	There are several detention ponds not directly connected to a creek or other floodplain which are shown as either Zone A or Zone AE. Similar to the DuPage Mayors and Managers Conference letter, we categorically object to the inclusion of detention ponds or other isolated areas as floodplain without the benefit of a detailed study. These areas often are functioning as designed and do not have any documented history of flooding.	<p>The comment applies broadly to numerous areas within the City of Darien. Review of the individual areas does not support a narrow approach to analysis or allow for a generalized resolution. The comment has been subdivided to account for variables including but not limited to facility type, hydraulic connectivity, zone type, and other factors associated with flood risk.</p> <p>No change was made to the effective Zone A Special Flood Hazard Area (SFHA) on the large retention area located southeast of Green Valley Ct and northwest of Wards Creek Reach No. 2. Technical data is needed from the community to show this area is not hydraulically connected in order for DuPage County Stormwater (DPC) to consider removal from the floodplain. The Zone A SFHA is shown on the Revised Preliminary Flood Insurance Rate Map (FIRM).</p>

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36 C-1	8/27/2015	Darien	Daniel Gombac, Director of Municipal Services	There are several detention ponds not directly connected to a creek or other floodplain which are shown as either Zone A or Zone AE. Similar to the DuPage Mayors and Managers Conference letter, we categorically object to the inclusion of detention ponds or other isolated areas as floodplain without the benefit of a detailed study. These areas often are functioning as designed and do not have any documented history of flooding.	<p>The comment applies broadly to numerous areas within the City of Darien. Review of the individual areas does not support a narrow approach to analysis or allow for a generalized resolution. The comment has been subdivided to account for variables including but not limited to facility type, hydraulic connectivity, zone type, and other factors associated with flood risk.</p> <p>The Zone AE Special Flood Hazard Area (SFHA) on the small isolated pond within the golf course south of Golf View Drive has been removed per direction from DuPage County Stormwater (DPC). This change is reflected on the Revised Preliminary Flood Insurance Rate Map (FIRM).</p>
36 C-2	8/27/2015	Darien	Daniel Gombac, Director of Municipal Services	There are several detention ponds not directly connected to a creek or other floodplain which are shown as either Zone A or Zone AE. Similar to the DuPage Mayors and Managers Conference letter, we categorically object to the inclusion of detention ponds or other isolated areas as floodplain without the benefit of a detailed study. These areas often are functioning as designed and do not have any documented history of flooding.	<p>The comment applies broadly to numerous areas within the City of Darien. Review of the individual areas does not support a narrow approach to analysis or allow for a generalized resolution. The comment has been subdivided to account for variables including but not limited to facility type, hydraulic connectivity, zone type, and other factors associated with flood risk.</p> <p>No change was made to the effective Zone AE Special Flood Hazard Area (SFHA) on the lake surrounded by Darien Lake Drive. The lake was explicitly modeled and technical data is needed from the community for DPC to consider removal. The Zone AE SFHA is shown on the Revised Preliminary Flood Insurance Rate Map (FIRM).</p>
36 D	8/27/2015	Darien	Daniel Gombac, Director of Municipal Services	There are several detention ponds not directly connected to a creek or other floodplain which are shown as either Zone A or Zone AE. Similar to the DuPage Mayors and Managers Conference letter, we categorically object to the inclusion of detention ponds or other isolated areas as floodplain without the benefit of a detailed study. These areas often are functioning as designed and do not have any documented history of flooding.	<p>The comment applies broadly to numerous areas within the City of Darien. Review of the individual areas does not support a narrow approach to analysis or allow for a generalized resolution. The comment has been subdivided to account for variables including but not limited to facility type, hydraulic connectivity, zone type, and other factors associated with flood risk.</p> <p>The Zone AE Special Flood Hazard Area (SFHA) on the small depressional area in the NW portion of the Idyllwild Apartment complex property on Lakeview Drive (near Bailey Rd) has been removed per direction from DuPage County Stormwater (DPC). Additionally, the Zone AE SFHA within the parking lot of the Idyllwild Apartments complex has been removed per direction from DPC; however, the shaded Zone X within the parking lot remains. The changes are reflected on the Revised Preliminary Flood Insurance Rate Map (FIRM).</p>
37	8/27/2015	Darien	Daniel Gombac, Director of Municipal Services	<p>Please note that we sent a comment letter to the Illinois State Water Survey on April 17, 2013 expressing some of these concerns and have not received a response.</p> <p>We request that these maps not be issued until the hydraulic and hydrologic models for Sawmill Creek can be evaluated by qualified professionals so that these significant issues can be addressed. The City is not in a financial position to undertake such a study on its own.</p>	The Illinois State Water Survey (ISWS) held Discovery Meetings on behalf of the Federal Emergency Management Agency (FEMA) regarding flood risk within DuPage County in March 2013. The meeting materials indicated that there would be an opportunity to inspect work maps for the countywide Digital Flood insurance Rate Map (D-FIRM) project. The materials also stated the meetings would not initiate any sort of formal due process, as that would begin when the Preliminary FIRM was issued. ISWS did not provide formal comment acknowledgement letters for this reason. The comments, however, were reviewed and provided to DuPage County Stormwater (DPC) to inform the engineering study process.

Comment No.	Community	Comment	FIRM Panel No.	Watershed	Flood source	Resolution Text
73	City of Darien	Remove Zone A	17043C0257J	Wards Creek	Unnamed flooding source	Removed Zone A in Darien located west of Lyman Ave and north of Marlborough Ln.
74	City of Darien	Remove Zone A	17043C0257J	Wards Creek	Wards Creek Reach No. 3 (SWWD)	The Zone A SFHA on the detention pond directly west of the Darien-Woodridge fire protection station has been removed based on DPC review of technical data provided by Darien showing the installation of a backflow valve on the pipe connecting the pond to the floodplain. [Same as Open House Comment # 36A-1]
75	City of Darien	Remove Zone A	17043C0257J	Wards Creek	Wards Creek Reach No. 3 (SWWD)	Changes have been made to the floodplain boundaries between Lyman Road and Wakefield Drive, adjacent to the Abbey Drive cul-de-sac. After review by DuPage County Stormwater (DPC), the floodplain boundaries were adjusted to reflect current ground conditions using as-built plans for Abbey Woods provided by the City of Darien supplemented with 2014 topographic data, and the 1% and 0.2 % annual-chance stillwater elevation data for Lyman Avenue Basin on the southern edge of the Abbey Woods complex. The low-lying area to the east of the complex is now connected to the larger southern basin and the Special Flood Hazard Area (SFHA) zone type has changed from Zone A to Zone AE. The residential complex is now shown outside of the SFHA. [Same as Open House Comment # 36A-1]
76	City of Darien	Remove Zone A	17043C0169J	Wards Creek	Unnamed flooding source	Removed Zone A in Darien located south of 75th St and west of Main St.
84	City of Darien	Remove Zone A	17043C0276J	Wards Creek	Wards Creek Reach No. 2 (SWWD)	Merged Zone A in Darien located west of the intersection of Manning Rd and Plainfield Rd with surrounding shaded Zone X.
85	City of Darien	Remove Zone X	17043C0276J	Wards Creek	Unnamed flooding source	Removed Zone A in Darien located north of Oldfield Rd and east of Robert Rd.
86	City of Darien	Remove Zone A	17043C0276J	Wards Creek	Unnamcd flooding source	Removed Zone A in Darien located south of Donegal Dr and east of Robert Rd.
87	City of Darien	Change Zone A to Zone AE; add zone breaks	17043C0276J	Wards Creek	Wards Creek Reach No. 5 (SWWD)	Zone A in Darien located northeast of Donegal Dr and northwest of Royal Swan Ln was merged with riverine Zone AE on Wards Creek Reach No. 5
88	City of Darien	Change Zone A to Zone AE; add zone breaks	17043C0276J	Wards Creek	Wards Creek Reach No. 5 (SWWD)	Zone A in Darien located northeast of Donegal Dr and northwest of Royal Swan Ln was merged with riverine Zone AE on Wards Creek Reach No. 5
89	City of Darien	Change Zone A to Zone AE; add zone breaks	17043C0276J	Wards Creek	Wards Creek Reach No. 5 (SWWD)	Zone A in Darien located northeast of Donegal Dr and northwest of Royal Swan Ln was merged with riverine Zone AE on Wards Creek Reach No. 5

As an update residents may be receiving requests to provide documentation to insurance agents that a building is now in the floodplain. These agents are looking for this information to help write a Newly Mapped policy. The Flood Insurance Manual lists the seven options below. The insurance agent must include one or more of the following documents with new applications to document that a building may be eligible for the Newly Mapped procedure. Below are the details for each of the documents.

- **A standard Flood Zone Determination certification that guarantees the accuracy of the community and zone information.** – The lender will have both the current flood determination, that has triggered the requirement for a policy after August 1, 2019 and the previous determination. The lender can and should provide these to the owner/agent as documentation that the determination has changed.
- **Copy of the most recent effective flood map marked to show the exact location and flood zone of the building. The NFIP may require additional documentation if the building is close to the zone boundary.** – Copies of the effective flood map showing the current flood zone can be prepared using the FEMA Map Service Center. The flood map is called a FIRM and a portion of this map showing a specific property is called a Firmette. Use these [Instructions for how to print a Firmette](#) to print a copy of the current effective map.
- **Letter signed by a local community official indicating the property address and flood zone of the building.** The community may choose to issue a letter or form with the required information. See templates provided.
- **Elevation Certificate signed and dated by a surveyor, an engineer, an architect, or a local community official indicating the exact location and flood zone of the building.**
- **Letter of Map Amendment (LOMA) and Letter of Map Revision Based on Fill (LOMR-F)** – LOMAs and LOMR-Fs can be found on the FEMA National Flood Hazard Layer viewer or on FEMA's Map Service Center (MSC) at <https://msc.fema.gov> by using Search All products, selecting your community, and accessing the "Effective Products" and "LOMC" folders. LOMAs and LOMR-Fs, issued prior to August 1, 2019, that are still effective, were revalidated. Revalidation letters can also be found on the MSC at <https://msc.fema.gov> by using Search All products, selecting your community, and accessing the "Effective Products" and "LOMC" folders. The LOMA case number will be listed on the Revalidation letter.
- **Letter of Map Revision (LOMR)** – LOMRs can also be found on the FEMA National Flood Hazard Layer viewer or on the MSC at <https://msc.fema.gov> by using Search All products, selecting your community, and accessing the "Effective Products" and "LOMC" folders.
- **Letter of Determination Review (LODR)** – The property owners will need to provide a copy if they requested a letter from FEMA.

The Standard Flood Zone Determination form is [FEMA form 086-0-32](#).

Residents may also want to contact the following Surveyors\Engineers to determine whether their structure or land is eligible to be removed from the flood zone. Please note the below vendors are only a recommendation and you are encouraged to research other vendors that are knowledgeable about flood zones.

DesignTek	708-326-4961
Intech	630-964-5656
Schomig Land Surveyors	708-352-1452
V3	630-724-9200