



# **Lake County All Natural Hazards Mitigation Plan Report**

## **PBZE Committee Presentation**

**Planning, Building & Development**

**October 4, 2023**

- **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

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- Hazard mitigation planning protects life, health and safety, and reduces damages to property and infrastructure from natural hazards.
- The Lake County Stormwater Management Commission (LCSMC) maintains the Lake County Multi-Jurisdictional Hazard Mitigation Plan. The Hazard Mitigation Plan is multi-jurisdictional, meaning the County and the various municipalities within Lake County must adopt the plan.
- In order to maintain compliance with State and Federal regulations, and also to be eligible for FEMA hazard mitigation grant funds, FEMA requires hazard mitigation plans to be updated and re-adopted every 5 years.
- LCSMC 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

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- Every year, the Lake County Department of Planning, Building & Development (PB&D), 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, which are requirements for participation in the NFIP and CRS.
- This presentation will focus on PB&D'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

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- **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**

- Issued 3 permits to elevate existing structures/comply with floodplain regulations
- Continued to monitor repetitive loss properties
  - Provide annual public outreach to these areas
- Coordinated with County SMC on flood mitigation projects within unincorporated Lake County

# Class 6 Savings Figures

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- Up to 20% on flood insurance policies
- Currently there are 654 policies in unincorporated Lake County
- Average savings within floodplain of \$291 per policy
- Average total savings of \$232 per policy
- Total savings of \$151,708 annually

Residents should contact their  
flood insurance provider for  
discount information





# Questions