

Justification for Floodplain Regulatory Standards in Illinois

Office of Water Resources Issue Paper

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Proactive Illinois Floodplain and Floodway regulatory standards have prevented billions of dollars of flood damage over the years and have proven they are good for Illinois businesses and Illinois tax payers. The benefits of proactive floodplain and floodway regulatory standards promulgated by the Rivers, Lakes and Streams Act (RLS Act) include:

1. Promoting and protecting the public health, safety, and general welfare of the citizens from the hazards of flooding;
2. Preventing floodplain activities from causing increased flood damage to others;
3. Avoiding lawsuits and challenges over development-related aggravated flood problems;
4. Lowering flood insurance premiums in many communities statewide;
5. Lessening Illinois taxpayer burden for future flood control improvements and repairs/upgrades to public facilities;
6. Reducing flood losses over time by mapping potential flood risks and creating more resilient communities in Illinois capable of passing major flood events with minimal damage; and
7. Preserving vital natural floodwater storage capacity in the floodplain to provide open space opportunities, parks, wildlife habitat, trails, and agricultural crop production.

Illinois has one of the nation's largest inland systems of rivers, lakes, and streams, with over 15% of Illinois' land area prone to flooding. However, proactive Department of Natural Resources regulatory floodplain and floodway programs that have been evolving higher than National Flood Insurance Program (NFIP) floodplain and floodway regulatory standards in practice since 1974, continue to reduce the state's exposure to the risk of flooding. Illinois has long been recognized as a national leader in floodplain management and loss reduction. While no unified Federal standard currently exists, nearly all communities in the state have adopted minimum standards required by the NFIP. This brief explains the benefits to the people of Illinois that are provided by the current state standards that build upon the NFIP minimum standards.

ILLINOIS FLOODPLAIN and FLOODWAY STANDARDS

Floodway construction activities must not singularly or cumulatively result in any unmitigated flood impacts to others outside the project right of way.

Standard	NFIP Standard	Illinois Standard
Floodway down-frequency	1% chance (100 year)	1% chance (100 year)
Floodway profile surcharge*	1.0 feet	0.1 feet
Floodway storage preservation	not considered	90% of floodplain storage
Floodway velocity increase	not considered	no more than 25% increase