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Federal Emergency Management Agency

Washington, D.C. 20472

DEC 09 1994

DEC 15

The Honorable Fred Norris
Mayor of the City of St. Charles
2 East Main Street
St. Charles, Illinois 60174

IN REPLY REFER TO:
Case No.: 95-05-204A
Community: City of St. Charles, Kane and DuPage Counties, Illinois
Community No.: 170330
Map Panel No.: 0004 C

T-218-65-RS

Dear Mayor Norris:

This is in reference to a letter dated October 4, 1994, from Mr. Rajesh M. Patel, P.E., of Environmental S/E, Inc., requesting that the Federal Emergency Management Agency determine whether the property listed below is located within a Special Flood Hazard Area (SFHA), an area that would be inundated by the 100-year (one-percent annual chance) flood. This property has been elevated by the placement of fill.

Property Description:	Lots 11 and 12 of Fox River Townhomes of the Willowgate Planned Unit Development as recorded in plat envelope #677 A and B, Document No. 92K18679, on March 19, 1992, filed in the Kane County Recorder's Office
Street Address:	1220 and 1226 Willowgate Lane
Community:	City of St. Charles, Kane and DuPage Counties
State:	Illinois

All fees necessary to process this Letter of Map Revision (LOMR) (a total of $225.00) have been received.

On October 26, 1994, we received all of the information necessary to process Mr. Patel's request. After comparing this information with the National Flood Insurance Program (NFIP) map for the City of St. Charles, Kane and DuPage Counties, Illinois, we have determined that although portions of the property would be inundated by a 100-year flood, the existing structures on this property would not. Therefore, this letter revises the map for the City of St. Charles, Kane and DuPage Counties, Illinois (NFIP Map Number 170330, Panel 0004 C, dated September 2, 1981), to remove these structures from the SFHA. These structures are located in Zone C, an area above the 500-year flood level, where flood insurance is available at low rates. Because portions of the property are located within the SFHA, any future construction or substantial improvement on this property remains subject to Federal, State, and local regulations for floodplain management.

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It should be noted that this property could be inundated by a flood greater than the 100-year flood or by local flooding conditions not shown on the NFIP map. Also, although we have based our determination on the information presently available, flood conditions may change or new information may be generated that would supersede this determination.

If a flood insurance policy has been issued under the NFIP covering a building on the aforementioned property and that policy was required by the mortgage company in conjunction with Federal flood insurance requirements, then flood insurance coverage is no longer required under those Federal requirements.

Accordingly, if a lender imposed the flood insurance requirement, that lender will have to determine whether or not to continue that requirement. The lender may determine, as a business decision, that it wishes to continue the flood insurance requirement in order to protect its collateral security on the loan.

If the lender decides to release the borrower from the flood insurance requirement, and the insured decides to cancel the policy and seek a refund, the insured must obtain a written waiver of the flood insurance requirement from the lender to provide to their property insurance agent or company that is servicing their policy. The agent or company will then process the refund request for the insured.

Even though the structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event of greater magnitude than a 100-year flood. In fact, more than twenty-five percent of all losses in the NFIP occur to buildings located outside the SFHA in Zone B, C, or X. More than one fourth of all policies purchased under the NFIP protect buildings located in these zones. That risk is just not as great as the flood risk to buildings located in SFHAs. In order to offer flood insurance protection to owners of such buildings, the NFIP offers two types of flood insurance policies: the Standard Policy and the Preferred Risk Policy (PRP). The PRP is available at low cost for buildings located outside the SFHA with little or no loss history. Information about the PRP and how one can apply is enclosed. The Standard Policy is available for all other buildings. Individual flood risk situations and insurance needs should be discussed with an insurance agent or company before making a final decision regarding flood insurance coverage.

A copy of this LOMR is being forwarded to your community's official NFIP map repository where, in accordance with regulations adopted by your community, it should be attached to the community's official record copy of the NFIP map, which is available for public inspection.

To ensure continued eligibility to participate in the NFIP, your community must enforce its floodplain management regulations using, at a minimum, the flood elevations and zone designations shown on your community's NFIP map, including the revision made effective by this letter. This response to the request is based on the minimum criteria established by the NFIP. State and community officials, based on knowledge of local conditions and in the interest of public safety, may set higher standards for construction in the floodplain. If the State of Illinois or your community has adopted more restrictive or comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.