



COOK COUNTY
BUREAU OF
**ECONOMIC
DEVELOPMENT**

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November 10, 2025

Tim Bleuher, Commissioner of Building and Zoning, and Members of the Cook County Board of Commissioners

69 W. Washington Street

Suite 2830

Chicago, Illinois, 60602

Purpose:

To amend Section 106 of the Cook County Code of Ordinances to adopt the most recent Flood Insurance Study (FIS) and Flood Insurance Rate Maps (FIRMs) issued by FEMA, effective January 23, 2026, ensuring Cook County's continued eligibility for participation in the National Flood Insurance Program (NFIP). Also, Section 122 to align with revisions to Section 106 and remove responsibilities from the Superintendent of Highways.

Background:

FEMA periodically updates Flood Insurance Studies and Rate Maps to reflect new hydrologic, hydraulic, and topographic data. The revised FIS and FIRMs for Cook County, Illinois and Incorporated Areas will become effective on January 23, 2026. To remain compliant with 44 CFR § 60.3, Cook County must adopt the new FIS and FIRMs by ordinance before the effective date.

Proposed Amendment Summary:

- Updates Cook County's floodplain ordinance to reference the January 23, 2026 FEMA FIS and FIRM products.
- Maintains Cook County's standing in the NFIP.
- Preserves community eligibility for federal flood insurance, mitigation grants, and disaster assistance.

Recommendation:

Staff recommends that the Cook County Board of Commissioners approve the proposed amendment to Section 106 of the Cook County Code of Ordinances, adopting the Flood Insurance Study and Flood Insurance Rate Maps for Cook County, Illinois and Incorporated Areas, effective January 23, 2026, as issued by FEMA.

Sincerely,

Kaleb McMurray
Civil Engineer Plan Examiner