VILLAGE OF LINCOLNSHIRE

FEMA

NATIONAL FLOOD INSURANCE PROGRAM

Important Information for Lenders, Insurance Agents, and Realtors

The Village of Lincolnshire participates in a voluntary floodplain management program, the Community Rating System (CRS). To learn how the Village's participation in the CRS program qualifies residents for flood insurance discounts, visit the National Flood Insurance Program's FloodSmart.Gov web page devoted to CRS at https://www.fema.gov/floodplain-management/community-rating-system. This letter provides information on FEMA Flood Insurance Rate Map (FIRM) information, services, and resources available from the Village.

Basic Flood Map Information

Basic information provided on FIRMS include the community number, map panel number and suffix, date, a given property's FIRM zone, whether the property is in the Special Flood Zone Hazard Area (SFHA), and the base flood elevation or depth, if shown on the FIRM. The elevation datum for the FIRM is NAVD 1988. The most updated FIRMs were issued in September 2013. Information about some of the FIRM changes, and Letters of Map Revision affecting the Village of Lincolnshire that were revalidated, can be found at our website under https://tinyurl.com/2w2xp2pu. The information is also available by phone by calling Public Works at 847-883-8600 , emailing Assistant Public Works Director/Village Engineer Wally Dittrich at wdittrich@lincolnshireil.gov, or by visiting the Village Hall between the hours of 8:00 am to 4:30 pm Monday through Friday at One Olde Half Day Road in Lincolnshire.

Elevation Certificates for some properties are available for review at the Village Hall and are also available at our website at https://tinyurl.com/3yh7b3s7. If a new Certificate of Elevation is required, the Village of Lincolnshire can provide a list of local professionals who provide this service. Enclosed with this mailing is information on the flood insurance purchase requirement which can help people who may need a mortgage or loan for a property in the Special Flood Hazard Area.

Flood Depth Data

Information about flood depth and inundation history of the area is available in person or at our website by visiting https://tinyurl.com/yc6se77u. The USGS Inundation Map can be found at https://fim.wim.usgs.gov/fim/. This map shows potential floodwater coverage based on the depth of flooding and can be displayed in area or depth of floodwaters.

The Village also partners with Lake County Stormwater Management and the Village of Riverwoods to operate a real-time Des Plaines River level gage which can be viewed at any time. The gage is operated by the National Weather Service and can be accessed at https://tinyurl.com/bdfxeej8. Village Hall staff is happy to assist in person, phone, or email with any inquiries related to these sites or the information they provide. During times of elevated river levels, a link to gage information page is posted at our Facebook page and Twitter account.

Special Flood Related Hazards

Weather can change quickly, and flooding in areas upstream will affect the Village of Lincolnshire. Flood hazards that can affect our community include ice jams, debris in the river causing changes in the flow path, unexpected soil erosion, dangers of driving in or through floodwaters, and the dangers created by flood water inside residential structures. Preparation is very important in any emergency. All residents and potential residents are encouraged to be aware of things that can be done to alleviate flooding in their area. Please

contact the Village of Lincolnshire Public Works Department with any question you may have regarding potential hazards.

Historical Flood Information

Information about past floods can be provided upon request, including whether and when a specific area has been flooded in the past, if a property is in a repetitive-loss area, historic high-water levels shown on the Des Plaines River Gage and the USGS Flood of Record map, and photos of past flooding events.

Natural Floodplain Functions

The Village of Lincolnshire is situated in two watersheds – the North Branch of the Chicago River watershed is generally located east of Riverwoods Road and the Des Plaines River watershed (including Indian Creek and Aptakisic Creek sub watersheds) is generally located west of Riverwoods Road. In Lincolnshire, we have been careful to protect portions of our watershed floodplains and floodways by reserving them as open space. Rivershire Park along the Des Plaines River and North Park and Florsheim Parks along the Chicago River have been restored and managed in a natural state. Each of these parks contains floodplain and floodway. They hold large quantities of water after rain or snow events. These native areas, with their deep-rooted native plants, filter out pollutants and chemicals from the water further protecting our river's water quality. In addition, because of the natural state of these areas and the ready water source, there is significant ecological diversity of plants and wildlife in these locations.

Many of the older homes in Lincolnshire were built in areas of lower elevations and are more prone to flooding. Natural site features such as wetlands with native plants and hydric soils have long disappeared and they no longer can function as they should. Landowners are encouraged to plant native plants and consider rain gardens on their property. These plants will assist with absorption and filtration of water. They will help to hold soils to keep erosion and siltation from occurring in the waterway. Landowners are also encouraged to remove any obstructions which might restrict water conveyance during high water events.

If you would like to make an inquiry, please tell us the street address and, if available, the subdivision lot and block number. We are open 8:00 am to 4:30 pm Monday through Friday. Call us at 847-883-8600, contact me at wdittrich@lincolnshireil.gov, or visit Village Hall at One Olde Half Day Road, Lincolnshire. Any person in Public Works Administration can provide the needed information. There is no charge for this service.

Please pass this notice on to all your agents and branch offices.

Sincerely,

THE VILLAGE OF LINCOLNSHIRE

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

Enclosures

NATIONAL FLOOD INSURANCE PROGRAM

WHY DO I NEED FLOOD INSURANCE?

FEMA

NATIONAL FLOOD INSURANCE PROGRAM®

WHAT YOU NEED TO KNOW ABOUT

FLOOD INSURANCE

MOST PROPERTIES ARE VULNERABLE TO FLOODING

Flooding can happen just about anywhere it rains or snows. On average, 40% of the National Flood Insurance Program (NFIP) flood insurance claims occur outside the high-risk flood areas. That's why it's important to protect the life you've built with flood insurance, even if you live in an area with low-to-moderate flooding risk.

The official definition used by the NFIP is "A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow*; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above."

**Mudflow is defined as "A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows."*

MOST HOMEOWNERS INSURANCE DOES NOT COVER FLOOD DAMAGE

Unfortunately, many property owners do not find out until it's too late that their homeowners insurance policies do not cover flooding. The NFIP offers a separate policy that protects your single most important financial asset—your home or business.

THE NFIP OFFERS BUILDING COVERAGE

The following items are a sample of those covered under building coverage:

- The building and its foundation
- Carpet permanently installed over unfinished flooring
- Central air-conditioners
- Electrical systems
- Furnaces and radiators
- Ranges, cooking stoves, and ovens
- Refrigerators
- Window blinds

For a complete list, see your policy or contact your insurance agent.

THE NFIP OFFERS COVERAGE FOR YOUR CONTENTS

Whether you rent or own, make sure to ask your flood insurance agent about coverage to protect your personal property. It can be purchased separately, whether in addition to building coverage or by itself.

Contents coverage usually covers items like:

- Personal belongings such as clothing, furniture, and electronic equipment
- Carpets
- Washers and dryers
- Food freezers and the food in them
- Portable microwave ovens and dishwashers

If you are a tenant and made improvements at your own expense, they are covered up to 10% of the limit of liability.

For a full list of coverages, see your policy or contact your insurance agent.

You can purchase flood insurance up to the maximum amount of insurance available for the following property types:

Property Type	Building Coverage	Contents Coverage
Single-Family Home	$250,000	$100,000
Residential Mobile/ Manufactured Home	$250,000	$100,000
Residential Condominium Unit in a Residential Building	$250,000	$100,000
Rented Residence (e.g. apartment unit, rented single-family, etc.)	N/A	$100,000
Non-Residential Building (e.g. office, retail space, hotel, condominium, etc.)	$500,000	$500,000
Other Non-Residential Building (e.g. office, house of worship, garage, school, clubhouse)	$500,000	$500,000

DID YOU KNOW?

The government requires that homes in high-risk flood areas designated on flood maps by the letters AE or VE be protected by flood insurance if they are security for loans backed by a federally regulated lender. Lenders must notify borrowers of this requirement, prior to closing, if their property is in one of these areas. Visit the Map Service Center at **msc.fema.gov** to learn more about your flood zone.

In the event of a flood, disaster assistance may be limited or unavailable. Federal disaster assistance is available only if the president declares a disaster. Your home is covered by flood insurance even if a disaster is not declared.

Federal disaster assistance comes in two forms: a U.S. Small Business Administration loan, which must be paid back with interest, or a FEMA disaster grant, which is about $5,000 on average per household.

Both programs have strict eligibility requirements based on individual need and many disaster survivors may not qualify. By comparison, flood insurance claims have averaged $27,000 since 2010 and do not have to be repaid.

YOU CAN BUY FLOOD INSURANCE AT ANY TIME

There is usually a 30-day waiting period before the policy goes into effect, with some exceptions:

If you initially purchased flood insurance while securing, adjusting, or renewing a loan for your property, there is no waiting period. Coverage goes into effect when the loan is closed.

If you live in an area newly affected by a flood map change, review your options with your insurance agent.

Additionally, the 30-day waiting period may not apply if your property experiences flood damage caused by wildfire in your community. For more information on the Post-Wildfire Exception, please visit **fema.gov/wildfires-you-need-flood-insurance**.

Keeping these exceptions in mind, plan ahead so you are not caught without insurance. The policy does not cover losses caused by a flood that occurred prior to the policy becoming effective. In addition, you cannot increase your insurance coverage once a flood has begun.

ADDITIONAL GUIDANCE AND CONTACT INFORMATION

The NFIP has valuable resources that can help you understand flood insurance coverage and get you connected to the information you need.

To find a flood insurance provider, use our online tool at **FloodSmart.gov/flood-insurance/providers.**

Visit our Flood Insurance Advocate page at **fema.gov/flood-insurance/advocate** to learn more about fair treatment of policyholders and property owners.

At **floodmaps.fema.gov/fhm/fmx_main.html**, we have Customer Care Center specialists to help you with questions about flood mapping and insurance. You can contact FEMA Mapping and Insurance eXchange (FMIX) directly at **FEMA-FMIX@fema.dhs.gov** or by calling **(877) 336-2627**.

FEMA

NATIONAL FLOOD INSURANCE PROGRAM®

Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management, and to provide people with flood insurance through individual agents and insurance companies. The Federal Emergency Management Agency (FEMA) manages the NFIP. As required by Congress, this document was prepared by the NFIP to help flood insurance policyholders understand their policy.

For more information about NFIP flood insurance, contact your insurer or agent, or call **(800) 621-3362**.

If you are deaf, hard of hearing, or have a speech disability and use relay services, call **711** from your TTY.

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