



# FEMA

April 2, 2018

Mr. Gary L'Heureux  
President of Midlothian  
14801 South Pulaski Road  
Midlothian, IL 60445

Dear Mr. L'Heureux:

I want to congratulate your community on its application to the National Flood Insurance Program (NFIP) Community Rating System (CRS). The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has verified that the voluntary actions undertaken by your community exceed the minimum standards of the NFIP and meet the criteria for a CRS Class 7 rating. The floodplain management activities implemented by your community qualifies it for a 15 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after May 1, 2018. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

Please note Preferred Risk Policies, applicable in Zones B, C, and X, on your community's NFIP Flood Insurance Rate Map, are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of ten percent in Class 1-6 communities and five percent in Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If there are no NFIP noncompliance actions, the CRS rating for your community will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify annually. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established five-year cycle. In the interim, FEMA will periodically send the *NFIP/CRS Update* Newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region V Office, CRS Coordinator, John Devine, by telephone at (312) 408-5567.

Sincerely,

A handwritten signature in black ink that reads "William H. Lesser".

William H. Lesser, CRS Coordinator  
Federal Insurance and Mitigation Administration

Enclosure

cc: Kathleen Cavney, CRS Coordinator



**Village of Midlothian, IL**

NFIP Number: 170127

Date of Verification Visit: May 31, 2017

**Verified Class 7**

New Application

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 1849 credit points are verified which results in a recommendation that the community improve from a CRS Class 10 to a CRS Class 7. The following is a summary of our findings with the total credit points for each activity noted in parenthesis:

**Activity 310 – Elevation Certificates:** The Building Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (38 points)

**Activity 320 – Map Information Service:** Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community furnishing additional FIRM information, information about problems not shown on the FIRM, and historical flood information. The service is publicized annually and records are maintained. (90 points)

**Activity 330 – Outreach Projects:** Credit is provided for informational material that includes FEMA brochure kept available at the Building Department, general outreach projects that include a notice included with the Village utility bills, and priority audience messages that include a repetitive loss outreach project. These projects are disseminated annually. (35 points)

**Activity 340 – Hazard Disclosure:** Credit is provided for state regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. (23 points)

**Activity 350 – Flood Protection Information:** Documents relating to floodplain management are available in the reference section of the Midlothian Public Library. Credit is also provided for floodplain information displayed on the community's website. (34 points)

**Activity 360 – Flood Protection Assistance:** Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. (55 points)

**Activity 410 – Floodplain Mapping:** Credit is provided for conducting and adopting flood studies for areas not included on the FIRMs and that exceed minimum mapping standards. (70 points)

**Activity 420 – Open Space Preservation:** Credit is provided for preserving approximately 6 percent of the Special Flood Hazard Area (SFHA) as open space. (90 points)

**Activity 430 – Higher Regulatory Standards:** Credit is provided for enforcing regulations that require development limitations, freeboard for new and substantial improvement construction, and lower substantial improvement. Credit is also provided for the enforcement of building codes, state mandated regulatory standards, and regulations administration. (448 points)

**Activity 440 – Flood Data Maintenance:** Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. Credit is also provided for establishing and maintaining a system of benchmarks and maintaining copies of all previous FIRMs. (117 points)

**Activity 450 – Stormwater Management:** The community enforces regulations for stormwater management, soil and erosion control, and water quality. (262 points)

**Section 502 – Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of December 31, 2016, the Village of Midlothian, IL has 5 repetitive loss properties and is a Category B community for CRS purposes. All requirements for a Category B community have been met. (No credit points are applicable to this section)

**Activity 510 – Floodplain Management Planning:** Credit is provided for the adoption and implementation of the Cook County Multi-Jurisdictional Hazard Mitigation Plan, adopted November 26, 2014. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2019. (202 points)

**Activity 540 – Drainage System Maintenance:** All of the community's drainage system is inspected regularly throughout the year and maintenance is performed as needed. Credit is also provided for listing problem sites that are inspected more frequently. The community enforces a regulation prohibiting dumping in the drainage system. (385 points)

**Activity 710 – County Growth Adjustment:** All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Cook County, IL is 1.03.

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

**CEO Name / Address:**

Gary L'Heureux  
President of Midlothian  
14801 South Pulaski Road  
Midlothian, Illinois 60445

**CRS Coordinator Name / Address:**

Kathleen Cavney  
Trustee / Building and Zoning Chairman  
14801 South Pulaski Road  
Midlothian, Illinois 60445  
(708) 389-0200

Date Report Prepared: November 22, 2017

Community : Village of Midlothian, IL

NFIP Number : 170127

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**720 COMMUNITY CREDIT CALCULATIONS (New Application):**

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**CALCULATION SECTION :**

Verified Activity Calculations:	Credit
c310 38	38
c320 90	90
c330 35	35
c340 23	23
c350 34	34
c360 55	55
c370	
c410 68 x CGA 1.03 =	70
c420 87 x CGA 1.03 =	90
c430 435 x CGA 1.03 =	448
c440 114 x CGA 1.03 =	117
c450 254 x CGA 1.03 =	262
c510 202	202
c520	
c530	
c540 385	385
c610	
c620	
c630	

**Community Classification Calculation:**

cT = total of above

cT = 1849

Community Classification (from Table 110-1):

Class = 7

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