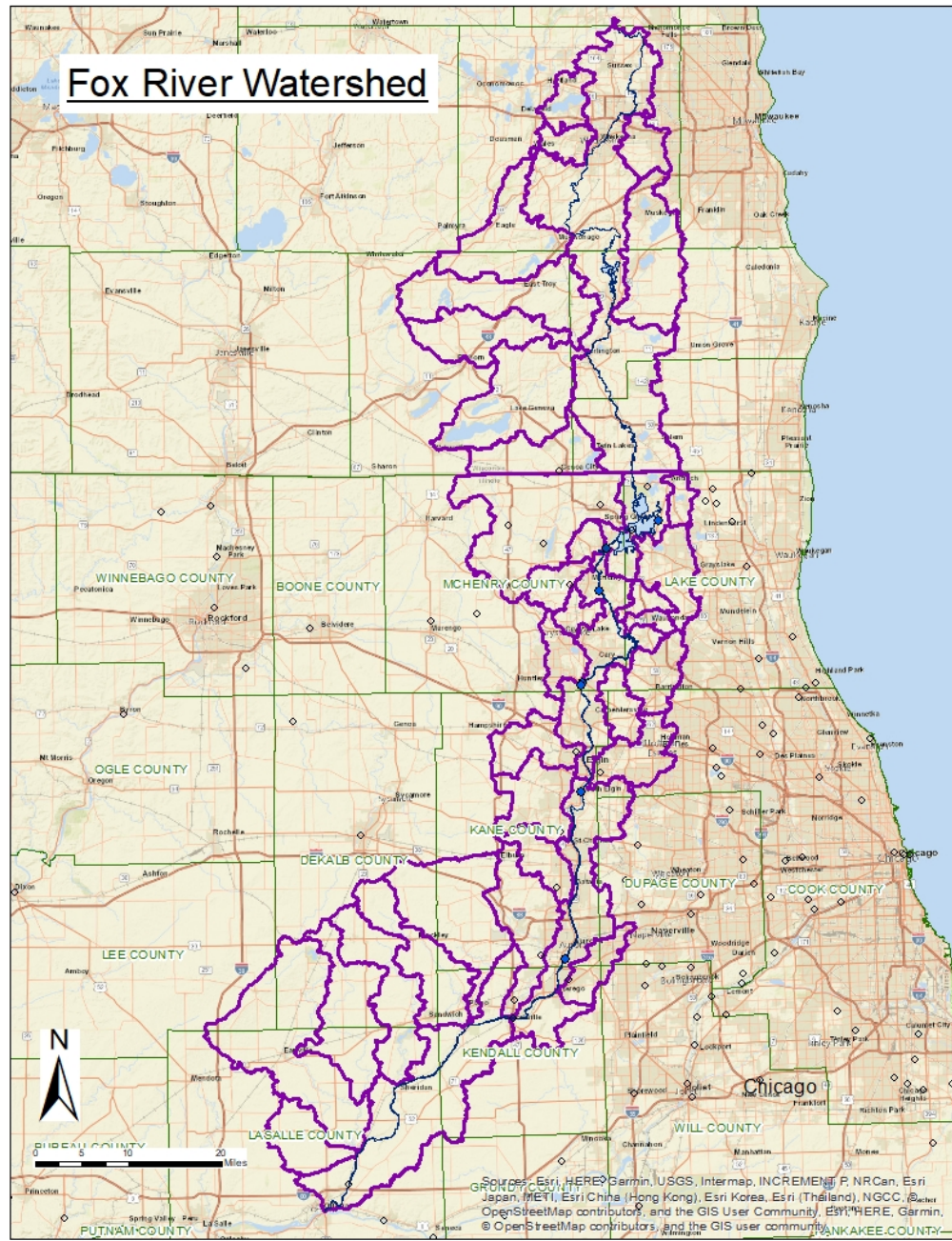


FOX RIVER FLOODING



February 27, 2019

Fox River Watershed



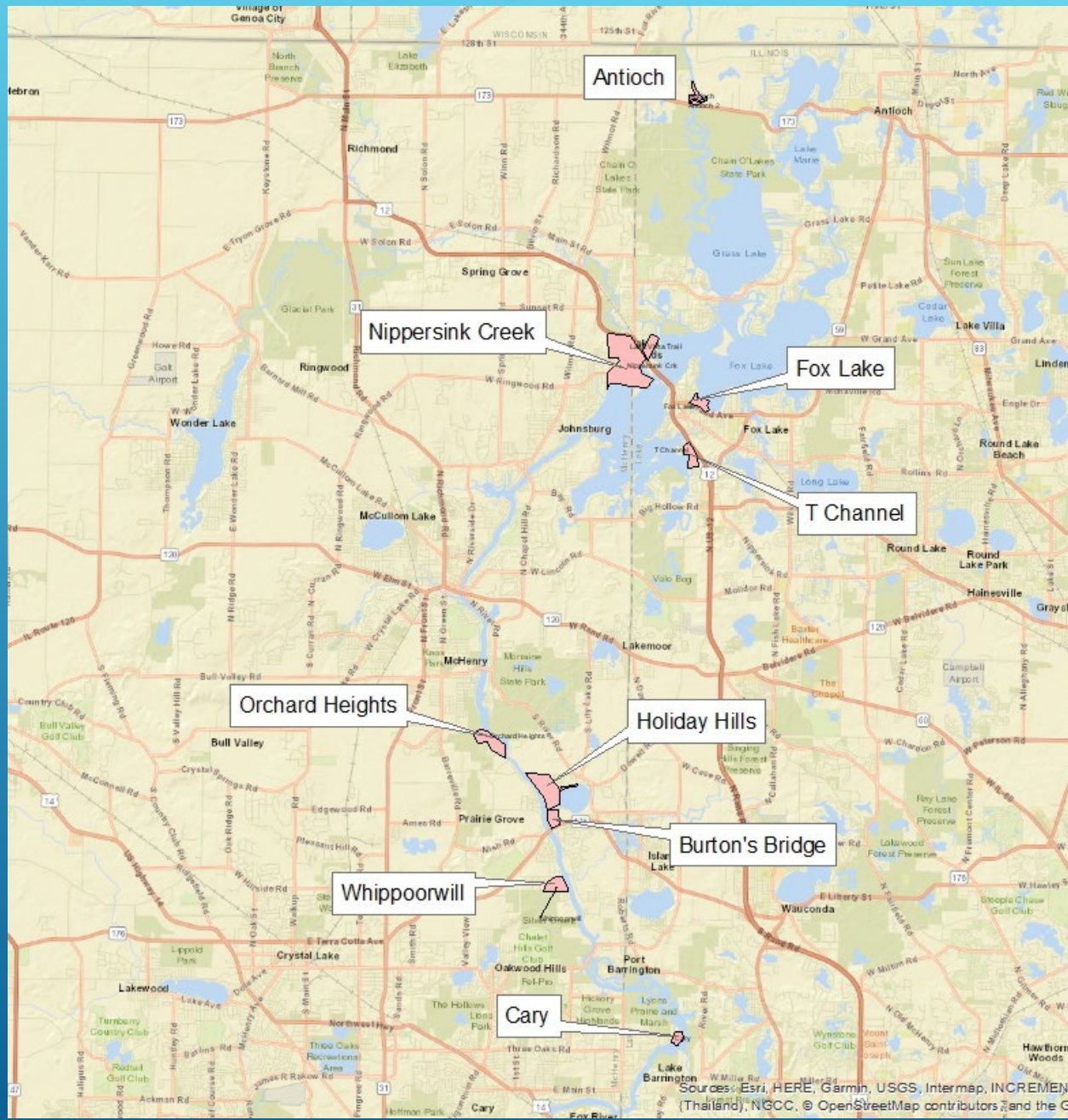
FOX RIVER WATERSHED

- Fox River watershed is 2657 square miles.
- The watershed starts north of Waukesha, Wisconsin.
- The drainage area in Wisconsin including the Fox River and Nippersink Creek is 934 square miles.



KNOWN DAMAGE AREAS

- Contact with citizens along the Fox River
- Damage assessments for diaster declaration
- Flood Insurance Claims

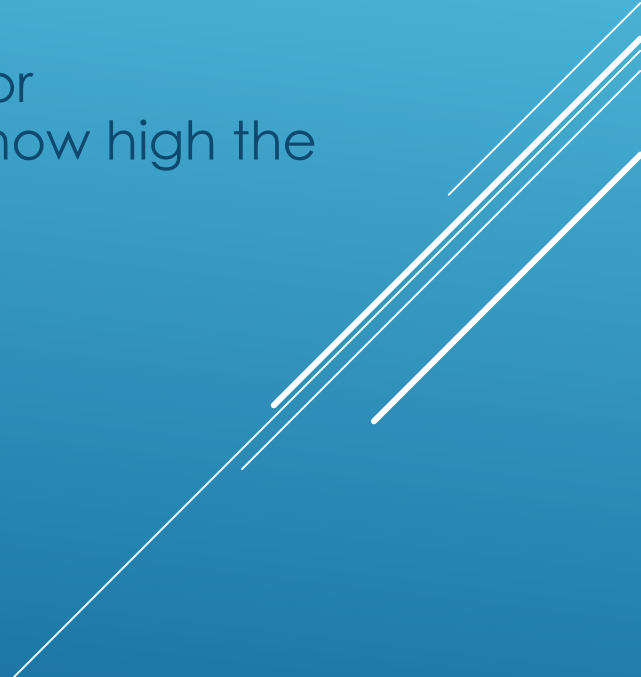


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENTAL, NAVTEQ, Swatch, © OpenStreetMap contributors, and the GIS User Community

CITIZEN CONTACT

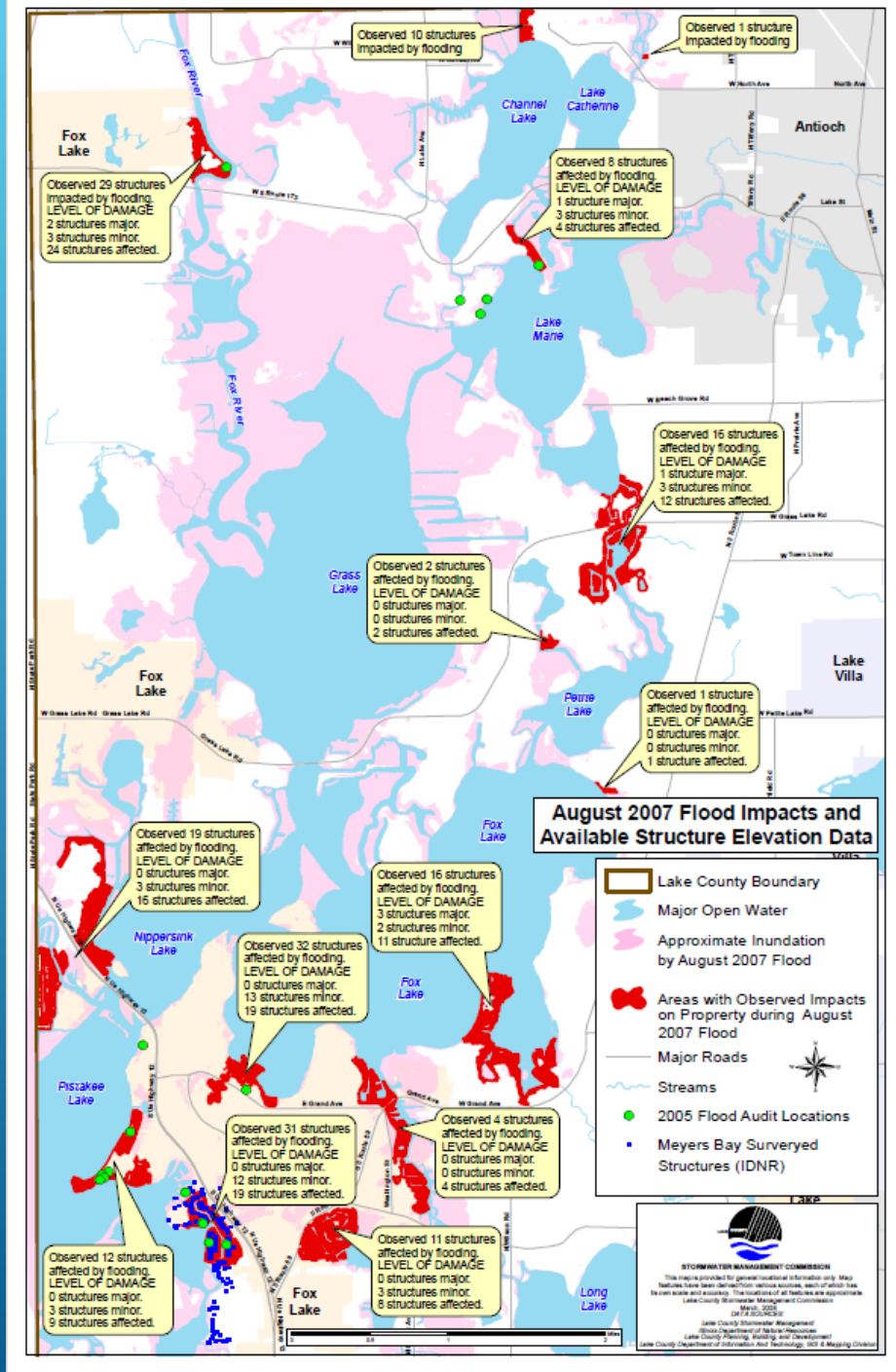
Citizens protect their home with sand bags or other barriers.

Contact OWR for information on how high the water will peak.



IEMA DAMAGE ASSESSMENT

Identify flood damage structures to justify Federal Declaration



FLOOD LEVELS



- Minor – Flooding of roadways and open land adjacent to the river



- Moderate – Flooding adjacent to homes or flooding of crawlspaces, garages and sheds



- Major – Flooding of main living area or major roadways impassable

FOX RIVER WATERSHED FLOOD INSURANCE CLAIMS

Statewide:

50,000 claims

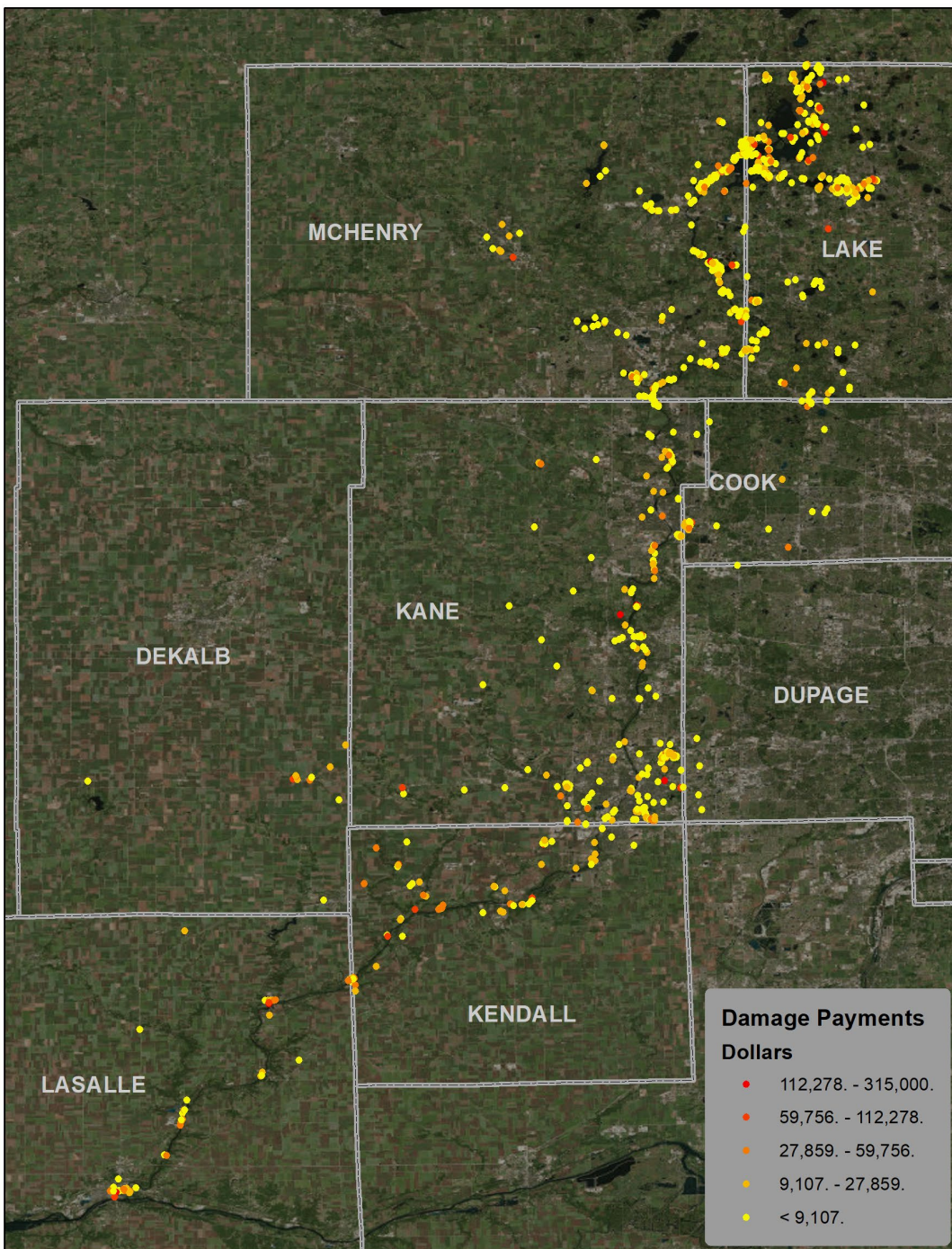
\$545,158,878 in damages

Fox River Watershed

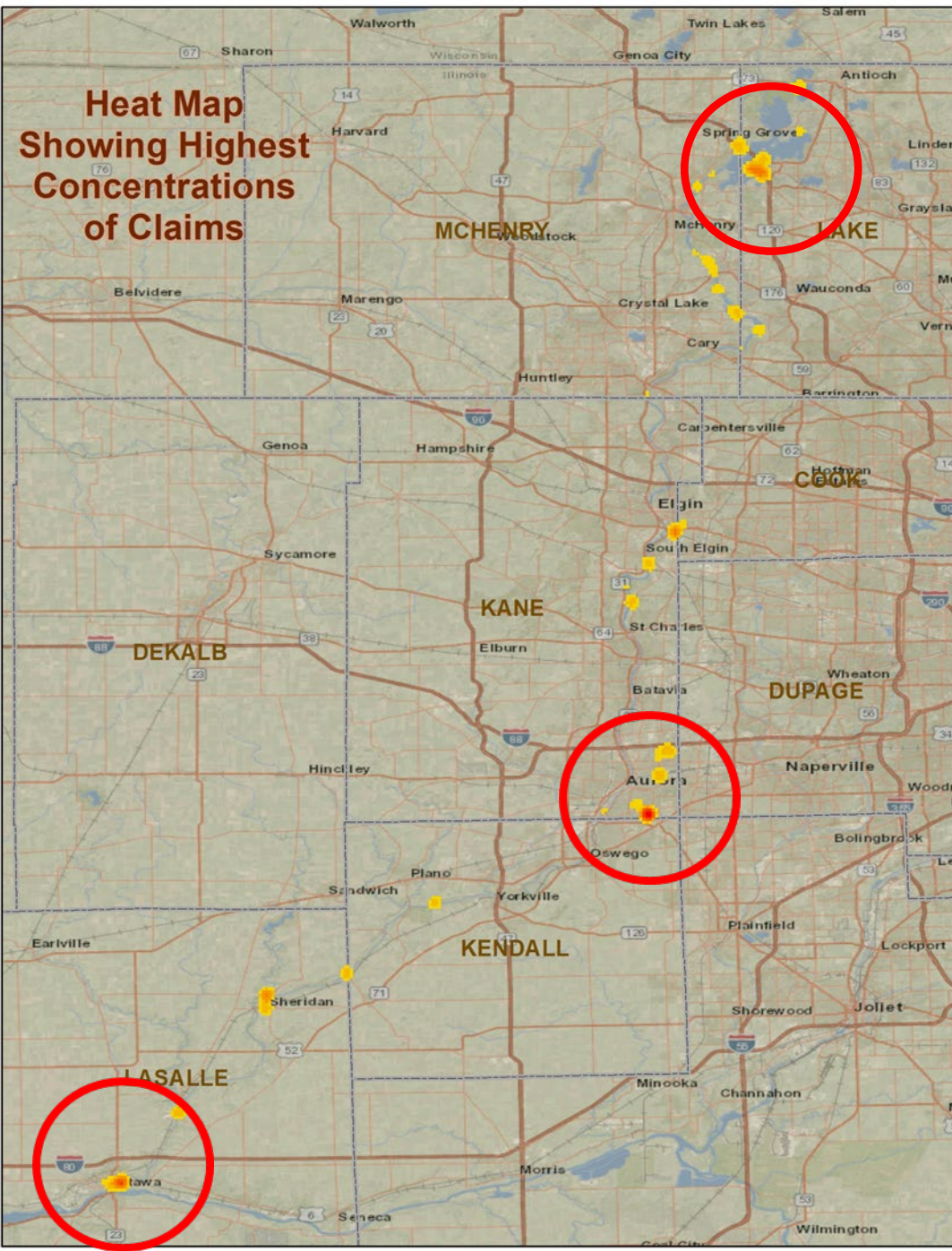
2,350 claims

\$35,011,103 in damages

<u>COUNTY</u>	<u>CLAIMS</u>	<u>DOLLARS</u>
Lake	752	9,632,143
McHenry	553	5,862,387
Cook	40	795,340
Kane	625	10,347,753
Dekalb	14	282,987
Dupage	6	29,108
Kendall	118	2,527,587
Lasalle	242	5,533,798



**Heat Map
Showing Highest
Concentrations
of Claims**



NATIONAL FLOOD INSURANCE PROGRAM

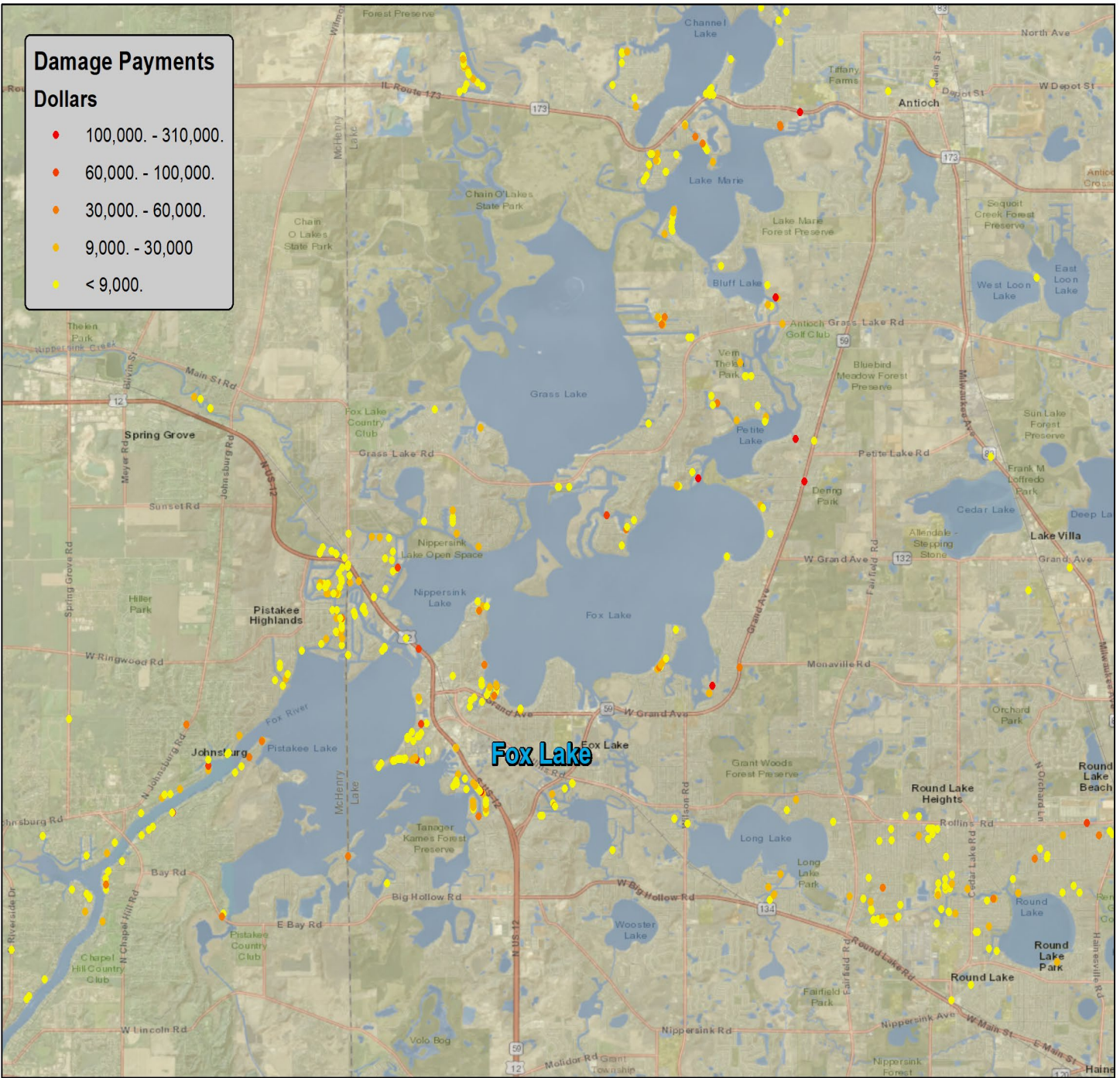
CLAIMS CONCENTRATION (TOP 15)

<u>COMMUNITY</u>	<u>CLAIMS</u>	<u>DOLLARS</u>
Fox Lake	213	2,910,812
Montgomery	120	2,821,800
Aurora	196	2,752,346
Ottawa	126	2,168,431
Elgin	103	1,802,185
Round Lake Bch	87	827,660
Sheridan	17	642,071
Millington	32	642,005
Johnsburg	34	627,035
Port Barrington	43	492,273
Algonquin	41	349,321
So Elgin	28	339,096
Holiday Hills	49	333,584
Barrington	13	230,496
Yorkville	11	200,073

Damage Payments

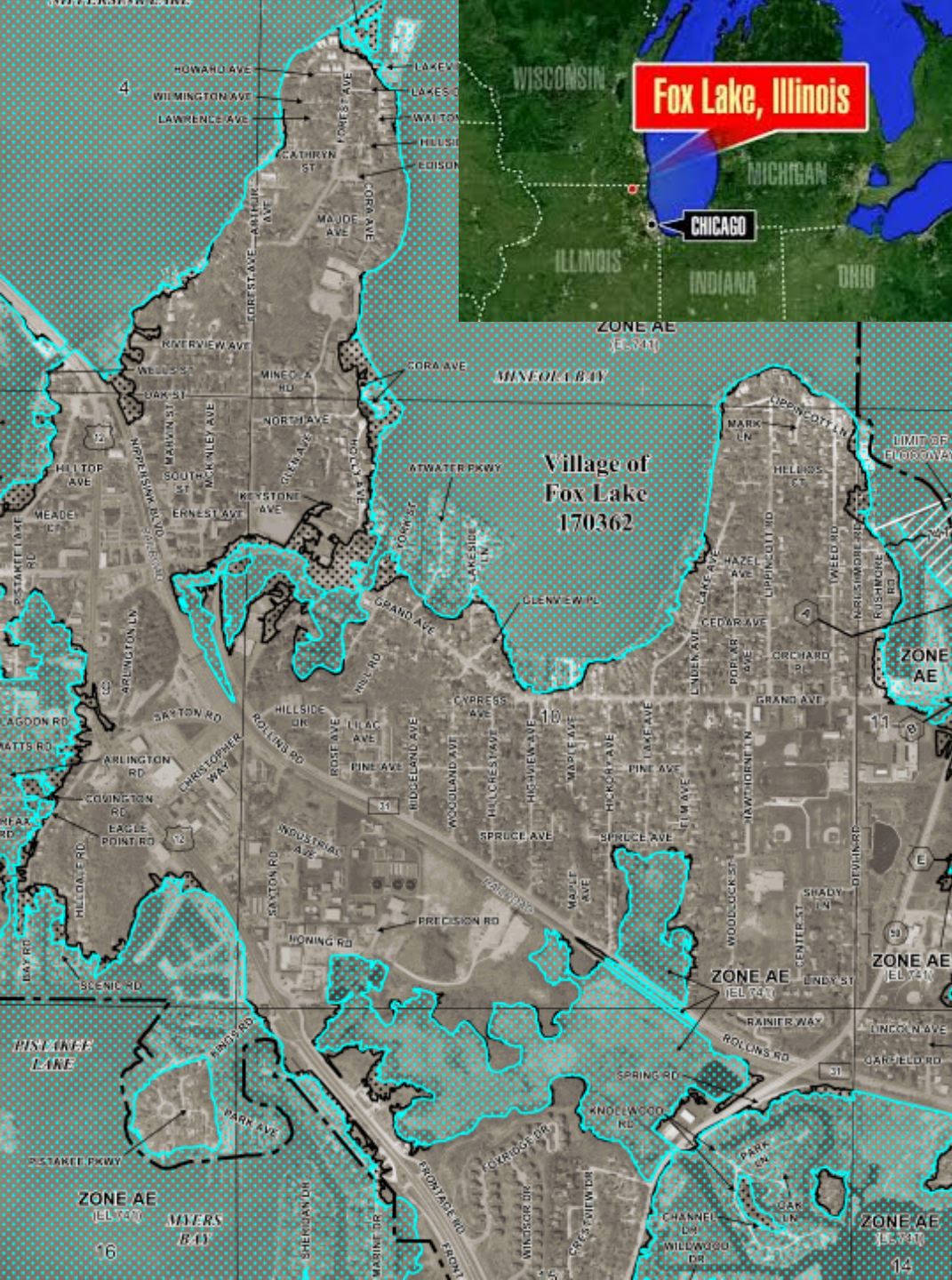
Dollars

- 100,000. - 310,000.
- 60,000. - 100,000.
- 30,000. - 60,000.
- 9,000. - 30,000
- < 9,000.



FOX CHAIN OF LAKES FLOOD INSURANCE CLAIMS

Majority of claims on the upper Fox River are in and around Fox Lake.



THAT'S ALOTA FLOODPLAIN IN FOX LAKE

213 Active Flood Policies

\$51,627,223 in Coverage

247 claims

\$2,910,812 in losses

Recent Major flooding in May 2004,
June 2008, April 2013, July 2017

History of minimal compliance
That is changing!

FOX LAKE INSPECTION FINDINGS

1995 unresolved issues:

3 new buildings – Need ECs, Flow thru vents, etc.

1999 unresolved issues:

8 new buildings – Need ECs, flow thru vents, etc..

8 fills

7 new decks, pools, woodpiles (Vinny didn't like woodpiles in the FP)

2007 – unresolved issues

3 new buildings

3 substantial improvements

3 fill or debris in the FP

2010 – new CAV

8 new buildings

3 substantial improvements

1 fill

Post 2010 – found on the air photos

3 new buildings

3 new pools

Total = 53 issues to resolve!



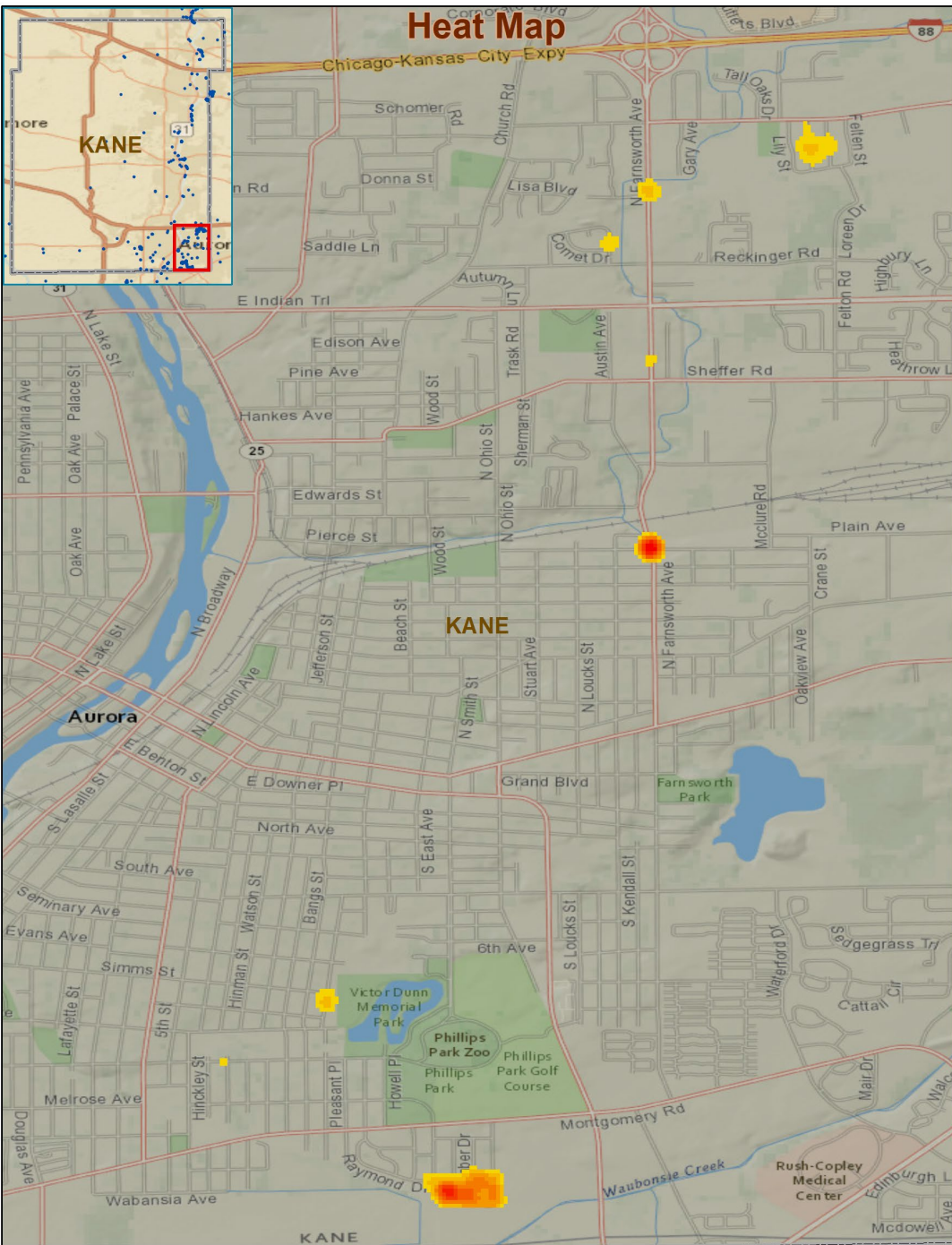
FOX LAKE TURNS THE CORNER!

VIRTUALLY EVERYTHING IS RESOLVED!!

- ▶ 5 Elevation Certificates shot (some above FPE)
- ▶ 7 crawlspaces vented
- ▶ All comp storage calculations determined
- ▶ 8 utilities elevated
- ▶ All fill removed
- ▶ Three buyouts!

PROPERTY IDENTIFICATION		PROPERTY CHARACTERISTICS											HSA DATA			COMP STORAGE DATA			STATUS		REMARKS	
ADDRESS	APPLICANT	APPLICANT TYPE	APPLICANT PHONE	APPLICANT FAX	APPLICANT EMAIL	APPLICANT WEBSITE	APPLICANT ADDRESS	APPLICANT CITY	APPLICANT STATE	APPLICANT ZIP	APPLICANT COUNTY	APPLICANT LICENSE	APPLICANT EXPIRES	APPLICANT FEE	APPLICANT STATUS	APPLICANT COMMENTS	APPLICANT DATE	APPLICANT TIME	APPLICANT LOCATION	APPLICANT STATUS		APPLICANT COMMENTS
12345 Main St	ABC Corp	Business	555-123-4567	555-123-4568	abc@corp.com	www.abc.com	12345 Main St	Chicago	IL	60611	Cook	123456789	2024-12-31	\$1000	Active	Application received for elevation certificate. All documents in order.	2024-10-26	10:30	12345 Main St	Active	Elevation certificate application received. All documents in order.	
5678 Elm St	DEF LLC	Commercial	555-234-5678	555-234-5679	def@llc.com	www.def.com	5678 Elm St	Chicago	IL	60612	Cook	987654321	2025-03-31	\$1500	Pending	Application received. Waiting for final inspection.	2024-10-27	14:15	5678 Elm St	Pending	Application received. Waiting for final inspection.	
9012 Oak St	GHI Inc	Industrial	555-345-6789	555-345-6790	ghi@inc.com	www.ghi.com	9012 Oak St	Chicago	IL	60613	Cook	567890123	2024-09-30	\$2000	Completed	Application completed. Elevation certificate issued.	2024-10-28	09:45	9012 Oak St	Completed	Application completed. Elevation certificate issued.	
3456 Pine St	JKL Partners	Residential	555-456-7890	555-456-7891	jkl@partners.com	www.jkl.com	3456 Pine St	Chicago	IL	60614	Cook	123456789	2025-06-30	\$800	Active	Application received for residential elevation certificate.	2024-10-29	11:20	3456 Pine St	Active	Application received for residential elevation certificate.	
7890 Maple St	MNO LLC	Commercial	555-567-8901	555-567-8902	mno@llc.com	www.mno.com	7890 Maple St	Chicago	IL	60615	Cook	987654321	2024-11-30	\$1200	Active	Application received. Documents under review.	2024-10-30	13:05	7890 Maple St	Active	Application received. Documents under review.	
2345 Birch St	PQR Corp	Business	555-678-9012	555-678-9013	pqr@corp.com	www.pqr.com	2345 Birch St	Chicago	IL	60616	Cook	567890123	2025-01-31	\$900	Active	Application received. All documents in order.	2024-10-31	10:15	2345 Birch St	Active	Application received. All documents in order.	
6789 Cedar St	STU LLC	Commercial	555-789-0123	555-789-0124	stu@llc.com	www.stu.com	6789 Cedar St	Chicago	IL	60617	Cook	123456789	2024-12-31	\$1100	Pending	Application received. Waiting for final inspection.	2024-11-01	12:45	6789 Cedar St	Pending	Application received. Waiting for final inspection.	
1012 Elm St	VWX Inc	Industrial	555-890-1234	555-890-1235	vwx@inc.com	www.vwx.com	1012 Elm St	Chicago	IL	60618	Cook	987654321	2025-02-28	\$1800	Active	Application received. Documents under review.	2024-11-02	14:30	1012 Elm St	Active	Application received. Documents under review.	
4567 Oak St	YZA Partners	Residential	555-901-2345	555-901-2346	zya@partners.com	www.zya.com	4567 Oak St	Chicago	IL	60619	Cook	567890123	2025-04-30	\$700	Active	Application received for residential elevation certificate.	2024-11-03	11:10	4567 Oak St	Active	Application received for residential elevation certificate.	
8901 Pine St	BCD LLC	Commercial	555-012-3456	555-012-3457	bcd@llc.com	www.bcd.com	8901 Pine St	Chicago	IL	60620	Cook	123456789	2024-11-30	\$1000	Pending	Application received. Waiting for final inspection.	2024-11-04	13:25	8901 Pine St	Pending	Application received. Waiting for final inspection.	
2134 Maple St	EFG Corp	Business	555-123-4567	555-123-4568	efg@corp.com	www.efg.com	2134 Maple St	Chicago	IL	60621	Cook	987654321	2025-03-31	\$1300	Active	Application received. Documents under review.	2024-11-05	15:10	2134 Maple St	Active	Application received. Documents under review.	
5432 Birch St	HIJ LLC	Commercial	555-234-5678	555-234-5679	hij@llc.com	www.hij.com	5432 Birch St	Chicago	IL	60622	Cook	567890123	2024-12-31	\$900	Pending	Application received. Waiting for final inspection.	2024-11-06	12:55	5432 Birch St	Pending	Application received. Waiting for final inspection.	
9876 Cedar St	KL M Inc	Industrial	555-345-6789	555-345-6790	klm@inc.com	www.klm.com	9876 Cedar St	Chicago	IL	60623	Cook	123456789	2025-01-31	\$1600	Active	Application received. Documents under review.	2024-11-07	14:40	9876 Cedar St	Active	Application received. Documents under review.	
3210 Elm St	NOP Partners	Residential	555-456-7890	555-456-7891	nop@partners.com	www.nop.com	3210 Elm St	Chicago	IL	60624	Cook	987654321	2025-05-31	\$600	Active	Application received for residential elevation certificate.	2024-11-08	10:25	3210 Elm St	Active	Application received for residential elevation certificate.	
7654 Oak St	QRS LLC	Commercial	555-567-8901	555-567-8902	qrs@llc.com	www.qrs.com	7654 Oak St	Chicago	IL	60625	Cook	567890123	2024-11-30	\$1100	Pending	Application received. Waiting for final inspection.	2024-11-09	13:00	7654 Oak St	Pending	Application received. Waiting for final inspection.	
1098 Pine St	TUV Corp	Business	555-678-9012	555-678-9013	tuv@corp.com	www.tuv.com	1098 Pine St	Chicago	IL	60626	Cook	123456789	2025-02-28	\$1400	Active	Application received. Documents under review.	2024-11-10	15:45	1098 Pine St	Active	Application received. Documents under review.	
4321 Maple St	WXY LLC	Commercial	555-789-0123	555-789-0124	wxy@llc.com	www.wxy.com	4321 Maple St	Chicago	IL	60627	Cook	987654321	2024-12-31	\$1000	Pending	Application received. Waiting for final inspection.	2024-11-11	12:30	4321 Maple St	Pending	Application received. Waiting for final inspection.	
8765 Birch St	ZAB Inc	Industrial	555-890-1234	555-890-1235	zab@inc.com	www.zab.com	8765 Birch St	Chicago	IL	60628	Cook	567890123	2025-03-31	\$1700	Active	Application received. Documents under review.	2024-11-12	14:15	8765 Birch St	Active	Application received. Documents under review.	
2109 Cedar St	BCD Partners	Residential	555-901-2345	555-901-2346	bcd@partners.com	www.bcd.com	2109 Cedar St	Chicago	IL	60629	Cook	123456789	2025-04-30	\$700	Active	Application received for residential elevation certificate.	2024-11-13	10:40	2109 Cedar St	Active	Application received for residential elevation certificate.	
5432 Elm St	EFG LLC	Commercial	555-012-3456	555-012-3457	efg@llc.com	www.efg.com	5432 Elm St	Chicago	IL	60630	Cook	987654321	2024-11-30	\$1100	Pending	Application received. Waiting for final inspection.	2024-11-14	13:15	5432 Elm St	Pending	Application received. Waiting for final inspection.	
9876 Oak St	HIJ Corp	Business	555-123-4567	555-123-4568	hij@corp.com	www.hij.com	9876 Oak St	Chicago	IL	60631	Cook	567890123	2025-01-31	\$1500	Active	Application received. Documents under review.	2024-11-15	15:30	9876 Oak St	Active	Application received. Documents under review.	
3210 Pine St	KL M LLC	Commercial	555-234-5678	555-234-5679	klm@llc.com	www.klm.com	3210 Pine St	Chicago	IL	60632	Cook	123456789	2024-12-31	\$1000	Pending	Application received. Waiting for final inspection.	2024-11-16	12:45	3210 Pine St	Pending	Application received. Waiting for final inspection.	
7654 Maple St	NOP Inc	Industrial	555-345-6789	555-345-6790	nop@inc.com	www.nop.com	7654 Maple St	Chicago	IL	60633	Cook	987654321	2025-02-28	\$1600	Active	Application received. Documents under review.	2024-11-17	14:20	7654 Maple St	Active	Application received. Documents under review.	
1098 Birch St	QRS Partners	Residential	555-456-7890	555-456-7891	qrs@partners.com	www.qrs.com	1098 Birch St	Chicago	IL	60634	Cook	567890123	2025-05-31	\$600	Active	Application received for residential elevation certificate.	2024-11-18	10:55	1098 Birch St	Active	Application received for residential elevation certificate.	
4321 Cedar St	TUV LLC	Commercial	555-567-8901	555-567-8902	tuv@llc.com	www.tuv.com	4321 Cedar St	Chicago	IL	60635	Cook	123456789	2024-11-30	\$1100	Pending	Application received. Waiting for final inspection.	2024-11-19	13:30	4321 Cedar St	Pending	Application received. Waiting for final inspection.	
8765 Elm St	WXY Corp	Business	555-678-9012	555-678-9013	wxy@corp.com	www.wxy.com	8765 Elm St	Chicago	IL	60636	Cook	987654321	2025-03-31	\$1400	Active	Application received. Documents under review.	2024-11-20	15:45	8765 Elm St	Active	Application received. Documents under review.	
2109 Oak St	ZAB LLC	Commercial	555-789-0123	555-789-0124	zab@llc.com	www.zab.com	2109 Oak St	Chicago	IL	60637	Cook	567890123	2024-12-31	\$1000	Pending	Application received. Waiting for final inspection.	2024-11-21	12:55	2109 Oak St	Pending	Application received. Waiting for final inspection.	
5432 Pine St	EFG Inc	Industrial	555-890-1234	555-890-1235	efg@inc.com	www.efg.com	5432 Pine St	Chicago	IL	60638	Cook	123456789	2025-01-31	\$1700	Active	Application received. Documents under review.	2024-11-22	14:30	5432 Pine St	Active	Application received. Documents under review.	
9876 Maple St	HIJ Partners	Residential	555-901-2345	555-901-2346	hij@partners.com	www.hij.com	9876 Maple St	Chicago	IL	60639	Cook	987654321	2025-04-30	\$700	Active	Application received for residential elevation certificate.	2024-11-23	10:45	9876 Maple St	Active	Application received for residential elevation certificate.	
3210 Cedar St	KL M LLC	Commercial	555-012-3456	555-012-3457	klm@llc.com	www.klm.com	3210 Cedar St	Chicago	IL	60640	Cook	567890123	2024-11-30	\$1100	Pending	Application received. Waiting for final inspection.	2024-11-24	13:40	3210 Cedar St	Pending	Application received. Waiting for final inspection.	
7654 Elm St	NOP Corp	Business	555-123-4567	555-123-4568	nop@corp.com	www.nop.com	7654 Elm St	Chicago	IL	60641	Cook	123456789	2025-02-28	\$1500	Active	Application received. Documents under review.	2024-11-25	15:55	7654 Elm St	Active	Application received. Documents under review.	
1098 Oak St	QRS LLC	Commercial	555-234-5678	555-234-5679	qrs@llc.com	www.qrs.com	1098 Oak St	Chicago	IL	60642	Cook	987654321	2024-12-31	\$1000	Pending	Application received. Waiting for final inspection.	2024-11-26	12:55	1098 Oak St	Pending	Application received. Waiting for final inspection.	
4321 Pine St	TUV Inc	Industrial	555-345-6789	555-345-6790	tuv@inc.com	www.tuv.com	4321 Pine St	Chicago	IL	60643	Cook	567890123	2025-03-31	\$1600	Active	Application received. Documents under review.	2024-11-27	14:40	4321 Pine St	Active	Application received. Documents under review.	
8765 Maple St	WXY Partners	Residential	555-456-7890	555-456-7891	wxy@partners.com	www.wxy.com	8765 Maple St	Chicago	IL	60644	Cook	123456789	2025-05-31	\$600	Active	Application received for residential elevation certificate.	2024-11-28	10:55	8765 Maple St	Active	Application received for residential elevation certificate.	
2109 Cedar St	ZAB LLC	Commercial	555-567-8901	555-567-8902	zab@llc.com	www.zab.com	2109 Cedar St	Chicago	IL	60645	Cook	987654321	2024-11-30	\$1100	Pending	Application received. Waiting for final inspection.	2024-11-29	13:45	2109 Cedar St	Pending	Application received. Waiting for final inspection.	
5432 Elm St	EFG Corp	Business	555-678-9012	555-678-9013	efg@corp.com	www.efg.com	5432 Elm St	Chicago	IL	60646	Cook	567890123	2025-01-31	\$1400	Active	Application received. Documents under review.	2024-11-30	15:55	5432 Elm St	Active	Application received. Documents under review.	
9876 Oak St	HIJ LLC	Commercial	555-789-0123	555-789-0124	hij@llc.com	www.hij.com	9876 Oak St	Chicago	IL	60647	Cook	123456789	2024-12-31	\$1000	Pending	Application received. Waiting for final inspection.	2024-12-01	13:00	9876 Oak St	Pending	Application received. Waiting for final inspection.	
3210 Pine St	NOP Inc	Industrial	555-890-1234	555-890-1235	nop@inc.com	www.nop.com	3210 Pine St	Chicago	IL	60648	Cook	987654321	2025-02-28	\$1600	Active	Application received. Documents under review.	2024-12-02	14:45	3210 Pine St	Active	Application received. Documents under review.	
7654 Maple St	QRS Partners	Residential	555-901-2345	555-901-2346	qrs@partners.com	www.qrs.com	7654 Maple St	Chicago	IL	60649	Cook	567890123	2025-05-31	\$600	Active	Application received for residential elevation certificate.	2024-12-03	11:00	7654 Maple St	Active	Application received for residential elevation certificate.	
1098 Cedar St	TUV LLC	Commercial	555-012-3456	555-012-3457	tuv@llc.com	www.tuv.com	1098 Cedar St	Chicago	IL	60650	Cook	123456789	2024-11-30	\$1100	Pending	Application received. Waiting for final inspection.	2024-12-04	13:45	1098 Cedar St	Pending	Application received. Waiting for final inspection.	
4321 Elm St	WXY Corp	Business	555-123-4567	555-123-4568	wxy@corp.com	www.wxy.com	4321 Elm St	Chicago	IL	60651	Cook	987654321	2025-03-31	\$1400	Active	Application received. Documents under review.	2024-12-05	15:55	4321 Elm St	Active	Application received. Documents under review.	
8765 Oak St	ZAB LLC	Commercial	555-234-5678	555-234-5679	zab@llc.com	www.zab.com	8765 Oak St	Chicago	IL	60652	Cook	567890123	2024-12-31	\$1000	Pending	Application received. Waiting for final inspection.	2024-12-06	13:00	8765 Oak St	Pending	Application received. Waiting for final inspection.	
2109 Pine St	EFG Inc	Industrial	555-345-6789	555-345-6790	efg@inc.com	www.efg.com	2109 Pine St	Chicago	IL	60653	Cook	123456789	2025-01-31	\$1600	Active	Application received. Documents under review.	2024-12-07	14:45	2109 Pine St	Active	Application received. Documents under review.	
5432 Maple St	HIJ Partners	Residential	555-456-7890	555-456-7891	hij@partners.com	www.hij.com	5432 Maple St	Chicago	IL	60654	Cook	987654321	2025-05-31	\$600	Active	Application received for residential elevation certificate.	2024-12-08	11:00	5432 Maple St	Active	Application received for residential elevation certificate.	
9876 Cedar St	KL M LLC	Commercial	555-567-8901	555-567-8902	klm@llc.com	www.klm.com	9876 Cedar St	Chicago	IL	60655	Cook	567890123	2024-11-30	\$1100	Pending	Application received. Waiting for final inspection.	2024-12-09	13:45	9876 Cedar St	Pending	Application received. Waiting for final inspection.	
3210 Elm St	NOP Corp	Business	555-678-9012	555-678-9013	nop@corp.com	www.nop.com	3210 Elm St	Chicago	IL	60656	Cook	123456789	2025-02-									

Heat Map

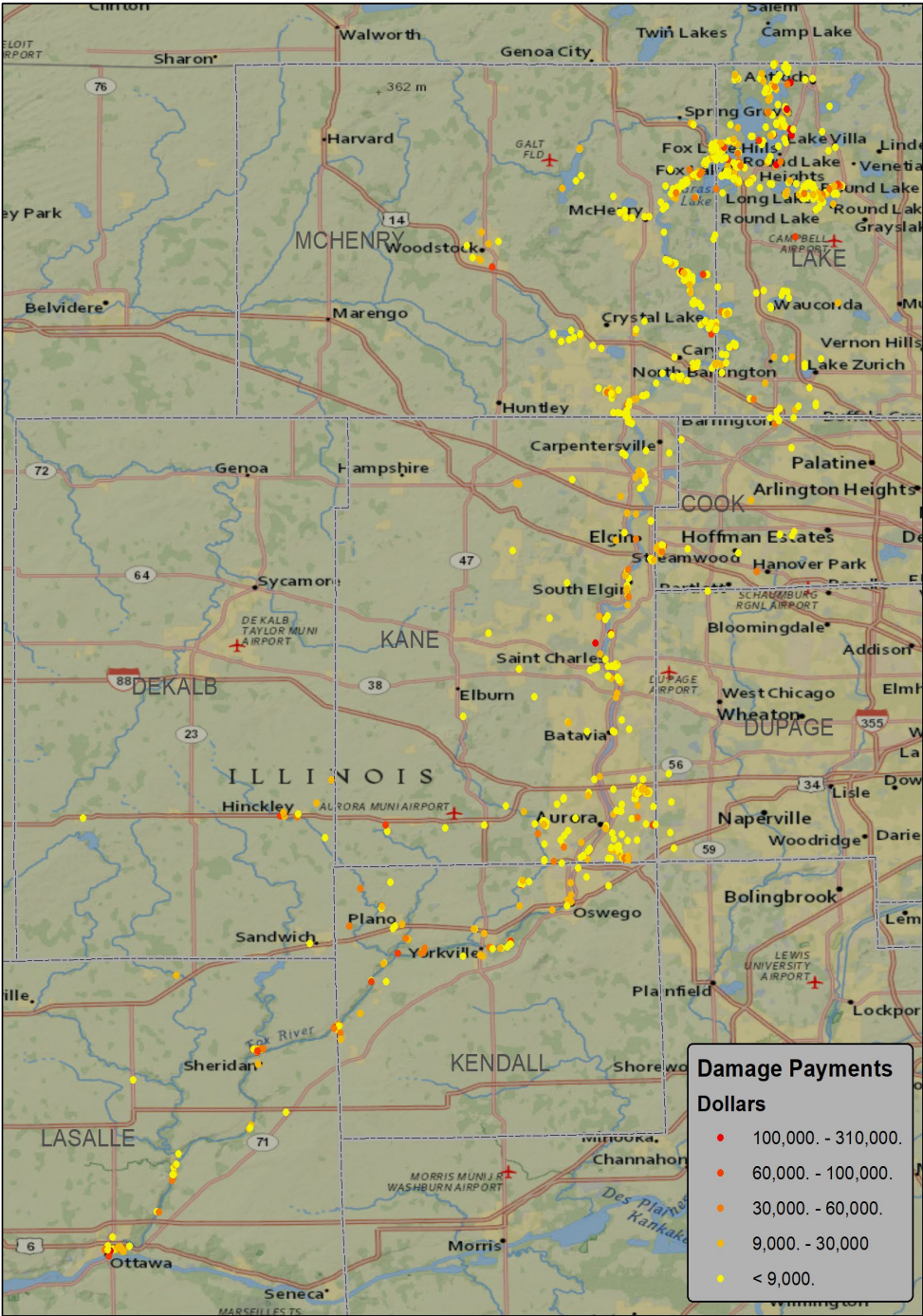


SOUTH KANE COUNTY CITY OF AURORA CITY OF MONTGOMERY NFIP CLAIMS

Highest loss areas located on smaller tributary streams not on the actual Fox River.

REPETITIVE LOSS PROPERTIES (TOP 15)

Fox Lake	103
Elgin	50
Port Barrington	21
South Elgin	19
Plainfield	19
Holiday Hills	18
Montgomery	16
Algonquin	15
Spring Grove	13
Round Lk Bch.	12
Lk. in the Hills	10
Fox River Gr.	7
Plano	7
McHenry	6
Aurora	5



BUYOUTS WORK CITY OF OTTAWA

**1982. The Ottawa “flats”.
Under water.**

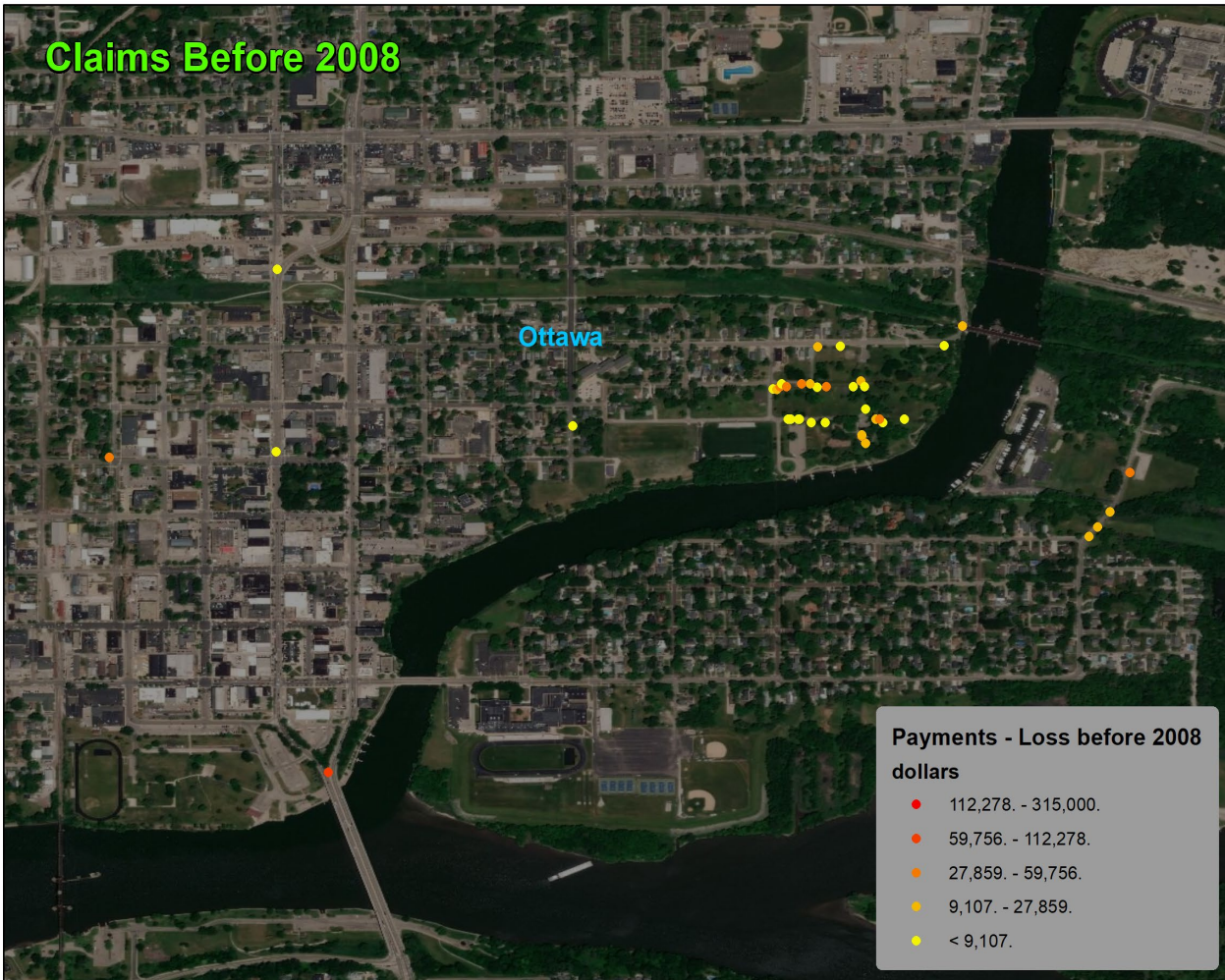


**2008. The same Ottawa “flats”
After buyouts.**

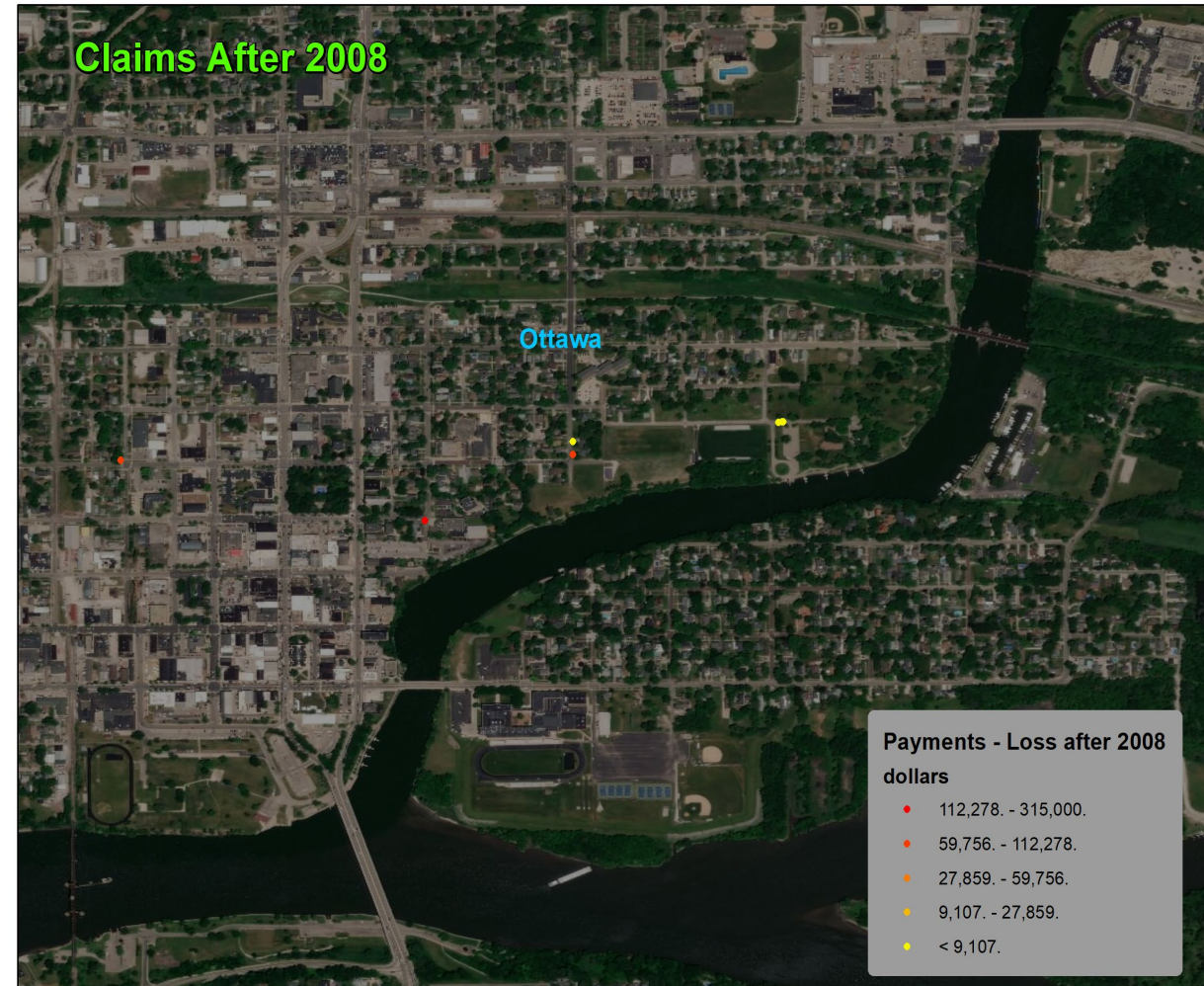


CITY OF OTTAWA BUYOUTS WORK

Claims Before 2008



Claims After 2008



ELEVATION



Fox River
Sheridan, IL

One month after the 2008 flood!!!!

INCREASED COST OF COMPLIANCE BEFORE-AND-AFTER



NEXT STEPS

1. Develop documentation of the extent and character of flooded areas
 - a) Fox River, tributary, or urban flooding
 - b) Number of structures impacted at major, moderate, and minor flood levels
 - c) Street flooding and traffic disruption
2. Shortfalls in current flood control practices
 - a) Flood response/Individual flood protection
 - b) Flood preparedness planning
 - c) Regulation of floodplain development
 - d) Flood damage reduction projects



COMMISSION MEMBERSHIP

Contact State Representatives and State Senators

Request nomination to the Fox River Flood Commission

Stay active as a technical advisor