



Lake County All Natural Hazards Mitigation Plan Report

PBZE Committee Presentation

Planning, Building & Development

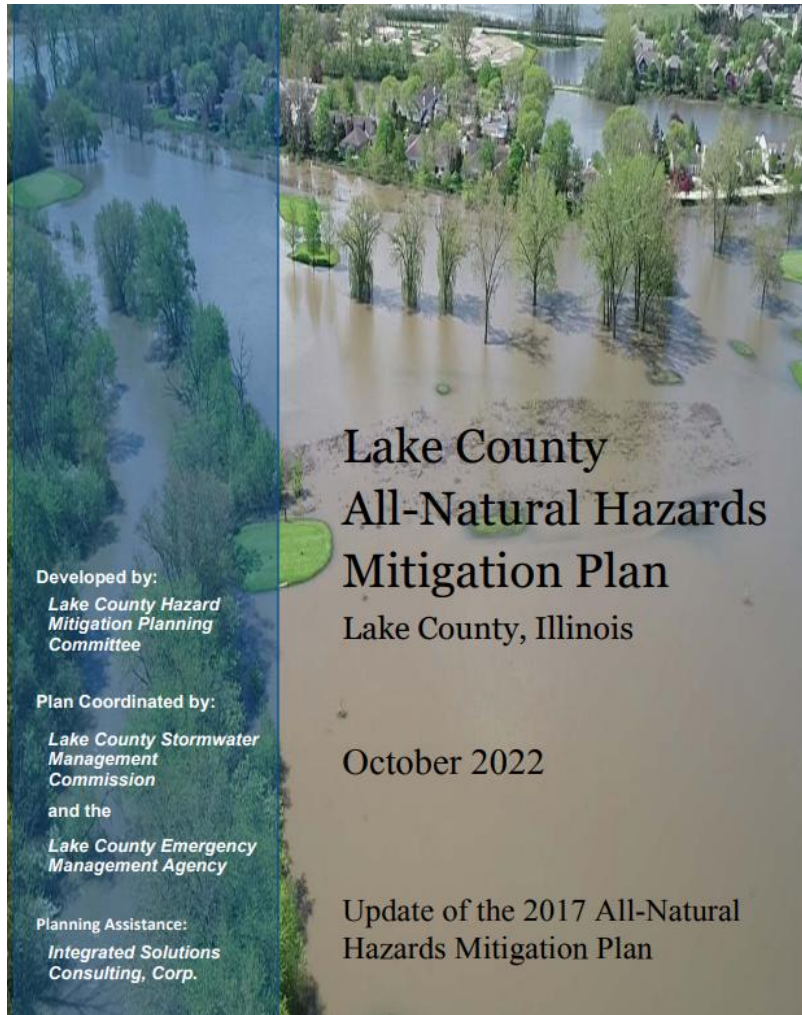
June 4, 2025

National Flood Insurance Program



- **FEMA implements the NFIP to protect residents from flooding and to reduce future flood damages**
- **NFIP offers residents affordable flood insurance policies in exchange for communities adopting minimum floodplain development regulations**
- **This is accomplished through the Community Rating System (CRS) program, which rates communities in classes**

Hazard Mitigation Planning



- Hazard mitigation planning protects life, health and safety, and reduces damages to property and infrastructure from natural hazards.
- The Lake County Stormwater Management Commission (SMC) maintains the Lake County Multi-Jurisdictional Hazard Mitigation Plan.
 - Multi-jurisdictional (County and various municipalities within Lake County must adopt the plan).
- State and Federal regulations require hazard mitigation plans to be updated and re-adopted every 5 years.
- SMC recently updated the Multi-Jurisdictional Mitigation Plan in 2022, which was presented to PBZE and approved on May 31, 2023. The Lake County Board approved the plan on June 13, 2023.

Hazard Mitigation Planning



- Every year, the Lake County Department of Planning, Building & Development (PBD), as part of its hazard mitigation planning, is required to evaluate its All-Natural Hazards Mitigation Plan (ANHMP) for unincorporated areas within Lake County and prepare an Annual Evaluation Report (requirements for participation in the NFIP and CRS).
- This presentation will focus on PBD's ANHMP for unincorporated Lake County areas.

Community Rating System

- **CRS rewards communities extraordinarily committed to reducing flood damages with flood insurance premium discounts for residents**
- **Lake County joined in 2008 as a class 7 (up to 15% discount)**
- **Lake County is currently a class 6 community (up to 20% discount)**

**Currently Effective
Up to a 20% Discount**



Community Rating System

- **To maintain the class 6 rating, Lake County undergoes a yearly verification with FEMA and the Insurance Services Office**
- **A more lengthy and intense verification also takes place every 5 years**
- **As part of the yearly verification, the All Natural Hazards Mitigation Plan report must be reviewed by the Lake County Board, posted on the Lake County website, issued in a press release, and submitted for recertification each year**

2024 ANHMP OUTCOMES



- **Lake County PBD issued 5 permits to elevate existing structures so as to comply with floodplain regulations**

2024 ANHMP OUTCOMES



Voluntary Floodplain Property Buyout Program

- **Flood Risk Mitigation**: Buyouts reduce future flood risk by removing buildings in flood-prone areas.
- **Grant Funding**: PBD & SMC coordinate on applying for grant funding to buyout property at risk for future flood damage.
- **Property Identification**: Substantially improved or substantially damaged structures are eligible.
- **Program Success**: Since 1997, SMC's Floodplain Buyout Program has acquired over 200 properties.
- **Ongoing Applications**: One grant application is currently under review with FEMA to buyout three homes.
- **Contact Information**: For more details, contact Sharon Østerby (SMC): 847-377-7706 or sosterby@lakecountyl.gov

2024 ANHMP OUTCOMES



- PBD provides annual public outreach to repetitive loss areas
 - Annual letter to residents providing them with precautions to protect themselves and their neighborhood from flood damage
 - Prepare for flood events
 - Consider permanent flood protection measures
 - Talk to PBD staff for information on financial assistance
 - Purchase flood insurance policy

2024 ANHMP OUTCOMES



- PBD works continuously with citizens and coordinates with other agencies such as the Township Highway Commissioners and SMC staff to respond to drainage complaints affecting private properties.
- An example project, which was completed by SMC in 2024 within unincorporated Lake County, was the Wildwood Area Stormwater Infrastructure Improvements project.

CRS Class 6 Savings Figures

- Up to 20% discount on flood insurance policies
- Currently there are 548 policies in unincorporated Lake County
- Average total savings of \$273 per policy
- Total savings of \$149,604 annually





Questions