

VILLAGE OF DOWNERS GROVE
Report for the Village
3/19/2019

SUBJECT:	SUBMITTED BY:
Program for Public Information Related to the National Flood Insurance Program	Nan Newlon Director of Public Works

SYNOPSIS

A resolution has been prepared to adopt the Program for Public Information which includes community outreach and education activities to be undertaken by the Village with regard to flooding and special flood hazard areas.

STRATEGIC PLAN ALIGNMENT

The goals for 2017-2019 include *Top Quality Infrastructure*.

FISCAL IMPACT

N/A

RECOMMENDATION

Approval on the March 19, 2019 Consent Agenda.

BACKGROUND

The Village participates in the National Flood Insurance Program's (NFIP) Community Rating System (CRS) and receives points through various activities. Property owners within the Special Flood Hazard Areas or floodplains receive a 20% discount in flood insurance premiums. The CRS manual was updated in 2017 and as part of the update public outreach and education activities must now be included in a written Program for Public Information (PPI), which must be adopted by the Village Council. The PPI includes outreach and education activities currently undertaken by the Village. The goals of the PPI are to increase awareness of flood hazards, encourage more residents to purchase flood insurance, and prepare for flood events.

ATTACHMENTS

Village of Downers Grove Program for Public Information (PPI) 2018

RESOLUTION NO. ____

**A RESOLUTION ADOPTING A
PROGRAM FOR PUBLIC INFORMATION (PPI)
FOR LOCALIZED POOR DRAINAGE AREAS (LPDAs) AND FLOODPLAIN EDUCATION**

WHEREAS, the Village Council supports education programs for the public concerning localized poor drainage areas (LPDAs) and floodplains in the Village of Downers Grove (the "Village"); and

WHEREAS, the public must be given opportunity to have access to public information and education as it relates to LPDAs and floodplains throughout the Village; and

WHEREAS, the Village has developed a Program for Public Information (PPI) for outreach and education activities concerning LPDAs and floodplains; and

WHEREAS, the goal of the PPI is to educate the public as to the benefits of LPDAs and floodplains, the importance of floodplain insurance and to bring more awareness to emergency preparedness in the event of flooding; and

WHEREAS, the Stormwater & Floodplain Oversight Committee shall regularly review the PPI in accordance with the National Flood Insurance Program and in conjunction with its Community Rating System; and

NOW, THEREFORE, BE IT RESOLVED that the Village Council of the Village of Downers Grove hereby adopts the Program for Public Information (PPI) for Localized Poor Drainage Areas (LPDAs) and Floodplain Education.

BE IT FURTHER RESOLVED that the Village of Downers Grove is committed to continually review and provide updates or changes to the PPI so that the public is best educated about the benefits of the floodplain and LPDAs throughout the Village.

That this Resolution shall be in full force and effect from and after its passage as provided by law.

Mayor

Passed:

Attest: _____

Village Clerk

The Village of Downers Grove, Illinois Program for Public Information (PPI)



2018



www.downers.us

Village of Downers Grove Program for Public Information (PPI)

Table of Contents

Background	2
PPI Committee / SWFPOC	4
Goals	5
Flood Hazards	6
Flood Insurance Assessment	7
Target Areas	8
Target Audience	8
Priority Topics	9
Additional Downers Grove Topics	9
Annual Evaluation	10
PPI Tables / Projects / Initiatives	10

Village of Downers Grove Program for Public Information (PPI)

Background:

The Village of Downers Grove is located in DuPage County about 20 miles west of Chicago, and encompasses about 14.5 square miles. The current population is approximately 48,867. Downers Grove has three main watersheds – Lacey Creek in the northern section, St. Joseph Creek in the central section, and Prentiss Creek in the southern section. All three creeks are tributary to the East Branch of the DuPage River. Each of these creeks has FEMA floodplain and floodway associated with it.

Downers Grove was founded in 1832, officially incorporated in 1873. The first subdivision was constructed in 1863 (over 150 years ago). Just before the first subdivision, the railroad (currently BNSF) was extended from Chicago through Downers Grove out to Aurora. This made Downers Grove and the western suburbs more accessible, and also blocked some overland drainage to St. Joseph Creek.

The Village continued to grow and expand into the 20th century. In 1958, the interstate (I-88) was extended from Chicago to the west – at the very northern part of Downers Grove. This, again, made the Village more accessible and growth continued.

By the time the first Stormwater Plan was adopted in 1961, the Village had nearly 50% of its current population. Much of the population growth after that time resulted from expansion of the Village limits. The first stormwater plan focused on conveying runoff to the creeks. It was not until 1971 when the second Stormwater Plan was adopted that the Village required detention. Between 1976 and 1983, the Village constructed Barth Pond, which was designed to provide 100 acre feet of storage.

In response to the flood of 1987 the DuPage County Stormwater Group was created. Out of this, came the 1992 DuPage County Stormwater Ordinance, which added the requirement of detention for developments adding 25,000 sf of impervious area or more.

Village of Downers Grove Program for Public Information (PPI)

In addition to the flooding from the floodplain associated with the creeks, the Village also has a number of depressional areas that cause flooding. In response to this localized flooding, the Village mapped these Localized Poor Drainage Areas (LPDAs). Between 1975-1977 Downers Grove had aerial photography with 1' topo taken with the intention of mapping the LPDAs. The Village used the information from the new topographic maps along with information from actual flood events to regulate LPDAs.

In 1981 the first National Flood Insurance Program (NFIP) flood plain map was issued for Downers Grove. The maps mainly addressed riverine flooding and some still water, but not all the areas where flooding was occurring. The Village continued to maintain the LPDAs and regulate them essentially the same as flood plain. Many structures had already been constructed in what was now mapped floodplain – pre-FIRM, as they were built prior to the Flood Insurance Rate Map (FIRM). Similarly, many houses were constructed prior to the identification and regulation of LPDAs.

In response to widespread flooding in 2006, Downers Grove approved the Watershed Infrastructure Improvement Plan (WIIP) in 2007. The WIIP provided an analysis of the existing drainage conditions of the three primary watersheds. The goal of the WIIP was to improve the Village's stormwater management system in terms of conveyance, storage and water quality. The WIIP recommended specific solutions, many of which were implemented. A small part of WIIP included a detailed study of the LPDAs, including the establishment of a base flood elevation (BFE) for the 100-year storm event. The LPDAs were more firmly established in the WIIP, including the definition of an LPDA, location, depth of flooding, and Ordinance updates.

The Village has Flood Plain regulations more stringent than the NFIP guidelines - including increased freeboard and regulating LPDA's similar to flood plain. Freeboard is the height above the base flood elevation used for the Flood Protection Elevation – the elevation to which the lowest floor must be constructed.

The Village GIS information is available to the general public through our online maps at maps.downers.us or through our website (www.downers.us). Parcel Navigator has a wealth of information, including LPDAs (approximate location and BFE), storm sewers, floodplain, wetlands, water mains, and zoning information.

Downers Grove joined the NFIP on June 1, 1973 as an "Emergency Entry" and on April 15, 1981 as a "Regular Entry."

Village of Downers Grove Program for Public Information (PPI)

Downers Grove joined the Community Rating System (CRS) in November 2004. Downers Grove is currently a Class 6 community, which allows our residents a discount on flood insurance – 20% if located in the SFHA and 10% if located outside the SFHA.

Village of Downers Grove Program for Public Information (PPI)

PPI Committee

Stormwater and Flood Plain Oversight Committee (SWFPOC)

The Stormwater and Flood Plain Oversight Committee (SWFPOC) was created in 1992. The purpose of the SWFPOC is to hear appeals; to hold public hearings regarding variation requests, review amendments to the Stormwater and Flood Plain Ordinance; review and recommend fees; and perform other such duties as requested by Village Council.

The SWFPOC consists of seven members from the community plus a staff liaison. The staff liaison is the Stormwater Administrator who is also the Floodplain Manager and CRS Coordinator. The community members are appointed by the Village Council for a 3-year term. One member is designated as the Chair. The Committee has a monthly meeting, currently scheduled for the 3rd Monday of each month.

The PPI was reviewed and approved at the September 17, 2018, SWFPOC meeting. The PPI will be reviewed at least annually and updated/revised as necessary.

Current members of the SWFPOC:

Dave Gorman, Chair
Ryan Delves
Richard Crilly
Robert Ruyle
Mark Scacco
Dan Schoenberg
Will Wicklander

Kerry Behr, VODG Stormwater Administrator
Julie Lomax, VODG Stormwater Administrator

Village of Downers Grove Program for Public Information (PPI)

Goals:

The current Village Ordinance prohibits new development in the floodplain and LPDA unless properly elevated and protected. However, pre-FIRM structures (prior to Flood Insurance Rate Maps) and structures built prior to LPDA regulations can be susceptible to flooding. The goal of the PPI is to educate the public as to the benefits of the floodplain and LPDA, the importance of flood insurance, and bring more awareness to emergency preparedness.

Specifically, the goals are as follows:

- Educate the general public about flooding issues and water quality
 - Make information available about the flood hazards in floodplain and LPDAs
 - Provide information regarding the functions of flood plain, LPDAs, and wetlands
 - Advise property owners about the benefits of flood insurance...and what happens if there is a flood and you don't have flood insurance
 - Inform residents of the resources available within Village staff
 - Bring awareness of the information available on Parcel Navigator
 - Encourage residents to submit Elevation Certificates to the Village
 - Recommend residents develop an emergency plan
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Village of Downers Grove Program for Public Information (PPI)

Flood Hazards

Downers Grove has three main watersheds – Lacey Creek in the northern section, St. Joseph Creek in the central section, and Prentiss Creek in the southern section. All three creeks are tributary to the East Branch of the DuPage River. Each of these creeks has FEMA floodplain and floodway associated with them. The majority of Lacey Creek and Prentiss Creek are located within Village right-of-way or subdivision common area. However, St. Joseph Creek is located mostly on private property.

In addition to the flooding from the floodplain associated with the creeks, the Village also has a number of depressional areas that cause flooding. In response to local flooding, between 1975-1977 Downers Grove had aerial photography with 1' topography taken with the intention of mapping these depressional areas (Localized Poor Drainage Areas – LPDAs). In addition to the maps, the Village also used information from actual flood events to regulate LPDAs.

As the Village continues to develop – and re-develop – “urban flooding” becomes more of an issue.

Currently, there are approximately 152 structures in the SFHA (with another 35 structures in the floodplain properly elevated). Approximately 313 structures are located within an LPDA. The Village enforces the Stormwater and Floodplain Ordinance for all new construction as well as substantial damage/substantial improvement. In fact, the majority of properties located in the floodplain are pre-FIRM properties (or pre-LPDA regulation). And all non-elevated structures are pre-FIRM, pre-LPDA.

Village of Downers Grove Program for Public Information (PPI)

Flood Insurance Assessment

The Village of Downers Grove has 176 NFIP flood insurance policies in place, which includes 11 commercial and 165 residential. Of those policies, 92 are for structures outside the SFHA.

	Policies in Force	Premiums	Insurance Coverage in Force
Single Family	132	\$119,490	\$31,264,700
2-4 Family	0	\$0	\$0
Other Residential	33	\$27,561	\$8,538,600
Non-Residential	11	\$28,251	\$5,971,000
Total	176	\$175,302	\$45,774,300

Table 1: Flood Insurance Coverage by property type as of April 30, 2018

	Policies in Force	Premiums	Insurance Coverage in Force
A01-30 & AE Zones	40	\$76,969	\$9,070,600
A Zones	44	\$58,063	\$11,970,700
AO Zones	0	\$0	\$0
B, C & X Zones			
-Standard	1	\$170	\$10,000
-Preferred	91	\$40,100	\$24,723,000
Total	176	\$175,302	\$45,774,300

Table 2: Flood Insurance Coverage by Flood Zone as of April 30, 2018

Of the 152 structures in the SFHA, 84 (or 55%) have flood insurance. One goal of the PPI is to educate property owners about the benefits and cost effectiveness of flood insurance. Ideally every structure in the SFHA or LPDA would have flood insurance.

Repetitive Loss

According to the FEMA records, Downers Grove has seven (7) repetitive loss properties. A repetitive loss property has two or more flood insurance claims of \$1,000 or more in a 10-year period. Since the last CRS reverification in 2012, Downers Grove purchased and demolished two (2) repetitive loss properties – both located in the St. Joseph Creek floodplain.

Village of Downers Grove Program for Public Information (PPI)

Target Areas

Downers Grove is separated into three main watersheds – Lacey Creek to the north, St. Joseph Creek in the center, and Prentiss Creek to the south. In addition to floodplain associated with the three creeks, Downers Grove also has Localized Poor Drainage Areas (LPDAs) – depressional areas where stormwater runoff ponds.

Most of the Prentiss Creek watershed was developed after the NFIP was created and floodplain regulations had been implemented. In addition, detention was required for most of the developments. Therefore, the Prentiss Creek area experiences much less flooding than other parts of Downers Grove.

Some of the developments in the Lacey Creek watershed to the north were developed with detention, though not necessarily to the current standards. Much of this area was developed as unincorporated DuPage County prior to floodplain regulations and later annexed into the Village. Even though the vast majority of the creek is within common areas for the subdivisions, some structures in this area are prone of flooding.

The St. Joseph Creek watershed area has very little detention. This area also has the most LPDAs. The majority of St. Joseph Creek is on private property.

These are the four main target areas – SFHA in Lacey Creek, St. Joseph Creek, Prentiss Creek, and LPDAs.

Target Audiences

- 🕒 Property owners of structures in the SFHA and/or LPDA
- 🕒 Residents in apartments in SFHA
- 🕒 Properties in the SFHA / LPDA (land, not structure)
- 🕒 Properties in or near a wetland
- 🕒 Properties in areas with known drainage issues (i.e. street flooding)
- 🕒 Real Estate agents, Insurance Agents, Lenders
- 🕒 Builders / Developers / Contractors / Landscapers
- 🕒 Subdivisions / HOA
- 🕒 All residents (and potential residents)
- 🕒 School age children

Village of Downers Grove Program for Public Information (PPI)

Priority Topics:

1. Know your flood hazard / flood risk
2. Insure your property for your flood hazard
3. Protect your property from the hazard
4. Protect people from the hazard
5. Build responsibly
6. Protect natural floodplain functions / water quality / wetlands

Additional Downers Grove Topics:

7. Develop a family emergency plan
8. Stay informed
9. Flash flooding
10. Drainage issues / Cost Share
11. Basement flooding

Village of Downers Grove Program for Public Information (PPI)

Annual Evaluation

The SWFPOC will evaluate the PPI annually. The committee will evaluate the goals and review the updated flood insurance information. In addition, the committee will review the outreach projects completed and resources available and recommend revisions/updates.

Outreach Projects / Initiatives

See PPI Project table