Federal Emergency Management Agency 4.3

Washington, D.C. 20472

MAY 19 1994

IN REPLY REFER TO:
Case No.: 94-05-086A
Community: City of St. Charles, Illinois
Community No.: 170330
Map Panel No.: 0004 C

T-218-65-RS

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

Dear Mayor Norris:

This is in reference to a letter dated October 27, 1993, from Mr. Michael McJilton, P.E., of Environmental S/E, requesting that the Federal Emergency Management Agency (FEMA) 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 3-6 of Fox River Townhomes of the Willowgate Planned Unit Development filed in Plat Envelope #677 A and B as Document No. 92K18679 in the Kane County Recorder's Office
Street Address:	1252, 1258, 1260, and 1266 of Willowgate Lane
Community:	City of St. Charles
State:	Illinois

All fees necessary to process this Letter of Map Revision (LOMR) (a total of $450) have been received.

On April 7, 1994, we received all of the information necessary to process Mr. McJilton's request. After comparing this information with the National Flood Insurance Program (NFIP) map for the City of St. Charles, 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, Illinois (NFIP Map Number 170330, Panel 0004 C, dated September 2, 1981), to remove this structure from the SFHA. These structures are located in Zone C 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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You should note 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.

Please be advised that the NFIP offers a policy designed for one-to-four-family homes in areas which are not designated as SFHAs, but where flood exposure still presents a significant risk. This policy is the *Preferred Risk Policy*. It is a comprehensive policy that is available to property owners in B, C, and X zones only. Information about the *Preferred Risk Policy* and how one can qualify is enclosed.

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.

This revision has been made pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (P.L. 93-234) and is in accordance with the National Flood Insurance Act of 1968, as amended (Title XIII of the Housing and Urban Development Act of 1968, P.L. 90-448) 42 U.S.C. 4001-4128, and 44 CFR Part 65.

This revision is effective as of the date of this letter. However, a request for reconsideration must be made within 30 days. Any requests for reconsideration must be based on scientific or technical data.

This LOMR will not be printed and distributed at this time to primary map users such as local insurance agents and mortgage lenders; therefore, the community will serve as a repository for these new data. We also encourage you to disseminate the information reflected by this LOMR throughout the community in order that interested persons such as property owners, insurance agents and mortgage lenders may benefit from this information. We also encourage you to consider preparing an article for publication in the community's local newspaper. This article should describe the changes that have been made and the assistance the community will provide in serving as a clearinghouse for these data and interpreting NFIP maps.

If you have any questions or if we can be of further assistance, please contact Helen Cohn at (202) 646-3457, or by facsimile at (202) 646-3445.

Sincerely,

Philip M. Myers

for Michael K. Buckley, P.E., Chief
Hazard Identification Branch
Mitigation Directorate

Enclosure

cc: State Coordinator
Mr. Michael McJilton, P.E.
Community Map Repository