



## 2025 LaSalle County FLOODPLAIN UPDATES

LaSalle County did not have any notable flood events in 2025. Moderate drought throughout the summer kept river levels low for much of the summer.

- Flood Insurance policies are still governed by the Homeowner Flood Insurance Affordability Act, which was signed by President Obama in March of 2014. This law repealed and modified certain provisions of the Biggert-Waters Flood Insurance Reform Act, which was enacted in 2012, and makes additional program changes to other aspects of the program not covered by that Act. On April 1, 2016, flood insurance policy holders probably began to see some sharp increases in their premiums. Historically, flood insurance was subsidized. These new laws and reforms to flood insurance policy is phasing out these subsidies and basing premiums on risk. In November of 2019, the responsible federal regulators, announced a final rule requiring that regulated lending institutions accept private flood insurance policies. These policies meet the conditions outlined in the Statute. FEMA encourages policyholders to review and maintain current flood insurance policies. A summary of flood insurance reform legislation is available at <https://www.fema.gov/flood-insurance/rules-legislation>
- The newest Revised FIRMS in LaSalle County became effective July 18, 2011, with a couple of changes to some of the maps becoming effective May of 2014 (Mendota Area). These maps can be viewed on-line at [www.fema.gov](http://www.fema.gov) or the large hard copy maps are also available for viewing at the LaSalle County Land Use Department located in Room 107 of the downtown courthouse in Ottawa (119 West Madison Street, Ottawa, Illinois 61350). A direct link is available on the Land Use Department webpage.
- The FEMA elevation certificate forms were updated with substantial changes in 2023 and 2024.
- LaSalle County updated its Floodplain Ordinance in 2019, these updates just corrected errors in the previously adopted ordinance. Major changes occurring to the ordinance in 2016 exempted County and Township Government from complying with compensatory storage requirements for road and bridge projects. The ordinance is available at [www.lasallecountyil.gov](http://www.lasallecountyil.gov) (contained in the Floodplain Section within the Land Use Department page).
- LaSalle County also has floodplain permit applications, informational brochures, and links to other helpful flooding/floodplain information on their website ([www.lasallecountyil.gov](http://www.lasallecountyil.gov)). Paper copies of this information are always available at the Land Use Department located in the downtown courthouse in Ottawa. A GIS flood map is also available at: <https://lasallecountyil.gov/405/Maps> (includes FEMA flood layer, wetland layer, and topography layer to overlay LaSalle County parcels/aerials).
- Staff at the LaSalle County Land Use Department are charged with implementing floodplain regulations in the unincorporated areas of LaSalle County. Staff are available provide floodplain management information and advice, including flood protection advice to citizens in the office or on site. Any questions regarding floodplain management in these areas can be directed to the office located at 119 West Madison Street-Room 107 in Ottawa (815-434-8666).
- In 2020 LaSalle County adopted an updated Natural Hazards Mitigation Plan. The plan identifies natural hazards, specific risks, and potential mitigation strategies from countywide down to community level. By adopting the plan, communities are eligible to apply for pre-disaster mitigation grants. LaSalle County applied for a grant in 2023 and 2025 to assist in funding the 2025 Plan update.
- A total of 6 Floodplain Permits were issued in 2024

**A few websites to check out and place in the “favorites” list.**

<a href="http://www.fema.gov">www.fema.gov</a>	<a href="http://www.isws.edu">www.isws.edu</a>	<a href="http://www.floodsmart.gov">www.floodsmart.gov</a>	<a href="http://www.noaa.gov">www.noaa.gov</a>	<a href="http://www.crsresources.org">www.crsresources.org</a>
<a href="http://www.illinoisfloods.org">www.illinoisfloods.org</a>	<a href="http://www.ready.illinois.gov">www.ready.illinois.gov</a>	<a href="http://www.usgs.gov">www.usgs.gov</a>	<a href="http://www.msc.fema.gov">www.msc.fema.gov</a>	<a href="http://www.usace.army.mil/">www.usace.army.mil/</a>
<a href="http://www.illinoisfloodmaps.org">www.illinoisfloodmaps.org</a>	<a href="http://www.dnr.state.il.us/owr/">www.dnr.state.il.us/owr/</a>	<a href="http://www.lasallecountyil.gov">www.lasallecountyil.gov</a>	<a href="http://www.floods.org">www.floods.org</a>	