



Village of Lincolnshire

One Olde Half Day Road, Lincolnshire, IL 60069  
847.883.8600 | [www.lincolnshireil.gov](http://www.lincolnshireil.gov)



FloodSmart.gov

The official site of the NFIP

Dear Resident:

This letter is being sent to you because the Village of Lincolnshire has identified **all or a portion of your property as being located inside the Special Flood Hazard Area (SFHA)**, also known as the floodplain, as shown on the Federal Emergency Management Agency's Flood Insurance Rate Maps (FIRMs). FEMA determines these floodplain limits based on waterway characteristics and existing terrain. Structures (homes) that are located within the floodplain limits must be insured against flood damage as a condition of a mortgage which is backed by the federal government.

In 2013 FEMA and the Illinois State Water Survey prepared updated FIRMs and a Flood Insurance Study for Lake County. These maps are based on engineering studies, and use advanced topography and aerial photography to more accurately delineate flood hazard areas than previous maps. If you have received this letter, the Village identified your property as currently being in the Special Flood Hazard Area (SFHA). The Village has more information regarding the flood maps on our website at [www.lincolnshireil.gov](http://www.lincolnshireil.gov) or you can call, email, or visit the Village Hall in person for assistance in locating your property on the map. You can also visit the FEMA Flood Map Service Center: Search by Address at <https://msc.fema.gov/portal/search>. You will be able to print your own FIRM flood map.

As a resident within the SFHA, if you do not have flood insurance, please talk to your insurance agent. A flood insurance policy will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building. Most homeowner's insurance policies do not cover damage from floods. However, because the Village participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. Your home does not have to be located in the floodplain to qualify for this insurance. Additionally, because the Village participates in the CRS program, properties located in the floodplain are entitled to a **25% discount** on your flood insurance! As part of this program, the Village Board appointed a committee that has been working on developing the Village of Lincolnshire's Natural Hazard Mitigation Plan and a Plan for Flood Mitigation Information.

**There is a 30-day waiting period for the insurance to become effective**, so do not wait for the flood waters to rise before you act. Please visit [www.FloodSmart.gov](http://www.FloodSmart.gov) or [www.fema.gov](http://www.fema.gov) for other useful flood insurance information.

In a continuing effort to respond to flood events, the Village has maintained its partnership with the Lake County Stormwater Management Commission, the United States Geological Survey, and the National Weather Service to provide an interactive map that lets you see the extent of flooding based upon forecasted river flood stages. You can visit this website at <http://il.water.usgs.gov/ifhp/lake/#>.

Preparation is very important in any emergency situation. Please be aware of things you can do to alleviate flooding in your area. Plan ahead and feel free to contact the Village of Lincolnshire Police Department or Public Works Department with any question you may have.

For more information about flood prevention, please visit the Flood Protection Information section at the Village's website at <https://www.lincolnshireil.gov/i-want-to/find/flooding>

In addition, you'll find flood related information at the following media outlets; Cable Channel 10, our quarterly newsletter, and the Lincolnshire E-News. You'll also find timely information when you connect with us on Facebook and Twitter.

We hope this information is helpful and provides you with some available tools to answer questions you may have. However, if you have questions or require clarification on the information provided, please feel free to contact the Public Works Department at (847) 883-8600 or in person at the Village Hall, Monday through Friday, 8:30 a.m. to 4:30 p.m.

Sincerely,

THE VILLAGE OF LINCOLNSHIRE

A handwritten signature in black ink, appearing to read 'W. R. D.', with a long horizontal flourish extending to the right.

Walter R. Dittrich, P.E.  
Assistant Public Works Director/Village Engineer

# NORTHEASTERN ILLINOIS LOCAL FLOODPLAIN ADMINISTRATOR'S MANUAL

## INTRODUCTION

Northeastern Illinois consists of the six county area of Cook, DuPage, Kane, Lake, McHenry and Will Counties. The six county area has a large system of inland rivers and lakes. There are 925 lakes over six acres in size in the region with a total area of 36,000 acres (56mi<sup>2</sup>). The total area of the region is 3,749 mi<sup>2</sup>. In McHenry county, there are 45,300 acres (71mi<sup>2</sup>) of floodplain in a total area of 391,000 acres (611 mi<sup>2</sup>).

Rivers and streams are part of nature's system for carrying water from high ground down to lakes and oceans. Floodplains are part of that system and carry unusually large amounts of water. The land areas adjacent to the streams, rivers, and lakes that are inundated when flooding occurs are floodplains. Flooding is a natural process and floodplains are a vital part of that process.

A watershed is an area that drains into a lake, stream, or other body of water. Other names for it are basin or catchment area. Watersheds vary in size, and larger ones can be divided into sub-watersheds (Fig 1.)

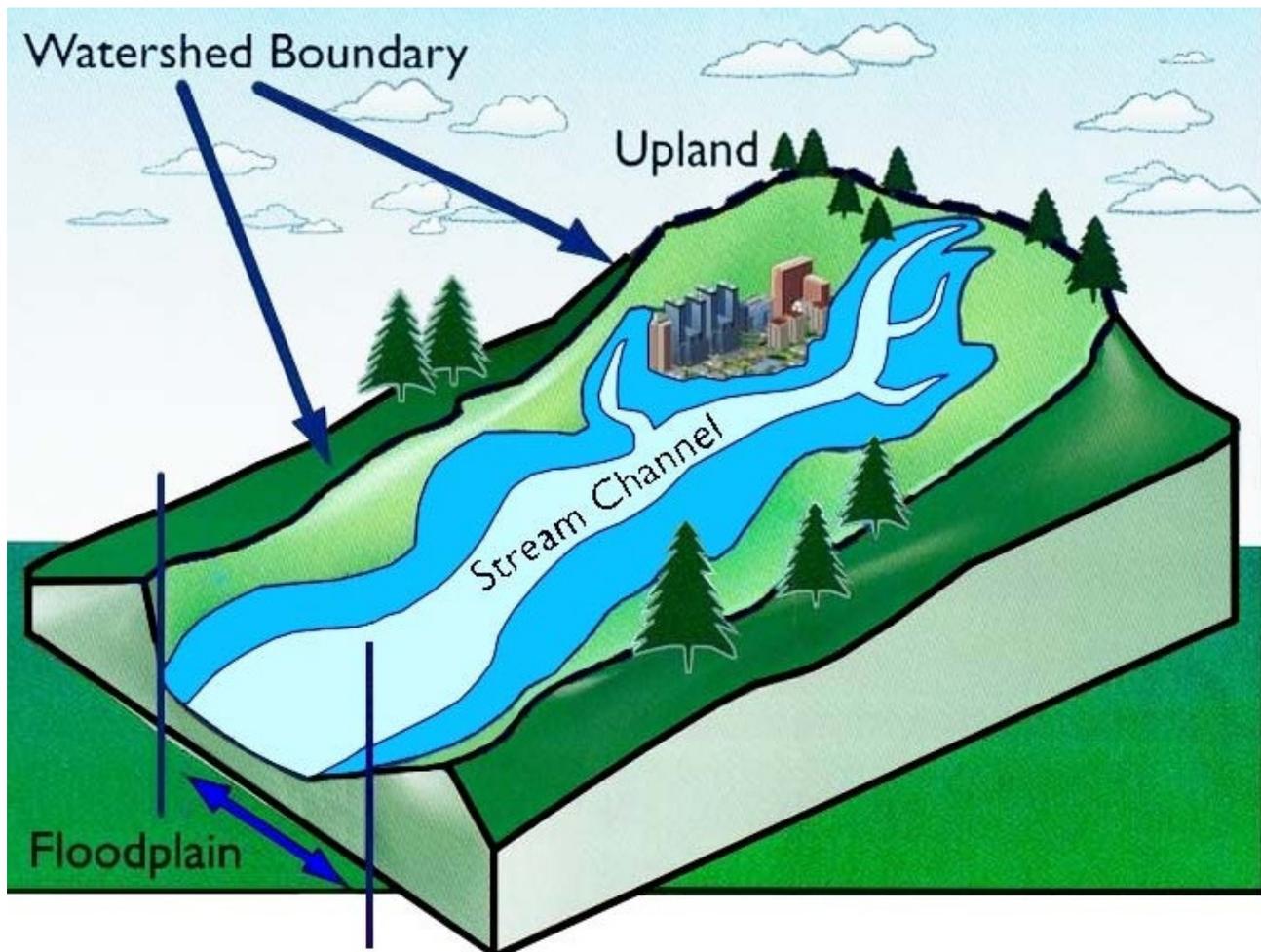
Figure 2 shows a typical primary watershed in Illinois. The boundary of a watershed is a ridge or a divide. Water from rain and snowmelt are collected by the smaller channels (tributaries), which send the water to larger ones and eventually to the lowest body of water in the watershed (main channel).

A flood occurs when heavy rains or snowmelt send more water downstream than the carrying channel can handle. There are three primary types of flooding in Illinois:

Riverine Flooding - A flood typically seen as water flowing over a stream's banks.

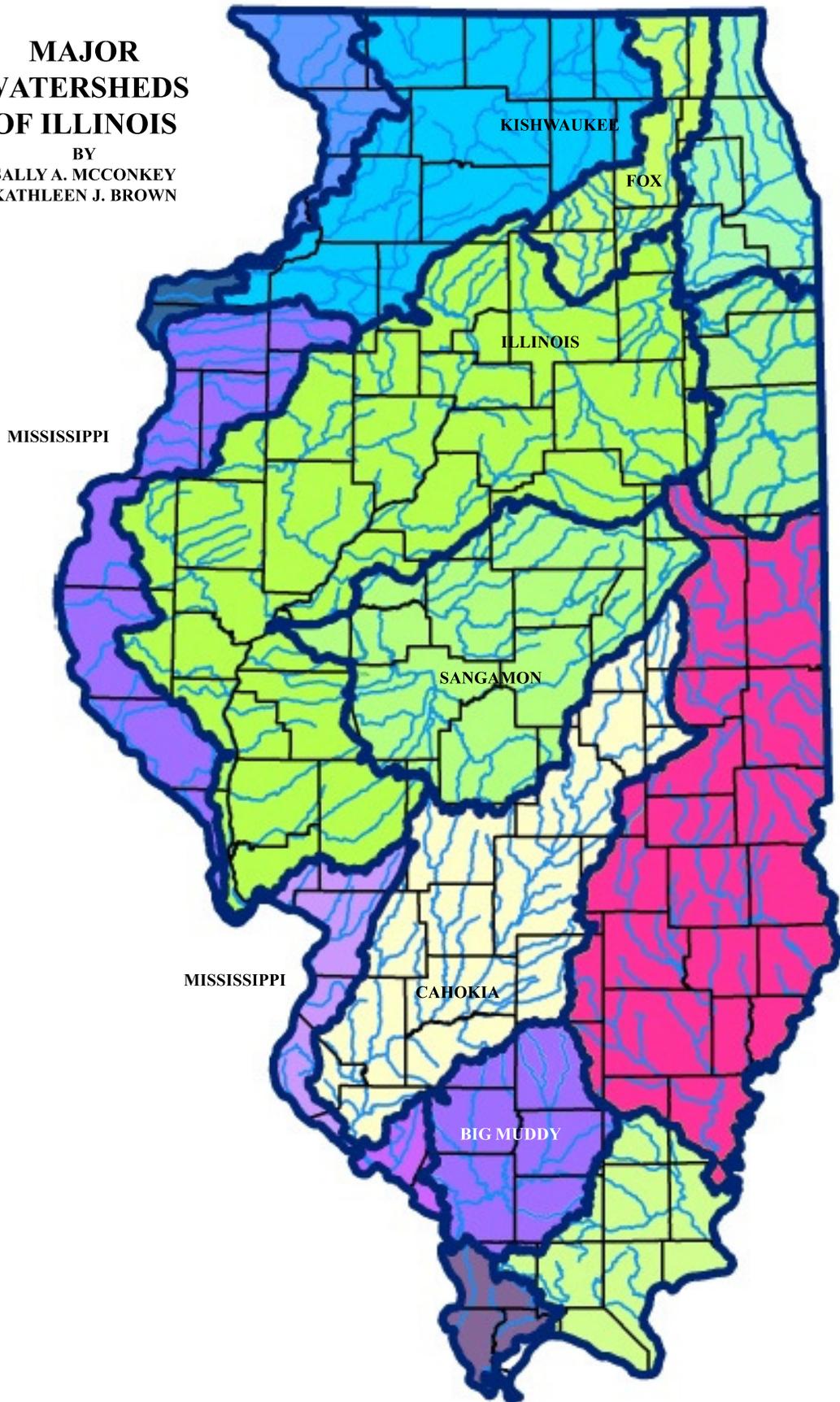
Ponding - A flood occurring when low areas fill up faster than they can be drained.

Sheet Flooding - A flood when water flows along the surface without a channel.



# MAJOR WATERSHEDS OF ILLINOIS

BY  
SALLY A. MCCONKEY  
KATHLEEN J. BROWN



# Association of State Floodplain Managers

*Dedicated to reducing flood losses & protecting floodplain resources*

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# NEWS & VIEWS

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## Elevation Certificates – Do I Really Need One Now?

*--By Bruce Bender, CFM and ASFPM Insurance Committee Co-Chair*

This is a common question we are hearing in workshops and floodplain managers are getting from their citizens. With the Biggert-Waters Flood Insurance Reform Act of 2012 becoming law July 2012, certain pre-FIRM properties previously rated with subsidized rates were having to be rated with their full-risk rate. FEMA does not have a rate table called "Full Risk-Rate," but instead that rate varies per each building. Therefore, in most cases<sup>1</sup>, an Elevation Certificate would be required for the insurance agent to determine that full-risk rate.

For example, with the passage of BW-12, a policy written on a newly purchased pre-FIRM building in a high-risk area would have to be rated using an EC. This is when we (and members of Congress) heard about the large premiums and home closings not going through (or people were stuck paying this at renewal if they had purchased the home after the law was enacted and before that part of BW-12 was enacted). This full-risk rate requirement also applied to newly written and lapsed pre-FIRM policies in high-risk areas (and Zone D).

However, with the recent passage of the Homeowner Flood Insurance Affordability Act, this requirement was removed. As of May 1, 2014, policies on these pre-FIRM buildings (i.e., newly written, newly purchased, lapsed) will be rated using the subsidized rate table in effect Oct. 1, 2013. So, what do you tell the property owners when they ask if they need one now?

Looking closely at HFIAA, it does say that these properties will be on a path to full-risk rates, but it will be a very gradual rise (rates will increase between 5-15 percent with some exceptions to as high as 18 percent). There is one set of exceptions. What HFIAA did NOT change is the 25 percent annual rate increases that non-primary residences, commercial buildings, and those with significant losses will experience each year until they reach full-risk rate.

Again, that is determined on an individual-building basis. So, an EC will be needed to determine what that premium is and to help guesstimate how long it will take to reach the full risk rate. For example, if a pre-FIRM premium<sup>2</sup> is \$3,000, and its full-risk rate premium is \$8,000, and you assume a 10 percent annual increase for the full-risk rate premium (it could be less), and the pre-FIRM continues at a 25 percent annual increase, you will finally reach full-risk premium when the policy renews eight years from now...at about \$17,000. Again, the only way to estimate that is to get an Elevation Certificate.

So, by having the EC, insurance agents can determine the full-risk rate for pre-FIRM buildings in high-risk areas. This could be especially important information if that building is being bought or sold and will be used as a secondary home or business. Bottom line: the property owner will have to decide if they really want or need one.

<sup>1</sup> ECs are not needed to rate in unnumbered V (without BFE), A99, or in Zone AO if a Certificate of Compliance is provided by the community official. They are also not needed in Zones B, C, D, or X.

<sup>2</sup> Secondary home on a slab; Zone AE; October 2013 rates; \$200,000 building/\$80,000 contents coverage; Lowest Floor Elevation-Base Floor Elevation=-3'

FEMA has this handy [“Fact Sheet: A Homeowner’s Guide to Elevation Certificates.”](#) The diagram below, from the fact sheet, indicates how much a homeowner could save based on the FEMA flood insurance manual from Oct. 1, 2012. The illustration is based on a standard NFIP deductible.



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**Questions? Contact our member services coordinator at [kevin@floods.org](mailto:kevin@floods.org) or (608) 828-3000.**

water damage to a building and basement contents when the sewer lines backup or the sump pump fails (not associated with nearby flooding).

These are commercial flood policies and details will vary from company to company.

### FLOOD INSURANCE RATES

The relationship of a building's lowest floor (including basement) to the base flood elevation (BFE) can have a significant impact on flood insurance rates.

Rates are subsidized for older existing buildings that were built before the community enacted a detailed floodplain management ordinance and joined the NFIP. These types of buildings are called pre-FIRM structures (Fig 1).

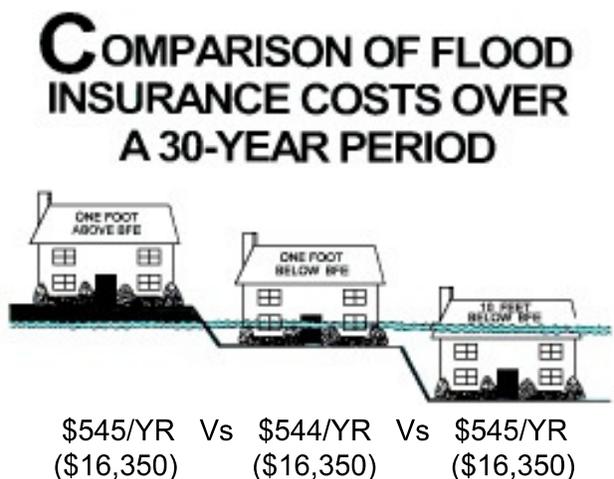
Rates for buildings constructed after the community joined the NFIP (post-FIRM construction) are actuarial, that is, they vary from building to building depending on how far the lowest floor (including basement) of the building is above or below the base flood level (Fig. 2).

Typical flood insurance premiums in Illinois are less than \$500. However, newer buildings which are not constructed in accordance with the community's flood protection ordinance can have rates well over \$1,000.00. Premiums are lowest if the building is located outside a floodplain.

Proper enforcement of the floodplain ordinance can have a profound effect on flood insurance rates.

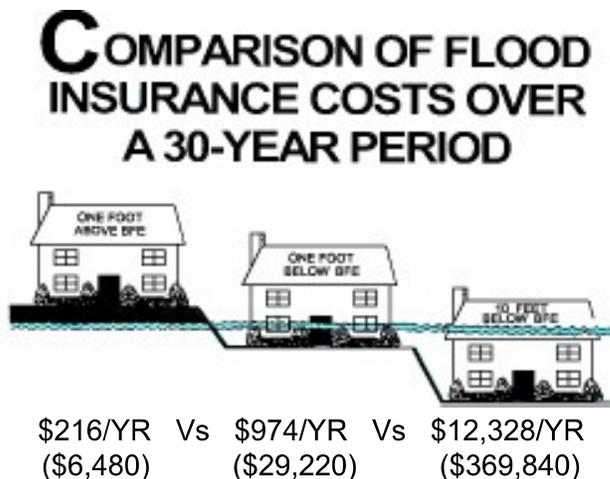
### MANDATORY PURCHASE REQUIREMENTS

Purchase of flood insurance is voluntary except where a person receives federal aid, a mortgage, or other loan for a flood-prone property. Federal law requires flood insurance for all federal assistance and commercial loans to construct, improve, or purchase structures located in floodplain areas. In these cases, it is the lender's responsibility to make flood zone determinations for insurance purposes. In most cases, lenders require structural coverage equal to the amount of the loan or the minimum amount available, whichever is less. However, some lending agencies may have stricter requirements in their own regulations.



Based On:  
 2-Story Single Family Dwelling  
 No Basement  
 Pre-FIRM Construction  
 Regular Program  
 Located In An AE-Zone  
 \$75,000 Building Coverage

Figure 1 Insurance Rates for a Pre-FIRM structure (built before NFIP)



Based On:  
 2-Story Single Family Dwelling  
 No Basement  
 Post-FIRM Construction  
 Regular Program  
 Located In An AE-Zone  
 \$75,000 Building Coverage

Figure 2 Insurance Rates for a Post-FIRM structure (built after NFIP)