Community Rating System

Lake in the Hills CRS

From 10 to 7

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IASFM Conference
March 10, 2010
Tinley Park, Illinois
Location of Lake in the Hills - Population

- Founded 1952
- Population 29,152
- Applied to CRS Program 2007
Streams and Floodplains of Lake in the Hills
What is the Community Rating System (CRS)?

The CRS program awards points to municipalities who take actions or make regulations in excess of the minimum requirements of the National Flood Insurance Program.

For every 500 points awarded, residents of the municipality get a 5% reduction in their flood insurance premiums.
Sections of the Community Rating System

- 300’s Public information (Elevation Certificates, Map Reading, Outreach Projects, etc.)
- 400’s Mapping & Regulations
- Repetitive Loss Requirements
- 500’s Flood Damage Reduction (Planning, Acquisition, Flood Protection)
- 600’s Flood Preparedness (Warning Program, Levee & Dam Safety)
Section 400 (Mapping & Regulations)

- 410 Additional Flood Data (new studies)
- 420 Open Space Preservation
- 430 Higher Regulatory Standards
- 430LD Land Development Criteria
- 440 Flood Data Maintenance (improving access to current maps)
- 450 Stormwater Management
Impact Adjustment Ratios

- Open Space Preservation (420) & Floodplain Regulation (430) adjustment is based on % of floodplain it applies to.
- Stormwater Regulation (450) adjustment is based on the % of the watershed it applies to.

3 Options

- Item applies to all area (1.0)
- Default ratio
- Calculated ratio
Example of Impact Adjustment Ratio determination

PRESERVED
OPEN SPACE (70 ac. excluding lake)

PRIVATE PROPERTY (30 ac.)

LAKE (20 ac.)

TOTAL FLOODPLAIN (120 ac.)

NET FLOODPLAIN (100 ac.)
420 Open Space Preservation

- Preserved Open Space (725 points - default ratio 0.05)
  - Owned by Village
  - New development prevented by regulation (Floodway)
- Deed Restrictions (75 points - default ratio 0.1)
- Natural Condition Maintained/Restored (100 pts. - default ratio 0.1)

43O_LD Land Development Criteria

- Encourage preservation (100 points)
- Low density zoning - 60 points x minimum lot size from 1 – 10 ac.
## 430 Higher Regulations

<table>
<thead>
<tr>
<th></th>
<th>Maximum</th>
<th>Typical</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freeboard</td>
<td>300</td>
<td>200</td>
<td>100 points per ft</td>
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<tr>
<td>Foundation Protection</td>
<td>35</td>
<td>20</td>
<td>Compaction, PE approval</td>
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<tr>
<td>Cumulative Improvement</td>
<td>110</td>
<td>110</td>
<td>10 yr. Tracking, ICC</td>
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<tr>
<td>Lower Substantial Imp. below 50%</td>
<td>90</td>
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<td>Critical Facilities</td>
<td>100</td>
<td>50</td>
<td>Avoid vs. Protect</td>
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<td>Protection of Storage</td>
<td>80</td>
<td>70</td>
<td>Compensatory Storage</td>
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<tr>
<td>Preserve Natural</td>
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<td>15</td>
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<tr>
<td>Enclosure Limits</td>
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<td>Prohibit below BFE</td>
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<tr>
<td>Other</td>
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<td>Scored by FEMA</td>
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<td></td>
<td><strong>Total points from 420 and 430</strong> 725 x 0.7 + 465 x 0.3 = 647</td>
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</table>
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SEC Group, Inc.
An HR Green Company

Lake in the Hills Example

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<thead>
<tr>
<th>Area</th>
<th>Floodplain</th>
<th>Lakes</th>
<th>Net Floodplain</th>
<th>Open Space</th>
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<td>1</td>
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634.2 107.9 526.3 373.1 70.9%
450 Stormwater Management – creditable items

Stormwater Regulation (Detention)

- Minimum Regulated Development (all, all except SFR, all except 20,000 sf. new imp.)
- Design storm (100 year, 10 year or other)
- Public Maintenance (ownership, access, annual inspection)

Stormwater Maintenance Master Plan (standards, manage future flows, 5yr updates)

- 100yr
- Manage volumes
- 5 Day storm durations
- Open Space Preservation
- Protect channels from development
- Use of Naturalized Stabilization
450 Stormwater Management – creditable items

Freeboard from local drainage
• Relative to road crown or lowest adjacent grade
• Measured to lowest floor or lowest opening
• Site plan requirements
• Positive drainage from buildings

Erosion Control (based on minimum size of development where regulation applies)

Water Quality (BMP) requirements
Repetitive Loss Examples – Property outside of village
Repetitive Loss Examples – Property on High Ground

1202 Burr St. BFE = 803.0

Adjacent ground is 8' above BFE
Report of repetitive loss appears to be in error
or due to a site-specific condition or local drainage
Repetitive Loss Area
Lake in the Hills

2006 – Rating 10

2008 – Rating 7

1677 points

15% premium discount

Questions?