

VILLAGE OF



# NORTHBROOK

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August, 1998

Resident

Northbrook, IL 60062

**Subject: Community Rating System (CRS)  
Outreach Project to Floodplain Residents**

Dear Resident:

This letter and the enclosed information is being mailed to all properties which are located in (either entirely, or partially), or in close proximity to the 100 year floodplain (Special Flood Hazard Area) within the Village of Northbrook. The purpose of this mailing is to inform property owners of the presence of flood hazards in Northbrook and recommend possible actions which can be undertaken to protect persons and property.

This year the Village will once again be recertifying its application in the National Flood Insurance Program (NFIP) Community Rating System (CRS). Participation in the CRS results in a specified percent (%) rate reduction in the flood insurance premiums that are paid by residents who carry flood insurance policies depending upon the number of points that are accumulated by the community. The Village accumulates points by implementing certain floodplain development regulations, flood awareness projects and activities. Since October 1, 1995, the Village has been classified as a Class 9 community which results in a five (5) % rate reduction for flood insurance policies issued, or renewed on, or after this date. It is hopeful that the Village can achieve a Class 8 rating this year by implementing some additional activities, one of which is this mailing specifically targeted to floodplain properties. A Class 8 rating would result in a 10% reduction in flood insurance premiums.

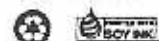
We hope that you find the enclosed materials informative and useful. Additional flood insurance and protection information can be obtained for the Federal Emergency Management Agency's (FEMA) web site on the Internet (<http://www.fema.gov>). Please contact the Engineering Department at 272-5050; Ext. 251 if you have any questions concerning this matter, or desire additional information.

Sincerely,

Paul Kendzior, P.E.  
Assistant Village Engineer II

PKK  
Enclosures  
cc: File  
\$:Kendzior/Flood/Outreach Project Cover Letter

Northbrook's Home Page  
<http://nsn.nslsilus.org/nbkhome>



# FLOOD INSURANCE IN SOUTH HOLLAND NOW CHEAPER BECAUSE OF CRS REDUCTION

The cost of a flood insurance policy for a home depends on the type of building, the year it was built, the amount of coverage, and whether the house is in the floodplain. The premium is reduced based on the community's *Community Rating System (CRS)* class. South Holland currently has a *CRS rating of 7*, the best of any community in the State of Illinois, and one of only twelve communities in the United States with a rating of 7. Tulsa, Oklahoma, is the only community in the country with a better *CRS rating of 6*.

*Type of building:* The National Flood Insurance Program (NFIP) considers any floor below grade as a basement. Because most houses in South Holland have a basement or other below-grade floor, the following example costs are based on a house with a basement.

*Year built:* Example annual premiums are given for a single family house built in South Holland before August 1, 1980. Most buildings built since then are rated differently.

*Coverage:* A single family residence must be covered to 80% of its value to obtain (depreciated) value. Your bank or mortgage lender may require coverage sufficient to cover the amount of a loan or mortgage.

*Location:* Four examples are given for two different locations and two levels of coverage:

- A. 80% replacement cost coverage on a \$100,000 house in the mapped floodplain.
- B. 80% replacement cost coverage on a \$100,000 house *not* in the floodplain.
- C. Lower coverage for a house affected only by shallow flooding in the floodplain.
- D. Lower coverage for a house affected only by shallow flooding *not* in the floodplain.

	In Floodplain?	Structural Coverage	Contents Coverage	Premium Cost	South Holland CRS Reduction
A.	Yes	\$80,000	\$40,000	\$676	\$ -90.90
B.	Yes	\$10,000	\$20,000	\$256	\$ -27.90
C.	No	\$80,000	\$40,000	\$436	\$ -18.30
D.	No	\$10,000	\$20,000	\$197	\$ -6.35

These figures are based on the October 1994 rates. Lower premiums are available for what is called a "preferred risk policy" which is reserved for buildings outside the floodplain that have not been flooded in the past. Premiums can also be lowered with higher deductibles. Buildings built in South Holland after August 1, 1980, should also have lower premiums.



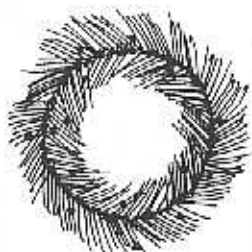
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The Purpose of South Holland Today is to support the public relations mandate of the Village President and Trustees: *To promote the benefits of living and investing in South Holland.*

All materials appearing in **South Holland Today** have as their goal one or more of the following: Strengthening community spirit; Using facts to address false perceptions; Supporting and promoting the moral values and tangible resources of the Village; Marketing the Village as a place for business and for families; Addressing citizen issues with a positive, people-centered approach; Developing Village employees and residents as Ambassadors for South Holland; Imparting information about Village sponsored events, activities affecting community life, and matters concerning public welfare and safety.

South Holland Today is published four times during the year: Spring, Summer, Fall, and Winter. Special editions are published according to need.



Season's Greetings  
 To all of you  
 from each one of us