

# Chapter 1. Introduction

This document is an update of the original *Floodplain Management Plan* that was prepared in 1994 and updated in 2000, 2005 and 2010. This document was prepared because:

- Most plans get major updates every five to ten years.
- Many of the problems that are covered in the original *Plan* and the updates have been addressed.
- Other action items do not account for the recent activities of the South Suburban Mayors and Managers Association, Metropolitan Water Reclamation District of Greater Chicago (MWRDGC), and State and Federal agencies.

Much of the basic information and many of the recommendations presented in the 1994 *Plan* are still valid. Therefore, rather than prepare a completely new document, this *Update* incorporates more recent information and pertinent recommendations from the old text.

## 1. Background

The Village of South Holland, Illinois, has a history of extensive flooding that has affected over 2,000 buildings. The community was most recently flooded in 1981, 1982, 1985, 1989, 1990, 1993, 1996, 1997, 2008 and 2013, and has several properties that have received repetitive flood insurance claims.

Since the Thornton Quarry Reservoir went on line, the Flood Insurance Rate Map for the Village has been revised, reducing the number of buildings in the Special Flood Hazard Area from 2,000 to 45.

However, residents and businesses will remain exposed to floods greater than the Thornton Quarry Reservoir's 100-year flood design level (as happened in 2008) and to local drainage and sewer backup problems (as happened in 2016). There are additional ways to protect these properties from flood damage. These include floodproofing, flood insurance, flood warning, emergency preparedness, and various types of regulations for new development.

Because of the Village's history and exposure to flood hazard, the Village is updating the comprehensive floodplain management plan. This plan will guide Village flood activities for the next five to ten years. It will ensure that the Village implements activities that are most effective and appropriate for its situation.

## 2. Planning Approach

Simply stated, a plan is the product of a rational thinking process that reviews alternatives and selects and designs the ones that will work best for the community. It is the opposite of making quick decisions based on inadequate information. Plans are vital to ensuring that public funds are well spent.

This plan was prepared using a standard planning process that had three key ingredients:

2.1. Technical expertise: The process involved input from engineers, code enforcement and public relations staff, emergency managers, floodplain managers, and others knowledgeable about the various types of flood protection measures. The lead technical input, for the original plan was provided by French & Associates.

The activities that have been reviewed and recommended have proven to be effective in preventing or reducing flood damage. The plan notes where many of the recommendations have been implemented in South Holland and other south suburban communities.

2.2. Resident involvement: Many of the activities, particularly floodproofing and emergency preparedness plans, require the cooperation of the floodplain residents to be effective. Because residents are important to the solution, they were involved in the planning of the solution.

Resident involvement was provided through the Village's Flood Liaison Committee. The Committee is composed of floodplain residents and Village staff from offices involved in flood related activities. After the 1994 *Plan* was adopted, the Flood Liaison Committee continued to meet regularly, monitoring plan implementation and drafting annual reports. Updates were prepared in 2000, 2005 and 2010.

While the membership changed over the years, there have always been resident participants. The current Committee members are:

F.A.C --- Brian Smith  
Chairman --- Louis Schultz  
Member --- Deloris Bogan  
Member --- Rosemarie DeWitt  
Member --- Simon Koopmans

Village Engineer --- Patricia Barker  
Advisor --- Frank Knittle

Trustee --- Prince Reed  
Secretary --- Roberta Rinkema



2.3. Comprehensive review: Together, French & Associates and the Committee reviewed existing studies, reports, and other materials related to the Village's flood problem and activities that can reduce the impact of flooding. This was accomplished through a series of planning meetings that were held during April through September 1993. The updates took several months of meetings in 2000, 2005 and 2010. The reports and studies reviewed are listed at the end of each chapter.

Chapter 2 reviews the three causes of flood damage in South Holland: overbank flooding, local drainage problems, and sewer backup. It also looks at a special flood problem known as repetitive losses, flooding of a property that has resulted in at least two flood insurance claim payments in less than ten years. After this review of the problems faced by the Village, floodplain management goals were set and included in Chapter 3.

The committee's work and the subsequent plan document explored five general categories of floodplain management activities:

- Flood control: levees, reservoirs, channel improvements, etc. (Chapter 4)
- Regulations: zoning, floodplain, stormwater, and other ordinances (Chapter 5)
- Emergency services: warning, sandbagging, evacuation, etc. (Chapter 6)
- Property protection: relocation, floodproofing, insurance, etc. (Chapter 7)
- Public information: outreach projects, technical assistance, etc. (Chapter 8)

After the alternatives were reviewed, the Committee drafted an “action plan” that specifies recommended projects, who is responsible for implementing them, and when they are to be done. The action plan is included as Chapter 9 of this floodplain management plan.

### 3. Public Input and Coordination

This update was prepared during the months of March 2017 – November 2017. Information on the planning process was publicized via a news release, in an article in *South Holland Today*, and on the Village’s website.

During the planning and updating processes, contacts were made with the following agencies to determine how their programs affect or could support the Village's floodplain management efforts.

#### Federal agencies

- Federal Emergency Management Agency Region V
- National Weather Service
- U.S. Army Corps of Engineers
- U.S. Department of Agriculture, Natural Resources Conservation Service

#### State agencies

- Illinois Department of Natural Resources
- Illinois Emergency Management Agency
- Illinois Environmental Protection Agency

#### Regional agencies

- Metropolitan Water Reclamation District of Greater Chicago (MWRDGC)
- Chicago Metropolitan Agency for Planning (CMAP)
- Chicago Southland
- South Suburban Mayors and Managers Association (SSMMA)
- Will-South Cook Soil and Water Conservation District
- Calumet Union Drainage District No 1
- Center for Neighborhood Technology (CNT)



#### Neighboring communities

- Village of Dolton
- Village of Thornton
- Village of Lansing
- Village of Phoenix
- City of Harvey
- City of Calumet City
- Cook County Department of Department of Planning and Development
- Cook County Forest Preserve District
- Cook County Homeland Security and Emergency Management

#### Private organizations

- South Holland Business Association
- South Suburban College
- American Red Cross
- Homebuilders Association of Greater Chicago

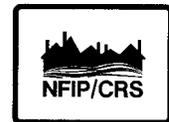
When this 2017 Update was drafted, it was sent to the agencies and communities listed above with a request for their comments.

Input from Village residents was also encouraged. A public meeting was advertised and conducted by Village staff in the affected floodplain to educate the public on the manual update and to gather information from Village residents regarding their flooding concerns and flood-prevention ideas. A draft version of the Floodplain Manual Plan Update was posted on the Village website along with a fillable comment section that could be submitted electronically to Village staff.

The Committee revised the document based on comments received from the listed agencies and organizations and the public and recommends this version to the Village Board of Trustees. These comments were reviewed and the 2017 Update revised accordingly.

#### **4. The Community Rating System**

The Federal Emergency Management Agency's National Flood Insurance Program (NFIP) administers the Community Rating System (CRS). Under the CRS, flood insurance premiums for properties in participating communities are reduced to reflect the flood protection activities that are being implemented. This program can have a major influence on the design and implementation of floodplain management activities, so a brief summary is provided here.



A community receives a CRS classification based upon the credit points it receives for its activities. It can undertake any mix of activities that reduce flood losses through better mapping, regulations, public information, flood damage reduction and/or flood warning and preparedness programs.

There are ten CRS classes: Class 1 requires the most credit points and gives the largest premium reduction; Class 10 receives no premium reduction. A community that does not apply for the CRS or that does not obtain the minimum number of credit points is a Class 10 community.

Since 2002, South Holland has been a Class 5 CRS community. There are only three communities east of the Mississippi River that are better than a Class 5 and only ten in the country. Other south suburban CRS communities include:

- Calumet City: Class 6
- Country Club Hills: Class 8
- Flossmoor: Class 7
- Lansing: Class 7
- Orland Hills: Class 5
- Tinley Park: Class 7

**Figure 1-1: Community Rating System  
Premium Reductions**

Class	Points	Premium Reduction	
		In Floodplain	Outside Floodplain
1	4,500+	45%	10%
2	4,000–4,499	40%	10%
3	3,500–3,999	35%	10%
4	3,000–3,499	30%	10%
5	2,500–2,999	25%	10%
6	2,000–2,499	20%	10%
7	1,500–1,999	15%	5%
8	1,000–1,499	10%	5%
9	500– 999	5%	5%
10	0 – 499	0	0

The CRS provides an incentive not just to start new mitigation programs, but to keep them going. There are two requirements that encourage a community to implement floodplain management activities.

First, the Village receives CRS credit for the Floodplain Management Plan. To retain that credit, the Village must submit an evaluation report on progress toward implementing this Plan to FEMA on a yearly basis. That report must be made available to the media and to the public.

Second, the Village must annually recertify to FEMA that it is continuing to implement its CRS credited activities. Failure to maintain the same level of involvement in flood protection can result in a loss of CRS credit points and a resulting increase in flood insurance rates to residents.

It is expected that this undesirable impact of loss of CRS credit for failure to report on the Plan’s progress or for failure to implement flood loss reduction projects will be a strong encouragement for the Village to continue implementing this Plan in dry years when there is less interest in flooding.

In addition to the direct financial reward for participating in the Community Rating System, there are many other reasons to participate in the CRS. As FEMA staff often say, “if you are only interested in saving premium dollars, you’re in the CRS for the wrong reason.” The other benefits that are more difficult to measure in dollars include:

1. The activities credited by the CRS provide direct benefits to residents, including:
  - Enhanced public safety;
  - A reduction in damage to property and public infrastructure;
  - Avoidance of economic disruption and losses;
  - Reduction of human suffering; and
  - Protection of the environment.

2. A community's flood programs will be better organized and more formal. Ad hoc activities, such as responding to drainage complaints rather than an inspection program, will be conducted on a sounder, more equitable basis.
3. A community can evaluate the effectiveness of its flood program against a nationally recognized benchmark.
4. Technical assistance in designing and implementing a number of activities is available at no charge from the Insurance Services Office.
5. The public information activities will build a knowledgeable constituency interested in supporting and improving flood protection measures.
6. A community would have an added incentive to maintain its flood programs over the years. The fact that its CRS status could be affected by the elimination of a flood-related activity or a weakening of the regulatory requirements for new developments would be taken into account by the governing board when considering such actions.
7. Every time residents pay their insurance premiums, they are reminded that the community is working to protect them from flood losses, even during dry years.

More information on the Community Rating System can be found through the FEMA website: <https://www.fema.gov/national-flood-insurance-program-community-rating-system>.