VILLAGE OF LINCOLNSHIRE FEMA NATIONAL FLOOD INSURANCE PROGRAM

Important Flood Protection Information for our Residents

Floods happen. Sometimes they happen because we get an unusually intense, heavy rain. Lasting a short time, the rain intensity is enough to overwhelm the storm water management facilities. These types of floods are known as "flash" floods. Other times, floods occur when it rains gently over a long time. In these cases, the storm water management facilities are not likely to be overwhelmed, but the water may overtop the banks of our rivers. At some point in time, each of these types of floods will happen in Lincolnshire. We are providing this information to all Village residents so that you may prepare your family and property for the next flood.

Where Will it Flood?

Floods can occur anywhere. You do not have to be located along a river to experience a flood. Your property could experience floods from heavy rains or sump pump failure. There are some areas more prone to floods than others. The Federal Emergency Management Agency has studied the areas along our rivers and designated these areas as "Special Flood Hazard Areas" (SFHA), also known as the "floodplain" or the "100-year floodplain". The SFHA is defined as the area which is subject to a one percent (1%) chance of flooding in any given year. Structures in these areas have a twenty-six percent (26%) chance of suffering flood damage from a 100-year event during the term of a 30-year mortgage.

Floodplains are not all bad. They provide a wonderful habitat for many species of wildlife and plants. The floodplain also serves as a natural buffer which can absorb water during periods of heavy rain. For example, the Marriott's Lincolnshire Resort golf course is a fine playground in dry weather, but when the banks of the Des Plaines River overflow, the golf course serves as a holding area for floodwaters.

There are three main flood hazard areas in Lincolnshire: The Des Plaines River, Indian Creek, and the West Fork of the North Branch of the Chicago River. The SFHA consists of two components: the floodway and the flood fringe. The floodway is, in general, the deeper, faster moving water during a flood event. The flood fringe is adjacent to the floodway and contains the shallow, slower moving water. In Northeast Illinois, additional regulations apply to structures located in the floodway.

View the Flood Hazard Area Map:

To view an interactive FEMA flood map, visit: https://tinyurl.com/4kw5feya
To download the Village's flood map, visit: https://tinyurl.com/4726fn2y

Preparation:

There may be little warning of a flood and help may not be available. Preparation is very important in any emergency situation. Here are some steps to prepare:

- ***Prepare and exercise a family emergency preparedness plan.*** Know where your family will meet in the event of an evacuation. Sample plans are available at www.Floodsmart.gov.
- ***Do not walk through flowing water.*** Drowning is the number one cause of flood deaths. Currents can be deceptive. If you walk in standing water, be sure to use a pole or stick to ensure firm ground is ahead.
- ***Turn Around, Don't Drown.*** Do not drive through a flooded area. Road barriers are there for your protection.
- ***Stay away from power lines and electrical wires.*** The number two flood killer after drowning is electrocution. Electrical current travels through water. If you see downed power lines report them immediately to the Police Department by dialing 911.

Flood Insurance:

A Flood Insurance Policy is available for all Lincolnshire residents since the Village participates in the National Flood Insurance Program. You are entitled to a **25%** discount on your flood insurance if your home is in the SFHA because the Village participates in the federal government's Community Rating System (CRS) program.

If your home is not located in the floodplain, you will still qualify for lower priced flood insurance. Lincolnshire is one of only 37 communities nationwide with a Level 5 rating or better. The CRS program

is a voluntary incentive program that recognizes and encourages community floodplain management.

To learn how the Village's participation in the CRS program qualifies residents for flood insurance discounts, visit the Federal Emergency Management Agency's CRS web page. If you do not have flood insurance and are interested, talk to your insurance agent. Most homeowners' insurance policies do not cover damage from floods*. Do not wait for a flood to purchase flood insurance as there is a mandatory 30-day waiting period before the insurance goes into effect.*

Protect the Natural Functions of the Floodplain:

If you live near or around a flood plain area, ensuring it performs the way nature intended can be a great way to reduce the impact of flooding on your home. Using native ground covers or grasses instead of turf can help the ground absorb more water and reduce erosion caused by flooding. If you are planting trees, look for species that are more native to flood prone areas. Additional information on how you can protect the natural functions of the floodplain can be found at the Vernon Area Public Library or on the Village's Commitment to Floodplain Protection webpage.

Tips on How to Protect YOUR Property:

Several of the Village's efforts to minimize the impact of flooding depend on each individual resident's cooperation and assistance. Here are steps that YOU can take to help protect your own property:

Do not dump grass clippings, logs, waste, lumber, floatable materials, inoperable motor vehicles, non-movable machinery and products; as well as hazardous materials which are flammable, explosive, toxic or which could otherwise be injurious to human, animal or plant life in the floodway. A $500 fine can be assessed monthly for this violation until it is corrected. If you see dumping or debris in ditches, streams, rivers or detention basins, contact the Public Works Department at 847-913-2380.

Contact the Community and Economic Development Department for proper permit requirements prior to any alteration to your home or property. The permit process protects you and your neighbor! If you see construction or grading work and a Village permit sign is not posted, contact the Community and Economic Development Department at 847-913-2310.

Take advantage of the information available to you either by talking with Village staff or reading literature provided at the Village Hall, the village website, or the Vernon Area Public Library. Consider making improvements to your property to reduce the impacts of a flood. Install and maintain gutters or sump pumps, grade the land to slope away from your home or add rain gardens. The Village maintains information on floodproofing your property, waterproofing your home, raising the house above flood levels, and protecting against a sewer back up during heavy rains.

Construction in the Floodplain or Floodway:

Structures located in the floodplain or floodway are subject to additional regulations designed to protect not only your structure but also that of your neighbor. If you are contemplating a modification to your existing structure, contact the Village before starting your design so that you understand the regulations before you get too far along in the process. Any modification to a structure in the floodplain may require a permit.

If your structure is in the SFHA you may be able to construct an addition. In general, additions may be added if the cost of the addition does not exceed fifty percent (50%) of the value of the structure itself. This regulation is known as the substantial improvement rule. It is designed to limit the exposure of damage to structures in the SFHA. If the cost of the proposed addition would exceed the 50% threshold, then the entire structure must be brought into compliance with the floodplain regulations.

For structures located in the floodway, only additions which do not increase the footprint of the structure and comply with the substantial improvement rule are permissible. Second story additions may be permitted.

We hope this information is helpful and provides you with some available tools to answer questions you may have. However, if you have any questions or require clarification on the information provided, please feel free to contact the Public Works Department at 847-883-8600 or at the Village Hall, Monday through Friday, 8:00 a.m. to 4:30 p.m.