

Lake County All Natural Hazards Mitigation Plan Report

PBZE Committee Presentation

Planning, Building & Development October 4, 2023

National Flood Insurance Program Lake County Planning, Building & Development

 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 (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



• 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

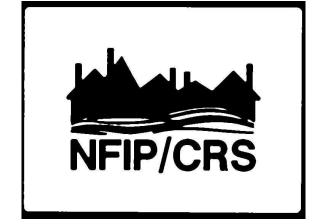


 CRS rewards communities extraordinarily committed to reducing flood damages with flood insurance premium discounts for residents

Currently Effective
Up to a 20% Discount

 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)



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

2022 ANHMP



 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



- 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