

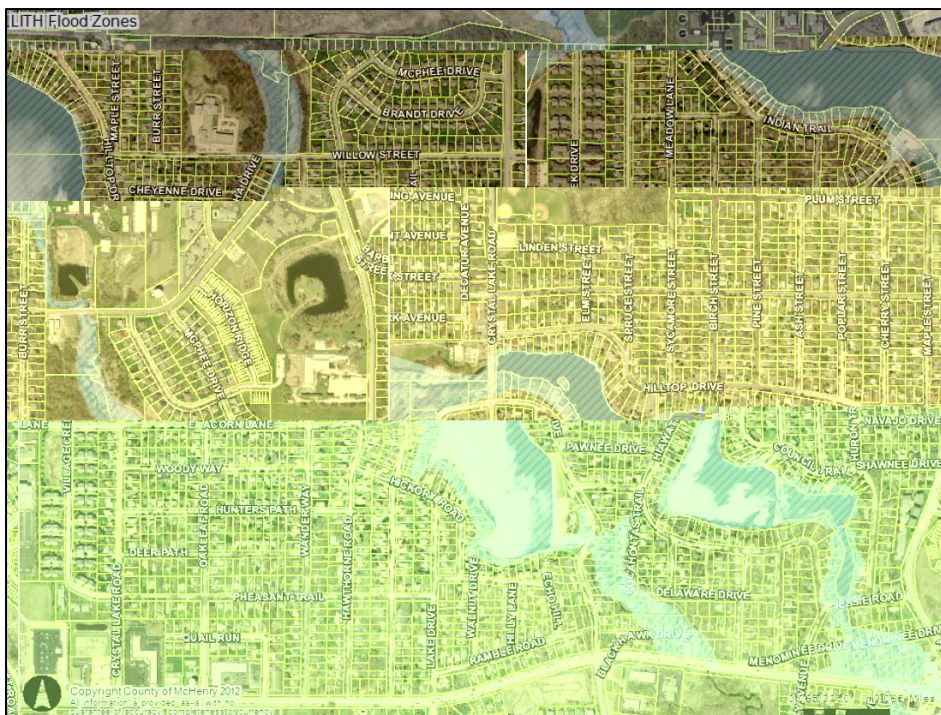


Flood Hazard and Protection Information for Lake in the Hills Residents

Various floods from the waters within Lake in the Hills have had an impact on a number of homeowners in recent memory. Between 1978 and 1999, floods caused the Crystal Creek to flow over its banks. The floodwaters from Crystal Creek reached approximately one foot high on homes along the creek line. The floods were a result of thunderstorms that produced excessive amounts of rainfall in a short period of time. In 1993, excessive rainfall filled Woods Creek Lake and nearly overtopped the dam.

Floods are a natural occurrence which can influence but not control. Development since 1973 has been subject to much tougher building codes and is less likely to suffer flood damage although flooding is still possible. Areas along Woods Creeks and Crystal Creek in the original part of the Village are much more susceptible to flooding as shown on this map.

You can get more information about flood hazards near your home or business from the Federal Emergency Management Agency (FEMA) web site or by viewing Flood Insurance Rate Maps at the Village Hall in the Community Development Department.



NATURAL & BENEFICIAL FUNCTIONS

Floodplains play a valuable role in providing natural and beneficial functions to the community. Floodplains that are relatively undisturbed provide a wide range of benefits to both human and natural systems. These benefits provide aesthetic pleasure as well as function to provide active processes such as filtering nutrients. These natural drainage areas are used as a means to filter run-off and maintain bio-diversity and ecosystem sustainability. These floodplains contain sites that provide an opportunity for education and study while enhancing wildlife habitats. Lastly, this drainage area provides natural erosion control and open space so further flooding damage does not occur.

DRAINAGE SYSTEM MAINTENANCE

As simple as it may sound, simply keeping smaller ditches and streams free of debris can dramatically improve the run-off capacity of low-lying areas, as well as greatly reduce the occurrence blockage that significantly contributes to flooding. It is illegal to dump materials into a required waterway and violators may be fined. If you see someone in the act of dumping or see debris in one of our watercourses, please contact the Public Works Department at (847) 960-7500. Here are a few maintenance items that Public Works performs: monthly culvert inspections, yearly creek inspections, and storm sewer cleaning and televising. Residents can also participate by keeping stormwater easements clear and not filling them in, keeping driveway culverts clear, and not raking leaves into the street storm inlets.

FLOOD HAZARD AREAS

Flash flooding is the general type of flooding caused along Crystal Creek and Woods Creek; however, it can occur almost anywhere when something blocks the drainage path. During a normal flood event, two to four inches of rain in a three-to-four hour period jeopardized the creek's banks.

FLOODPLAIN PERMIT REQUIREMENTS

All development within the 100-year floodplain, such as new construction, filling, excavation, fences, and sheds requires a permit from the Community Development Department. Applications must be made prior to doing any work in a floodplain area. Please contact the Community Development Department at 847-960-7440 to receive all of the necessary information to properly develop in a floodplain area. You may report any questionable development activities to the same department, as well.

FLOOD INSURANCE

If you do not have flood insurance, talk to your insurance agent. Most homeowner's insurance policies do not cover damage from floods. Flood insurance is only available to those participating communities in the National Flood Insurance Program (NFIP). Because the Village's floodplain management programs attempt to protect us from multiple flooding hazards, Lake in the Hills is part of the NFIP and thus, residents are able to obtain flood insurance. Additionally, because the Village participates in FEMA's Community Rating System (CRS) program, flood insurance premiums are discounted at 20 percent.

Be sure to check your policy to ensure you have adequate coverage. Usually these policies cover the building structure, but not the contents. Contents coverage can also be obtained by asking. There is a 30-day waiting period before flood insurance coverage becomes effective. Plan ahead; do not wait until a flood is predicted before purchasing flood insurance.

The Village Hall has information and maps showing the designated floodway/floodplain areas within the Village. This information, along with elevation certificates dating back to the year 2000, is available in the Community Development Department, which is located at 600 Harvest Gate. You can also call Dave Sellek, Building Commissioner, at (847) 960-7440 for additional information.



If you are building inside the floodplain, the purchase of flood insurance is mandatory if using a federally regulated/insured bank for a loan.

FLOOD WARNING SYSTEM

Many times, flooding within Lake in the Hills can possibly be predicated in advance. If the weather forecasted has a potential for large amounts of rainfall in a short period of time, it gives ample warning for preparation and evacuation. However, in the event of a flash flood due a large rain event, you may be the first to notice the oncoming situation and have only hours to execute your plan. If you have a concern contact the Lake in the Hills Police Department. Tune your radio to WBBM-105.9 FM or 780 AM for local and National Weather Service updates. You will also see regular interruption on local radio and television stations advising you of the situation. The Police Department may notify by telephone using the reverse 911 system in extreme flooding conditions.

PROPERTY PROTECTION MEASURES

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

- Watertight seals can be applied to brick and block walls to protect against low-level flooding.
- Utility systems such as heating and air conditioning, water heaters, and other major appliances can be elevated to higher floors in the structure or set 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 also be a feasible option.



FLOOD SAFETY

The following common sense guidelines can help you 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. 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. 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 it to the Fire Department or your gas company. Do not use candles, lanterns or open flames if you smell gas or are unsure if 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. Culverts may suck smaller people into them 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.

SUBSTANTIAL IMPROVEMENT/DAMAGE

The NFIP requires that if the cost of improvements to a building or the cost to repair damages (from any cause) to a building exceeds 50 percent of the market value of the building (excluding land value), the entire building must be brought up to current floodplain management standards. Building improvement projects include exterior & interior remodeling, rehabilitation, additions, and repair and reconstruction projects. Additionally, the cost of currently planned improvements will be added to the cost of previously made improvements and compared to the existing market value to determine if the improvements exceed 50 percent of the structure's value. Please contact the Community Development Department at 847-960-7440 for further information.

ADDITIONAL INFORMATION

If you should require further or more detailed information regarding flood-related issues in Lake in the Hills, here are some additional sources:

- FEMA.gov website
- Village of Lake in the Hills Community Development Department (847) 960-7440
600 Harvest Gate Lake in the Hills, IL 60156
- Algonquin Public Library (847) 458-6060
2600 Harnish Drive Algonquin, IL 60156