



FEMA

September 1, 2018

Mr. Dan Cronin  
Chairman of the Board of Dupage County  
421 North County Farm Road  
Wheaton, IL 60187

Dear Mr. Cronin:

I want to congratulate your community on its application to the National Flood Insurance Program (NFIP) Community Rating System (CRS). The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has verified that the voluntary actions undertaken by your community exceed the minimum standards of the NFIP and meet the criteria for a CRS Class 6 rating. The floodplain management activities implemented by your community qualifies it for a 20 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after October 1, 2018. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

Please note Preferred Risk Policies, applicable in Zones B, C, and X, on your community's NFIP Flood Insurance Rate Map, are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of ten percent in Class 1-6 communities and five percent in Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If there are no NFIP noncompliance actions, the CRS rating for your community will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify annually. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established five-year cycle. In the interim, FEMA will periodically send the *NFIP/CRS Update* Newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region V Office, CRS Coordinator, John Devine, by telephone at (312) 408-5567.

Sincerely,

A handwritten signature in black ink that reads "William H. Lesser".

William H. Lesser, CRS Coordinator  
Federal Insurance and Mitigation Administration

Enclosure

cc: Paul Hoss, CRS Coordinator



COMMUNITY  
RATING  
SYSTEM

VERIFICATION  
REPORT

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**DuPage County, IL**

NFIP Number: 170197

Date of Verification Visit: July 31, 2017

**Verified Class 6**

New Application

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 2456 credit points are verified which results in a recommendation that the community improve from a CRS Class 10 to a CRS Class 6. The community has met the Class 6 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 4/4. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

**Activity 310 – Elevation Certificates:** The Building Zoning Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (38 points)

**Activity 320 – Map Information Service:** Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community furnishing additional FIRM information, historical flood information, and natural floodplain functions. The service is publicized annually and records are maintained. (90 points)

**Activity 330 – Outreach Projects:** Credit is provided for informational material that include brochures and materials on display at the DuPage County Building Zoning Department, libraries and schools, general outreach projects that include brochures and materials provided at public events professional conferences, mailings and storm drain stenciling, and priority audience messages that include a repetitive loss outreach. These projects are disseminated annually. Credit is also provided for having a pre-flood plan for public information. (96 points)

**Activity 340 – Hazard Disclosure:** Credit is provided for state regulations requiring disclosure of flood hazards. (20 points)

**Activity 350 – Flood Protection Information:** Documents relating to floodplain management are available in the reference section of the Wheaton Public Library. Credit is also provided for floodplain information displayed on the community's website. (46 points)

**Activity 410 – Floodplain Mapping:** Credit is provided for conducting and adopting flood studies for areas not included on the FIRMs and that exceed minimum mapping standards. (214 points)

**Activity 420 – Open Space Preservation:** Credit is provided for preserving approximately 60 percent of the Special Flood Hazard Area (SFHA) as open space, protecting open space land with deed restrictions, and preserving open space land in a natural state. (1014 points)

**Activity 430 – Higher Regulatory Standards:** Credit is provided for enforcing regulations that require development limitations, freeboard for new and substantial improvement construction, and local drainage protection. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 4/4, state mandated regulatory standards, and regulations administration. (230 points)

**Activity 440 – Flood Data Maintenance:** Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. Credit is also provided for establishing and maintaining a system of benchmarks and maintaining copies of all previous FIRMs and Flood Insurance Study Reports. (186 points)

**Activity 450 – Stormwater Management:** The community enforces regulations for soil and erosion control, and water quality. (31 points)

**Section 502 – Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of April 30, 2017, DuPage County, IL has 20 repetitive loss properties and is a Category B community for CRS purposes. All requirements for a Category B community have been met. (No credit points are applicable to this section)

**Activity 510 – Floodplain Management Planning:** Credit is provided for the adoption and implementation of the 2012 DuPage County Natural Hazard Mitigation Plan. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2017. (195 points)

**Activity 520 – Acquisition and Relocation:** Credit is provided for acquiring and relocating 64 buildings from the community's regulatory floodplain. (266 points)

**Activity 630 – Dams:** Credit is provided for a State Dam Safety Program. (30 points)

**Activity 710 – County Growth Adjustment:** All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for DuPage County, IL is 1.04.

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

**CEO Name / Address:**

Dan Cronin  
Chairman, Board of DuPage County  
421 North County Farm Road  
Wheaton, Illinois 60187

**CRS Coordinator Name / Address:**

Paul Hoss  
Zoning Administration Coordinator  
421 North County Farm Road  
Wheaton, Illinois 60187  
(630) 407-6700

Date Report Prepared: April 12, 2018

**720 COMMUNITY CREDIT CALCULATIONS (New Application):**

**CALCULATION SECTION :**

| Verified Activity Calculations:    | Credit |
|------------------------------------|--------|
| c310     38                        | 38     |
| c320     90                        | 90     |
| c330     96                        | 96     |
| c340     20                        | 20     |
| c350     46                        | 46     |
| c360                               |        |
| c370                               |        |
| c410     206    x CGA    1.04    = | 214    |
| c420     975    x CGA    1.04    = | 1014   |
| c430     221    x CGA    1.04    = | 230    |
| c440     179    x CGA    1.04    = | 186    |
| c450     30     x CGA    1.04    = | 31     |
| c510     195                       | 195    |
| c520     266                       | 266    |
| c530                               |        |
| c540                               |        |
| c610                               |        |
| c620                               |        |
| c630     30                        | 30     |

**Community Classification Calculation:**

|  |                  |
|--|------------------|
| cT = total of above                          | cT = <u>2456</u> |
| Community Classification (from Table 110-1): | Class = <u>6</u> |

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