



**MANAGER'S REPORT TO VILLAGE COUNCIL FOR FEBRUARY 17TH, 2023
GENERAL INFORMATION AND RESPONSES TO MAYOR & COMMISSIONER REQUESTS**

Places to be this Week...

Village Council Meeting - The next Village Council meeting will be held on **Tuesday, February 21st at 7:00 p.m. in the Council Chambers** at Village Hall.

Future Calendar Reminders...

Village Council Meeting - The following Village Council meeting will be held on **Tuesday, March 7th at 7:00 p.m. in the Council Chambers** at Village Hall.

Coffee with the Council - The next Coffee with the Council will be on **Saturday, March 11th at 9:00 a.m.** at the **Downers Grove Public Library**.

National Flood Insurance Program - Community Rating System Recertification

The Village of Downers Grove participates in the National Flood Insurance Program (NFIP) allowing any property owner or renter to purchase flood insurance. Additionally, because the Village of Downers Grove participates in FEMA's Community Rating System (CRS) program, owners of property within the Special Flood Hazard Area (SFHA) are eligible for a 20% reduction in premiums. To remain in the CRS program, the Village must recertify every five years. Part of the recertification process involves preparing the attached Flood Insurance Assessment document, which summarizes the flood insurance policies held within the Village. Currently, 38% of the insurable properties in the Village that lie within the FEMA mapped floodplain have a flood insurance policy. Part of the Village's participation in the CRS program includes outreach to the insurable properties to encourage residents to purchase flood insurance. The Village mails letters annually to all property owners and renters within the mapped floodplain, and includes information periodically in the weekly e-news.

Stormwater and Flood Plain Oversight Committee (SWFPOC) Annual Report

In accordance with Section 26.404 of the Downers Grove Municipal Code, within sixty (60) days after the close of each calendar year the SWFPOC shall prepare a written annual report for the Village Council. Attached is the annual report for 2022.

Flood Insurance Assessment 2022

Step 1 – Collect Flood Insurance Information:

In order to determine the level of flood insurance coverage in Downers Grove, we used the most recent flood insurance policy data by Zone and by Occupancy provided by our ISO/CRS Specialist, along with assistance from the Village's GIS department.

Step 2 – Determine Level of Flood Insurance Coverage:

Currently, there are 140 insurable structures within the FEMA mapped Special Flood Hazard Area (SFHA) in the Village. Of those structures, 43 have a flood insurance policy, which is approximately 38%. Flood insurance coverage of properties in the SFHA by occupancy can be found in Table 1 and by flood zone in Table 2.

Table 1 – Policies by Occupancy*

Table 1	Policies In Force	Premium	Average Premium	Insurance In Force	Average Coverage
Single Family	119	\$71,229	\$599	\$35,029,000	\$294,361
2-4 Family	2	\$1,149	\$575	\$700,000	\$350,000
All Other Residential	43	\$32,079	\$746	\$9,488,000	\$220,651
Non-Residential	10	\$28,258	\$2,826	\$4,699,200	\$469,920
Total	174	\$132,715	\$763	\$49,916,200	\$286,875

Table 2 – Policies by Flood Insurance Zone*

Table 2	Policies in Force	Premium	Average Premium	Insurance in Force	Average Coverage
A01-30 & AE Zones	17	\$18,303	\$1,077	\$3,980,900	\$234,171
A Zones	36	\$46,799	\$1,300	\$10,683,000	\$296,750
AO Zones	0				
B, C & X Zones					
-Standard	104	\$52,598	\$535	\$29,415,300	\$282,839
-Preferred	17	\$12,015	\$707	\$5,837,000	\$343,353
Total	174	\$132,715	\$763	\$49,916,200	\$286,875

*Flood insurance information is as of January 4, 2023, as provided by ISO.

Step 3 – Prepare the Document:

Village staff began this process with the intent of learning how many flood insurance policies are in effect and where flood insurance policies are concentrated (flood zone and occupancy type). Also, the Village would like to increase awareness of the importance of protecting property with flood insurance. We began the process by asking our ISO/CRS Specialist to provide the Insurance Zone and Insurance Occupancy sheets needed to calculate the numbers generated in Table 1 and 2. Village staff then proceeded to analyze the information provided on these sheets.

Of our most vulnerable properties, the properties in the SFHA or areas within our A zones, 38% of the properties have flood insurance coverage. This is less than the last assessment in 2018 where we had 55% of properties in the SFHA with flood insurance. Nearly 70% of the flood insurance policies in Downers Grove are outside of the SFHA.

The Village decided to focus targeted outreach for flood insurance to properties in the SFHA, as well as the Localized Poor Drainage Areas (LPDAs) – local floodplain. Since LPDAs are not regulated by FEMA, information about flood insurance policies in the LPDAs is not readily available. Another outreach focus is rentals within the floodplain and/or LPDA – to encourage renters to obtain flood insurance for their contents.

The Village mails letters annually to all property owners with an insurable structure in the floodplain – to encourage them to know their flood hazard, prepare a plan, and obtain flood insurance. In addition, the Village sends flood risk and flood insurance information periodically through our weekly e-News, to reach a broader audience.

Sample outreach projects:

- 1) Direct mailings to residents in these areas with appropriate letters and/or brochures.
- 2) Direct contact with these areas through community and neighborhood events.
- 3) Through social media, Village web site, weekly emails, and other digital media.

Step 4 – Submit to Governing Body

The Flood Insurance Assessment will be submitted to Village Council through the Manager’s Report. Date to be determined.

Step 5 – Reassess

Table 3 shows the policy changes since our last assessment in 2018. The total number of flood insurance policies has decreased by 2 – from 176 to 174. The average premium has decreased from \$996 to \$763. While the number of policies decreased, the total flood insurance in force has increased by more than \$4 million – from \$45,774,300 to \$49,916,200. Since our last assessment, the risk rating methodology has changed. Risk Rating 2.0 was introduced October 1, 2021. This likely accounts for the lower average premiums and higher total insurance in force.

In addition to the revised risk rating methodology, Risk Rating 2.0 also expands the full 20% premium discount to all properties in Downers Grove because of our classification as a CRS Class 6 Community. Previously, properties outside the SFHA received a 10% discount.

This flood insurance assessment will be re-evaluated in 5 years before the next CRS verification cycle visit using updated flood insurance data provided from the ISO/CRS Specialist.

Table 3 – Policy Changes 2018 to 2022

Table 3	2018 Assessment	2022 Assessment	Change
Total Policies in Force	176	174	(2)
Total Policies in SFHA	84	53	(31)
Total Policies outside the SFHA	92	121	29
Total Premiums	\$175,302	\$132,715	(\$42,587)
Average Premium	\$996	\$763	(\$233)
Total Insurance In Force	\$45,774,300	\$49,916,200	\$4,141,900
Average Insurance Coverage	\$260,081	\$286,875	\$26,794



Department of Public Works Memorandum

To: Dave Fieldman, Village Manager
Through: Andy Sikich, Public Works Director
From: Julie Lomax, Stormwater Administrator
Date: January 23, 2023
Subject: Stormwater and Flood Plain Oversight Committee 2022 Annual Report

In accordance with Section 26.404 of the Downers Grove Municipal Code, this is the annual report for the Stormwater and Flood Plain Oversight Committee (SWFPOC).

The SWFPOC met twice in 2022 – January 24 and November 28. The agendas for these meetings can be found on the Village website at <http://www.downers.us/govt/boards-commissions/stormwater-flood-plain-oversight-committee>. The SWFPOC did not receive any variance or appeal requests in 2022.

Of the seven members, two new members joined the SWFPOC in 2022. Kathryn (Katie) Richert was appointed for a three-year term, and Scott Bobo was appointed to fill the vacant position through 08/31/2023. Additionally, a new chair was designated – Will Wicklander, who has been a member of SWFPOC since 2013.

The SWFPOC did not incur any expenses in 2022. It is anticipated that any expenses incurred by the SWFPOC in 2023 will be in accordance with the adopted FY2023 budget.