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Illinois and FEMA Floodplain Management Webinars

These webinars are important for building inspectors, permit staff, engineers, and public work staff as they offer valuable insights into key topics related to our field.

Kane County Division of Environmental and Water Resources urges you to share this information with your team and encourage them to register for the upcoming webinars using the links provided below. Additionally, you are encouraged to add these events to your calendar to ensure you don't miss out on important discussions and updates.

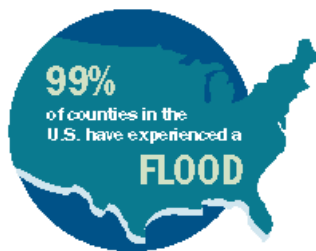
Note: Attendance at IDNR webinars will be submitted to ASFPM for CFMs. Illinois will also provide certificates for PEs and CFMs for your records.

- 2/28/24, (Wed), 9-10 am, [FEMA Development Permitting](#)
- 3/19/24, (Tues), 10 am-12 pm, [Enforcing Your Ordinance: Violations and Variances](#)
- 3/27/24, (Wed), 9-10 am, [FEMA NFIP Compliance](#)
- 4/9/24, (Tues), 11 am-12 pm, [Issuing Permits for Development in Floodways and Zones A/AE Without a Floodway](#)
- 5/29/24, (Wed), 9-10 am, FEMA [Increased Cost of Compliance](#)
- 6/26/24, (Wed), 9-10 am, FEMA [Floodplain Management Higher Standards](#)

NATIONAL FLOOD INSURANCE PROGRAM

FAST FACTS ON FLOODS & FLOOD INSURANCE

FEMA and its National Flood Insurance Program (NFIP) aim to build flood-safe communities and reduce future flood damage by providing people with flood insurance through the federal program and private insurance companies.



COMMON MISCONCEPTIONS

- I have to shop around to get the best flood insurance rate.
- Buying flood insurance in advance isn't necessary. I'll be covered if I buy it the day before a hurricane hits.
- I don't need flood insurance, I can just get disaster assistance.
- Since I don't live in a flood zone, I don't need flood insurance.

TRUTH:

NFIP flood insurance premiums will be the same, as long as each company is provided with identical rating information. However, non-NFIP flood insurance policy premiums may vary.

TRUTH:

NFIP policies generally have a 30-day waiting period after purchase before they take effect. One exception is if the policy is purchased as a requirement from a lender.

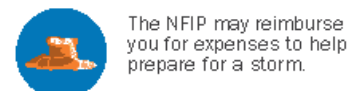
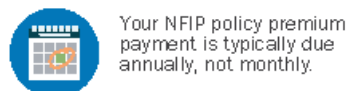
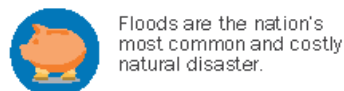
TRUTH:

Federal disaster assistance is only available after a presidential disaster declaration, and typically comes in the form of a loan that must be repaid with interest. You may be entitled to Individual Assistance but usually only basics like food, water and housing are covered.

TRUTH:

Your flood zone is not the only factor that determines your flood risk. Many other factors, such as recent construction, fires, a breached dam or oversaturated land can lead to flooding. On average, 40% of NFIP claims come from outside high-risk flood zones.

DID YOU KNOW?



Contact an agent to learn more about the benefits of flood insurance and see how it can help protect the life you've built. To find a flood insurance provider, use our online tool at floodsmart.gov/flood-insurance/providers or call 877-336-2627.

March 2023

NATIONAL FLOOD INSURANCE PROGRAM

Just 1 inch of floodwater can cause roughly \$25,000 of damage to your home.

As floodwaters rise, so do the costs of repairing your home and replacing the contents inside of it.¹ Floods and cyclone events, such as hurricanes, are the costliest and most common disasters in the United States, with 99% of counties having experienced a flood.

Most homeowners and renters insurance policies do not cover flood damage—only flood insurance can help you recover. The National Flood Insurance Program (NFIP) offers building and contents coverage to help you rebuild your structure and replace your contents following a flood disaster.

The best time to protect your home with flood insurance is now. Purchase a flood insurance policy today!



Contact your insurance agent or learn more at floodsmart.gov.

To find a list of flood insurance providers by state, visit floodsmart.gov/find.

June 2023

¹Repair and rebuilding costs after a flood disaster vary by location.