

Important Flood Protection Information

Floods happen. They happen in Iowa. They happen in Wisconsin. Any they WILL happen in Lincolnshire. Although it has been several years since we last placed sandbags along the Des Plaines River, the Village stands ready to respond. We are providing this information to all residents of the Village of Lincolnshire so that you may prepare for the flood. It will hit Lincolnshire some day.

The purpose of this letter is to provide useful information on some steps you can take to protect yourself and your family in the event of a flood. The letter will also inform you of the Village's participation in a voluntary floodplain management program, the Community Rating System (CRS).

Flood Safety—It's Up to YOU:

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. Listed below are suggestions regarding flood safety and issues you should be aware of:

- ◇ **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 ensuring that firm ground is ahead.
- ◇ **Do not drive through a flooded area.** This includes road barriers. 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 Village Police Department by dialing 911.
- ◇ **Have your electricity turned off by Commonwealth Edison.** If you have been flooded you should be aware that some appliances, such as televisions, hold electrical charges even after they have been unplugged. Do not use appliances or motors that have been wet unless they have been cleaned and checked by a professional. Commonwealth Edison's phone number is 1-800-Edison 1 (1-800-334-7661).
- ◇ **Be alert for gas leaks.** Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated. (Peoples Energy-North Shore Gas' emergency phone number is 1-866-556-6005.)
- ◇ **Look out for animals.** Small animals or reptiles that have been flooded out of their homes may seek shelter in yours.
- ◇ **Obtain Flood Insurance.**

If you know that a flood is coming, and you are in the floodplain, you should shut off the gas and electricity and move valuable contents to a higher elevation. In a flooding situation it is always helpful to have a prepared check list!

Flood Insurance Information:

Since the Village participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. If you do not have flood insurance, talk to your insurance agent. Most homeowners' insurance policies do not cover damage from floods. Do not wait for a flood to purchase insurance as there is a mandatory 30-day waiting period before the insurance goes into effect.

Additionally, because the Village participates in the CRS program, you are entitled to a **25%** discount on your flood insurance if your home is located in the Special Flood Hazard Area, also known as the floodplain. If your home is not located in the floodplain, you will still qualify for lower priced flood insurance.

A structure located within a special flood hazard area shown on an NFIP map has a 26 percent chance of suffering flood damage from a 100-year event during the term of a 30-year mortgage.

Be sure to check your policy to be sure that you have adequate coverage. There are two components to flood insurance: one for the building's structure and the other for its contents. There have been a few floods in Lincolnshire which have caused significant damage to a building's structure as well as its contents.

What You Can Do to Minimize the Impact of Flooding on 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:

- ◇ If your property is located next to a ditch, stream or river, please be aware that it is a violation of Village Code to dump materials such as: grass clippings, logs, waste, lumber, floatable materials, inoperable motor vehicles, nonmovable 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. (The penalty for this violation is a \$500 fine which can be assessed monthly until the violation is corrected.)

A plugged channel cannot carry water and when it rains the water can back up or divert to other areas causing flood damage. Every piece of trash or debris contributes to flooding. The materials collecting on your property, prior to a flood, can be swept downstream during a flood. Remember: **“the home you flood may be your own.”**

If you see dumping or debris in ditches, streams, rivers or detention basins, contact the Public Works Department at 847-883-8600.

- ◇ Be sure to check with the Community Development Department for proper permitting requirements prior to any alteration to your home or property. The permitting process provides protection for you and your neighbor!
- ◇ If you see building or earth filling without a Village permit sign posted, contact the Community Development Department at 847-883-8600.
- ◇ Take advantage of the information available to you either by talking with Village staff or reading literature provided at the Village Hall or the Vernon Area Public Library.
- ◇ Consider making improvements to your property to reduce the impacts of a flood. The Village maintains information on floodproofing your property, water proofing your home, raising the house above flood levels, and protecting against a sewer back up during heavy rains. (Please note that any alteration to your building requires a permit from the Community Development Department. Any alteration to your site requires a permit from the Public Works Department.)

What Good is a Floodplain? The Floodplain's Natural Benefits:

The floodplain is the low-lying area adjacent to streams, rivers, lakes, and, in some cases, even low spots that do not normally hold water. It provides 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 golf course at Marriott's Lincolnshire Resort 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. Similarly, the ponds at the Tri-State International Office Complex provide both recreational opportunities and flood attenuation along the Chicago River.

The Floodplain's Risks:

The Special Flood Hazard Area, also known as the "floodplain" or the "100-year floodplain," consists is composed of two components: the floodway and the flood fringe. The SFHA is defined as the area which is subject to a one percent (1%) chance of flooding in any given year. Structures located in the SFHA are subject to additional regulations. 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 Northeastern Illinois, additional regulations apply to structures located in the floodway.

Statistically, the flooding that the Village experienced in 2004 had a 10-percent chance of happening in any given year and a 96-percent chance of occurring over a typical 30-year mortgage period. In our community, as in most communities participating in the National Flood Insurance Program, we plan for the 1-percent chance event.

Village Flood Services:

If you have not checked the location of your home and its relationship to the flood hazard area on the enclosed map, then please take the time to do so. If your property is shown to be in or close to a flood hazard area you should contact the Village Engineer, at 847-883-8600 for a copy of the flood maps and your property as shown on those maps. These maps are produced in sections, larger in size, have clearer delineation and are up to date. You may also visit <http://www.village.lincolnshire.il.us/pdf/floodmap.pdf> to see a color copy of the map.

If requested, the Public Works Department and/or Village Engineer will visit a property to review its flood problem and explain possible ways to stop flooding or prevent flood damage. If you are in the floodplain or have experienced a flood, drainage or sewer backup problem, or other flood related difficulty, call the Village at 847-883-8600. These services are free.

In the event of a flood the Village will take the following action:

- ◇ the Village Emergency Preparedness Plan will be implemented,
- ◇ you will be notified of the pre-flood state of alert,
 - information will be broadcast on Cable Channel 10
 - if you are in a hazard area you will be notified by phone or in person (You should plan ahead by preparing your own preliminary damage protection plan for protection of your home and its occupants. See the enclosed brochure for suggestions.)
- ◇ the Village will begin to place sandbags.

You, the property owner, are responsible for protective measures for your individual home and property, including sandbagging, pumping, turning electricity off, etc. Action taken by Village staff, such as sandbagging, is intended to protect public property and benefit the entire area. It may appear that the Village is sandbagging individual homes, but please be assured that sandbagging efforts are part of a strategic plan designed to provide protection to the entire neighborhood.

Community Rating System (CRS):

The CRS program encourages the Village to:

- ◇ reduce damage to insurable buildings
- ◇ prevent increases in flood damage from new construction
- ◇ protect public health and safety
- ◇ reduce the risk of erosion damage
- ◇ protect natural and beneficial floodplain functions
- ◇ facilitate accurate insurance rating
- ◇ promote the awareness of flood insurance

One benefit of the Village's participation in this program, and its rating of a Level 5, is a 25% reduction in flood insurance rates for residents who may be required to carry flood insurance. Lincolnshire is one of only one of 37 communities nationwide with a Level 5 rating or better.

Another aspect of participation in CRS is to provide residents with information on the flood hazard areas in Lincolnshire. There are three main flood hazard areas in Lincolnshire as shown on the shaded areas of the enclosed map: The Des Plaines River (D), Indian Creek (I) and the West Fork of the North Branch of the Chicago River (C). To see the map in color, visit Lincolnshire's web site <http://www.village.lincolnshire.il.us> and click on the link "Flood Protection Information." There you will see a link to the Village's flood map.

Flooding in these locations has typically occurred in the spring or fall of the year. It has been several years since any home in Lincolnshire has sustained damage from rising flood waters but some residents have experienced problems associated with heavy rains, i.e., sump pump failures, sewer backup, etc. The most recent flood serves as a reminder, however, that the potential exists for damage.

For more information on the CRS program, visit the Federal Emergency Management Agency's web page devoted to CRS at <http://www.fema.gov/nfip/crs.shtm> .

Construction in the Floodplain or Floodway:

Structures located in the floodplain or floodway are subject to additional regulations designed to protect not only the structure but also the floodplain. 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. Please remember that any modification to a structure in the floodplain may require a permit.

If your structure is located in the SFHA, but not the floodway, you may be able to construct an addition to it. In general, additions may be added if the cost of the addition does not exceed fifty-percent 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 proposed addition would exceed the fifty-percent threshold, then the entire structure must be brought into compliance with the floodplain regulations.

Additions to structures in the SFHA may be located above the existing footprint or may expand the footprint of the structure. If the footprint is expanded, the additional area must comply with the floodplain requirements, which typically requires that the addition be elevated.

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.

Village of Lincolnshire Floodplain Map



D. Des Plaines River

I. Indian Creek

Village of Lincolnshire

Lake County, Illinois

LIMITATION OF LIABILITY: The user agrees that it will at all times identify and hold the Village and its officers and employees harmless and free and clear of any liability arising from any act or omission or commission. The Village makes no claim as to the accuracy of this article and its associated data tables and assumes no responsibility for their position or content accuracy. In providing such articles the Village assumes no obligation to assist the user in the use, development, or maintenance of any applications derived from this article. The Village assumes no responsibility for the accuracy of any subsequent copies of this article.



Map Feature Legend

- Corporate Limits
- Property Lines
- Section Number of Township 43 N, Range 11 E of the Third Principal Meridian
- Interstate Highway
- County Highway
- State Highway
- US Highway
- Water Feature
- Village Open Space
- Floodway
- Special Flood Hazard Area Zone AE (100-Year Flood)



Source: Property lines provided by Lake County and modified by the Village. Special Flood Hazard Area adapted from FEMA Flood Insurance Rate Maps. All other map layers developed by the Village.

Note: Village Corporate Limits as of January 1, 2008. Map printed August 2008.

Contact Information:

The Department of Public Works
 One Olde Half Day Road
 Lincolnshire, Illinois 60069
 (847) 883-8600
www.village.lincolnshire.il.us

To view this map in a larger format, please visit the Village of Lincolnshire's website at <http://www.village.lincolnshire.il.us> and click on the link "Flood Protection Information." There you will see a link to the Village's flood map.

