

MADISON COUNTY

UPDATED FLOOD MAP OPEN HOUSES



Updated Preliminary Flood Insurance Rate Maps are being released for Madison County.

Attend either Open House to learn about your risk and how your property may be impacted.

IN-PERSON OPEN HOUSE #1

JAN 18 FROM 5:30 P.M. TO 7:30 P.M.

LOCATION: Granite City Township Hall
2060 Delmar Ave; Granite City, IL 62040

IN-PERSON OPEN HOUSE #2

JAN 19 FROM 5:30 P.M. TO 7:30 P.M.

LOCATION: Wood River Public Library
326 E Ferguson Ave; Wood River, IL 62095



FEMA

NOTE: THERE IS NO FORMAL
PRESENTATION DURING THE OPEN
HOUSE MEETINGS

1.9. OPEN HOUSE FREQUENTLY ASKED QUESTIONS

What changes will we see on the new Flood Insurance Rate Map (FIRM)?

Some buildings may be included in the high-risk area for the first time. This area is known as the Special Flood Hazard Area (SFHA).

However, some buildings may be removed from the SFHA.

- If the building is currently mapped in an SFHA, but is outside the SFHA on the new FIRM, flood insurance is no longer federally required. Flood insurance is still recommended for renters and homeowners outside the SFHA.
- Mortgage companies or lenders may still require you to buy flood insurance.

Can I view my home on the new preliminary FIRM before the Open House?

Yes. You can view an address on the preliminary map at <https://msc.fema.gov/fmcv>. Call the FEMA Mapping and Insurance eXchange (FMIX) at (877) 336-2627 to get details about your location. You can also contact the Illinois Department of Natural Resources (DNR) at 217-782-6302.

Who should attend the Flood Risk Open House?

Everyone should attend a Flood Risk Open House, especially if:

- Your property is currently mapped within an SFHA.
- Your property is newly mapped within an SFHA.
- You currently have flood insurance.
- You are not sure or want to learn more.

If you are unsure of your flood risk, you can look at the preliminary FIRM at <https://msc.fema.gov/fmcv>. You can also call the FMIX at (877) 336-2627. You can also contact the Illinois DNR at (317) 232-4160 or at (877) 928-3755 (toll-free).

What happens at the Flood Risk Open House?

Property owners can meet one-on-one with FEMA representatives. They will explain the preliminary FIRM updates. They can also answer questions about flood insurance.

Do I have to stay at the Open House for the entire time?

No. You can drop in any time between the hours listed. Plan to spend about an hour at the Open House to get the details you need.

The Open House is set up so you can move between information stations. You may choose which stations or experts to visit.

What should a homeowner bring to the Flood Risk Open House?

Bring an address to learn more about that property's flood risk. A current flood insurance policy or elevation certificate may provide more specific details about your flood insurance options.

Do I have to buy flood insurance?

Flood insurance rates are determined in part by the current effective FIRM.

- If the new preliminary FIRM shows your property in a high-risk flood area, and you have a mortgage through a government-backed lender:
 - You must buy flood insurance.
 - This happens once the preliminary FIRM goes into effect.
- There is time—updated maps are planned to go into effect in late 2023.
- Wherever it rains, it can flood. Buying flood insurance is a good idea for property owners and renters even in low-risk areas.

Can I buy insurance at the Open House?

No. Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program. You can buy an NFIP policy through any state-licensed property and casualty insurance agent. A specialized agent provides insurance options; they can help decide which is best for you. Find an agent at [FloodSmart.gov](https://www.floodsmart.gov).

Can I change the new maps?

You can formally appeal information that is on the new maps. The Open House is a great place to learn more about the appeal process. This includes how to file an appeal or comment. If you cannot attend the Open House, the DNR or your local floodplain manager's office are great places to find out more about comments or appeals. You can learn more about the process [here](#).