

Warner, Mike D.

Subject: FW: Watershed Development 10 Trafalgar Sq. Lincolnshire, IL

From: hkenwoodlewis@msn.com <hkenwoodlewis@msn.com>

Sent: Wednesday, February 20, 2019 12:00 PM

To: Gardiner, Robert D. <RGardiner@lakecountyil.gov>

Subject: Re: Watershed Development 10 Trafalgar Sq. Lincolnshire, IL

Hi Bob - wanted to express my thanks for your help and expertise with the FEMA application for 10 Trafalgar which has finally been approved - your professionalism and help is deeply appreciated - even though I'm no longer a property owner - our efforts have been rewarded for current owners and that is good news indeed.

Thank you again for taking the time and your patience in helping me understand the FEMA process.

Ken Lewis.

----- Original Message -----

From: [Gardiner, Robert D.](#)

To: hkenwoodlewis@msn.com ; [Woolford, Kurt A.](#)

Cc: howiesteel@sbcglobal.net ; pw2560@yahoo.com ; shromanek@sbcglobal.net ; judy@av1m.com ; [Traynoff, Kelcey](#) ; [Cook, Tim M.](#) ; bwoodbury@lincolnshireil.gov ; wdittrich@lincolnshireil.gov

Sent: Friday, August 11, 2017 1:12 PM

Subject: RE: Watershed Development 10 Trafalgar Sq. Lincolnshire, IL

Ken,

My original email to you from March 20, 2017 is provided below but it is no longer completely accurate. Based on our meeting this morning the anticipated steps are:

1. Complete the permit application Kurt gave you and provide that along with your drawing/detail of what you propose to do. My thought is a brief narrative stating that you are going to put clay, compacted to 95% Standard Proctor in strategic locations around the building to ensure the Lowest Adjacent Grade (LAG) is at least 650.1 although I would recommend at least several inches higher than that to make sure no settlement results in ANY elevation around the foundation wall at or below the base flood elevation of 650.0. I believe you will use RE Decker to shoot the elevations around the foundation so you know where the compacted clay fill needs to go.
2. The Flood Insurance Profile indicating the BFE=650.0 NAVD88 is attached. I recommend you include it with any submissions to FEMA as discussed below.
3. All fill must be within 10-feet of the foundation wall. This is because the compacted clay is considered to be a floodproofing activity and fill within 10-feet does not need floodplain compensatory storage.
4. Once we issue the permit for the work you can arrange an on-site pre-construction meeting with at least Tim Cook (SMC Inspector) and the Contractor although it would be good to have the Village there as well so we're all on the same page.
5. Contractor does the work and stabilizes the site (put topsoil and seed and erosion control blanket or sod over the compacted clay)
6. Decker comes back out and shoots elevations around the building and prepares a rough as-built showing the spot elevations which gets submitted to me. They can also use the data to generate a new elevation certificate.
7. Complete a FEMA LOMR-F application using the elevation data. The Village will have to sign off on it as being "reasonably safe from flooding." I think this is the correct link for the FEMA website:
<https://www.fema.gov/letter-map-revision-based-fill>
8. Once the LOMR-F is approved by FEMA they will send you an approval document. The LOMR-F will say the structure has been removed from the Special Flood Hazard Area (SFHA) although portions of the parcel may

remain in the SFHA. This removes the **Federal requirement** for flood insurance. As stated below, the lending institution may still require flood insurance as a business decision.

9. Show the approved LOMR-F to the lending institution and flood insurance provider.

10. **The End (with any luck)**

Re: PIN #1515404011

Ken,

*The subject parcel is within the studied floodplain of Indian Creek. This is beneficial since a regulatory floodplain elevation exists and you don't have to go through the cost and effort to determine one on your own. The regulatory floodplain elevation is based on the most recent Flood Insurance Study (FIS). In this case, your parcel is located between Cross-sections C and D (see attached flood profile from the FIS). This indicates that the floodplain elevation (aka Base Flood Elevation or BFE) is 650.0 NAVD88 (NAVD88 is the datum the elevation is based on). Looking at our general purpose Lake County topographic data the building appears to be right at or above elevation 650 NAVD88. Therefore, it is possible your building could be removed from the regulatory floodplain. A registered professional land surveyor will shoot elevations all along the outside wall of the building. If all of the elevations are greater than 650.0 then FEMA may concur that the building is above the floodplain elevation, remove the building from the Special Flood Hazard Area (SFHA = regulatory floodplain) and thereby remove the **Federal** requirement for flood insurance. The building owner/mortgage company, etc. may still require flood insurance, as a business decision, even if FEMA does remove it from the floodplain. However, the rate should be less since you would have shown that the risk of flooding is less than previously assumed. Therefore, I would talk to the lending institution first to see if it is worth your while to apply for a LOMA*

To apply for a LOMA

- <!--[if !supportLists]-->• <!--[endif]-->Talk to a professional land surveyor (PLS) that has done surveying in the regulatory floodplain and has completed FEMA Elevation Certificates and, preferably, LOMA applications*
- <!--[if !supportLists]-->• <!--[endif]-->Here is the FEMA link for homeowners applying for a LOMA using the MT-EZ form: <https://www.fema.gov/mt-ez-form-instructions>*
- <!--[if !supportLists]-->• <!--[endif]-->The surveyor will either have to complete an Elevation Certificate <https://www.fema.gov/media-library/assets/documents/160> or fill out Part B of the MT-EZ form with the appropriate information.*
- <!--[if !supportLists]-->• <!--[endif]-->If FEMA approves the LOMA then bring that to the lending institution and have them remove the flood insurance requirement or reduce the premium, as appropriate.*
- <!--[if !supportLists]-->• <!--[endif]-->Let SMC know how things work out so we can better help others in similar situations.*

Bob Gardiner