

# SUBSTANTIAL IMPROVEMENT/DAMAGE

If the cost to improve or repair structures exceeds 50% of the market value of the structure, the Lake County Unified Development Ordinance requires that buildings be brought up to current floodplain management standards. Such improvement projects include exterior and interior remodeling, rehabilitation, additions, and repair and reconstruction projects. In determining whether the structure will be substantially improved, the value of improvements will be cumulative for ten years. Please contact the Lake County Central Permit Facility at **847.377.2600** for further information.

## FLOOD INSURANCE



Most homeowner's insurance policies do not cover damage from floods. However, because the Lake County Planning, Building and Development Department participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded or are outside the floodplain. Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan; usually these policies just cover the building's structure and not its contents. There is often more damage to the furniture and contents than there is to the structure, so be sure you have contents coverage. The Lake County Planning, Building and Development Department participates in the optional Community Rating System, so you may be eligible for up to a 20% discount on your flood insurance premium. Contact your insurance agent for more

information on rates, coverage and discount availability. Don't wait for the next flood to buy insurance protection. In most cases, there is a 30 day waiting period before National Flood Insurance Program coverage takes effect.

## FLOODPLAIN NATURAL AND BENEFICIAL FUNCTIONS

Lake County's floodplains play a valuable role in providing natural and beneficial functions to both human and natural systems; floodplains function to provide active processes, such as filtering nutrients, as well as offering aesthetic value to the community. Lakes, streams, creeks, and rivers within our watersheds are used as a means to filter farm chemical run-off to maintain bio-diversity and ecosystem sustainability. Much of our floodplain area is located on properties owned by the Lake County Forest Preserve District, which provides an opportunity for education and study, and these areas provide habitat and feeding/breeding grounds for waterfowl, fish and other wildlife. Lastly, floodplains provide natural erosion control and open space so further flood damages do not occur.

## ADDITIONAL INFORMATION

Federal Emergency Management Agency (FEMA)  
FEMA Coordinator, Region V  
**847.705.4341**

Illinois Department of Natural Resources  
Office of Water Resources  
**312.793.3123**

# FLOOD SAFETY INFORMATION



Central Permit Facility  
500 W. Winchester Rd.  
Libertyville, Illinois 60048

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# FLOOD SAFETY INFORMATION

## FLOOD HAZARD AREAS

A floodplain is an area located adjacent to a stream, lake, or depressional area that may be covered by water reaching a particular elevation. Portions of unincorporated Lake County are located within floodplains, which include lakes, streams, creeks, and rivers within the following watersheds: Des Plaines River, Fox River, Lake Michigan, North Branch of Chicago River, Bull Creek, Fish Lake Drain, Indian Creek, Sequoiet Creek, Squaw Creek, North Mill Creek, Kellogg Creek, and Flint Creek. Other localized depressional areas will experience isolated flooding.

Approximate locations of floodplain and floodway are included on the Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps (FIRMs); this information has been included in the Lake County Interactive GIS Maps, which are available at [maps.lakecountyil.gov/maponline](https://maps.lakecountyil.gov/maponline) or by contacting the Central Permit Facility at **847.377.2600** for more information. Exact floodplain boundaries must be determined by a topographic survey, prepared by an Illinois Registered Professional Engineer or Land Surveyor.

## FLOOD SAFETY

The following common sense guidelines can help you stay safe from the dangers of flooding:

- **Do not drive through a flooded area.** More people drown in cars than anywhere else. Do not drive around barriers.

- **Do not walk through flowing water.** Currents can be deceptive, and six inches of water can knock you off your feet.

- **Stay away from power lines and electrical wires.** If your house is about to be flooded, turn off the power at the service box. Electrical current can travel through water, and electrocution is the second leading cause of death during floods.

- **Be alert to gas leaks.** Turn off the gas to your house before it floods. If you smell gas, report this observation to your gas company. Do not use candles, lanterns or open flames if you smell gas or are unsure whether your gas has been shut off.

- **Keep children away from the floodwaters, ditches, culverts, and storm drains.** Floodwaters can carry unimaginable items that have dislodged themselves, and smaller people may be sucked into culverts, rendering them helpless.

- **Clean everything that has been wet.** Floodwater will be contaminated with sewage and other chemicals, which pose severe health threats.

- **Look out for animals, especially snakes.** Small animals that have been flooded out of their home may seek shelter in yours.

- **Do not use gas engines, such as generators or charcoal fires indoors during power outages.**

Carbon monoxide exhaust can pose serious health hazards.

## PROPERTY PROTECTION MEASURES

If your property is susceptible to flooding, there are many flood damage reduction measures you may employ:

- Watertight seals can be applied to brick and block walls to protect against low level flooding.
- Utilities, such as heating and air conditioning systems, water heaters and other major appliances, can be elevated to higher floors in the structure or on raised platforms.
- Temporary measures such as moving furniture and other valuables to higher floors or sandbagging exterior openings will also help.
- Elevating or relocating the entire structure may be a feasible option, as well.

## FLOODPLAIN PERMIT REQUIREMENTS

All development within the floodplain, requires a Site Development Permit from Lake County, and applications must be made prior to commencing site work. Please contact the Lake County Central Permit Facility at **847.377.2600**, or visit our website for more information: [www.lakecountyil.gov/Planning](https://www.lakecountyil.gov/Planning).

