



February 27, 2023

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

Dear Mr. L'Heureux:

The purpose of this letter is to provide you with the results of the National Flood Insurance Program (NFIP) Community Rating System (CRS) field verification findings based on your 5-year cycle verification. The field verification report is enclosed for your records.

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that the Village of Midlothian will increase to a Class 6 in the NFIP CRS. The floodplain management activities implemented by your community qualify it for a 20 percent discount on flood insurance premiums for most NFIP policies issued or renewed on or after October 1, 2023. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

The CRS rating for your community will automatically be renewed annually as long as there are no NFIP noncompliance actions, so a notification letter will not be sent every year. This annual renewal will take place as long as your community continues to implement the CRS activities you certify in your annual recertification documentation. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established 5-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 Ashley Reimann at (312) 408-5563.

Sincerely,

A handwritten signature in black ink that reads "William H. Lesser". The signature is written in a cursive, slightly stylized font.

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

Enclosure

cc: Ms. Kathleen Caveney, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Village of Midlothian, IL

Verified Class 6

NFIP Number: 170127

Cycle

Date of Verification Visit: May 19, 2022

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 2382 credit points are verified which results in a recommendation that the community improve from a CRS Class 7 to a CRS Class 6. The community has met all Class 6 prerequisites. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

Activity 310 – Construction Certificate Management: Credit is provided for having written construction certificate management procedures for all new and substantially improved/substantially damaged buildings. (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 offering additional FIRM information and historical flood information. The service is publicized annually and records are maintained. (90 points)

Activity 330 – Outreach Projects: Credit is provided for informational outreach projects, general outreach projects, and targeted outreach projects. These projects are disseminated annually. (56 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. (58 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. The service is publicized annually and records are maintained. (55 points)

Activity 370 – Flood Insurance Promotion: Credit is provided for assessing the community's current level of flood insurance coverage. (15 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. (69 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 13 percent of the Special Flood Hazard Area (SFHA) as open space. (193 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require development limitations, freeboard for new construction and substantial improvement, foundation protection, cumulative substantial improvement, lower substantial improvement and local drainage protection. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS®) Classification, other higher standards, and regulations administration. (723 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using additional map data 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. (142 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, soil and erosion control, and water quality. (240 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 6 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 Cook County Multi-Jurisdictional Hazard Mitigation Plan, adopted on October 23, 2019. A progress report must be submitted on an annual basis. (295 points)

Activity 540 – Drainage System Maintenance: Credit is provided for the regular inspection and maintenance of the community's natural drainage system, identified problem sites, and storage basins and records are maintained. 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 1.02.

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

CEO Name / Address:

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

CRS Coordinator Name / Address:

Kathleen Caveney
Village Trustee / CRS Coordinator
14801 South Pulaski Road
Midlothian, Illinois 60445
(708) 385-0200

Date Report Prepared: December 5, 2022

Community : Village of Midlothian, IL

NFIP Number : 170127

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:				Credit
c310	38			38
c320	90			90
c330	56			56
c340	23			23
c350	58			58
c360	55			55
c370	15			15
c410	68	x CGA	1.02 =	69
c420	189	x CGA	1.02 =	193
c430	709	x CGA	1.02 =	723
c440	139	x CGA	1.02 =	142
c450	235	x CGA	1.02 =	240
c510	295			295
c520				
c530				
c540	385			385
c610				
c620				
c630				

Community Classification Calculation:

cT = total of above	cT = 2382
Community Classification (from Table 110-1):	Class = 6

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