

## Flood Insurance Information

Visit [www.floodsmart.gov](http://www.floodsmart.gov) for additional flood insurance details, and to estimate the annual premiums for various flood plain scenarios and coverage. Call your insurance provider to determine the exact premium rates and coverage available for your home. If you do not have an agent or your agent does not write flood insurance policies, the NFIP has a toll-free number for agent referrals (1-800-CALL FLOOD (1-800-225-5356) or TDD # 1-800-427-5593).

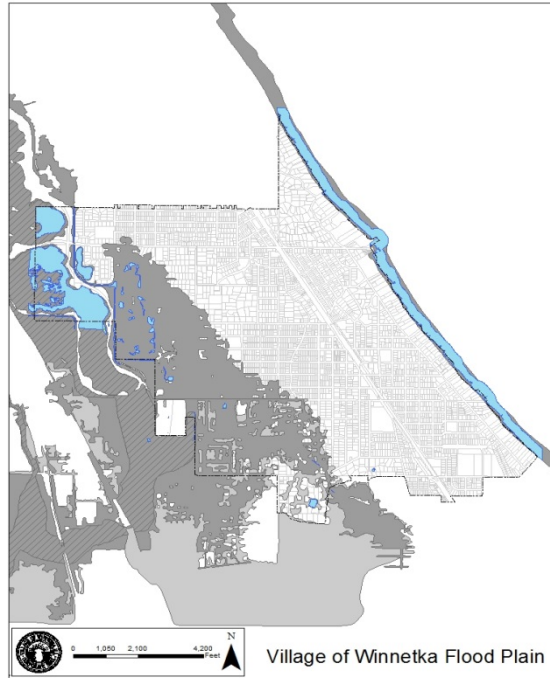
Copies of a FIRM or to view a FIRM online can be obtained at:

[www.fema.gov/hazard/flood/info.shtm](http://www.fema.gov/hazard/flood/info.shtm),

as well as providing access to many other sources of important flood information.

The Village's website also has an interactive mapping system, as well as a Flood Plain Information page with an abundance of flood plain related information. The website is at: [www.villageofwinnetka.org](http://www.villageofwinnetka.org)

*If you are a recipient of this letter, then your property is either located within the 100-year flood plain, or it is immediately adjacent to the flood plain, and may be subject to flooding.*



Flood plain inquiries can be directed to the Engineering Department of the Village of Winnetka, and can be made in person, by telephone, or by e-mail. The Engineering Department is located at the Village Yards, 1390 Willow Road, Winnetka. While any of our Engineering Staff can answer your questions, our Flood Plain Manager is Susan Chen, Assistant Village Engineer, who can be reached at 847-716-3532 or [schen@winnetka.org](mailto:schen@winnetka.org). For flood plain inquiries, please provide the Village with the street address of the property in question. For general questions or concerns regarding local flooding, drainage issues or sewer back-ups, contact 847-716-3568, and your call can be directed to the appropriate Public Works staff.

## Village of Winnetka

Insure your Property  
for your  
Flood Hazard



Public Works Engineering  
Department

Phone: 847.716.3568

## The National Flood Insurance Program

The Village of Winnetka participates in the National Flood Insurance Program (NFIP) which makes federally guaranteed flood insurance available to all eligible buildings, whether they are in the flood plain or not.

Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems. If a flooding problem is caused or aggravated by sewer backup, consult with your insurance agent about obtaining a sewer backup rider to your homeowner's insurance policy. There is a 26% chance of experiencing a flood during the life of a 30-year mortgage. As a point of comparison, there is a 4% chance of having a fire during that same time period.

The NFIP insures buildings, including mobile homes, with two types of coverage: building and contents. Building coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately, if the contents are in an insurable building. There is a 30 day waiting period before flood insurance coverage goes into effect. Please note that standard property insurance does not cover flood damage. Premiums for non-SFHA structures can be gotten at a much reduced rate.

## How It Works

If a building is located in the Special Flood Hazard Area (SFHA), which is commonly known as the 100-year flood plain, and a loan or mortgage is necessary, the Federal agency or lender is required by law to require the building owner to purchase a flood insurance policy on the building. Federal regulations require building coverage equal to the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount available for a single-family residence is \$250,000. Government-sponsored enterprises, such as Freddie Mac and Fannie Mae, have stricter requirements.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in an SFHA, even though a portion of the lot may be. While not mandated by law, a lender may require a flood insurance policy, as a condition of a loan, for a property in any zone on a Flood Insurance Rate Map (FIRM).

## Community Rating System (CRS)

The National Flood Insurance Program (NFIP) Community Rating System (CRS) recognizes community efforts beyond those minimum standards by reducing flood insurance premiums for the community's property owners. CRS discounts on flood insurance premiums range from 5% up to 45%, depending upon the Community's Rate Class. The Class Ratings range from Class 10 (0% discount), to a Class 1 (45% discount). Those discounts provide an incentive for new flood protection activities that can help save lives and property in the event of a flood.

On May 1, 2015, the Village of Winnetka received the official plaque awarding the Village a CRS Class 6 designation. As a Rate Class 6, Winnetka SFHA flood policy holders will receive up to a 20% discount on their premiums, and non-SFHA flood policy holders will receive a 10% discount on their premiums. Both SFHA and non-SFHA policies are subject to non-policy fees applied by FEMA. The Village of Winnetka staff will continue to work within the CRS program in efforts to improve the Village's Class Rating to the next step, Class 5 Rating.

*To learn more about the CRS program, go to either <https://www.fema.gov/community-rating-system> or [https://www.floodsmart.gov/floodsmart/pages/crs/community\\_rating\\_system.jsp](https://www.floodsmart.gov/floodsmart/pages/crs/community_rating_system.jsp)*