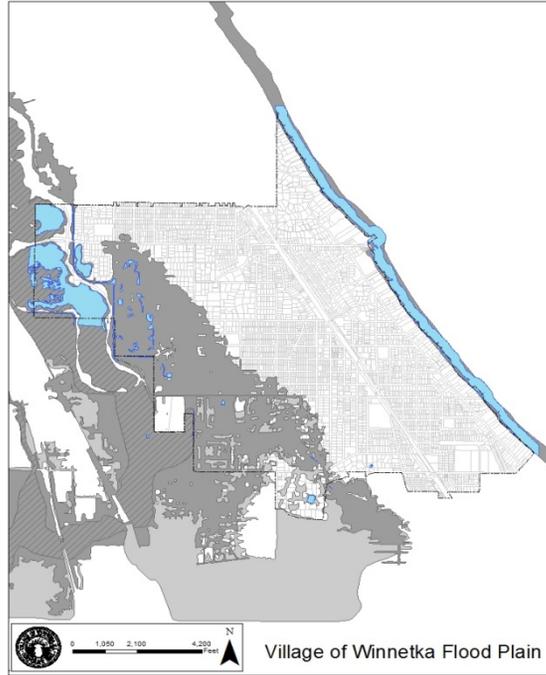


## Substantial Improvements

One of the more significant and limiting regulations set forth in the Village's Flood Hazard Protection Ordinance, as amended by the Metropolitan Water Reclamation District's (MWRD's) Watershed Management Ordinance (WMO), is the definition of a substantial improvement. A substantial improvement is defined as any repair, reconstruction, rehabilitation, addition, or other improvement of a structure, the cost, as substantiated by an executed contract that outlines the entire scope of the work, of which equals or exceeds, individually or in aggregate, fifty (50) percent of the current market value of the structure, excluding the land, either (1) before the improvement or repair is started; or (2) if the structure has been damaged and is being restored, before the damage occurred. The term does not, however, include either any improvements necessary to make a structure comply with existing state or local health, sanitary, or safety code specifications which are solely necessary to assure safe living conditions, or any alteration of a structure listed on the National Register of Historic Places or a State Inventory of Historic Places.

One major change upon the adoption of the MWRD WMO is the requirement that the total cost of improvements be taken cumulatively, over the life of the structure, starting with any permit issued on or after May 1, 2014. Once that threshold has been met, the entire structure, including all attendant utilities, must be elevated such that the lowest floor is at or above the Flood Protection Elevation (FPE), which is 2' above the BFE. Also, if a structure is within 100' of the mapped 100-year BFE, the permit applicant must perform a topographic survey to prove that the structure is out of the 100-year flood plain so as not to trigger the substantial improvement requirements.



As a real estate professional, your clients rely on you to inform them of the potential risks and regulations regarding their current or prospective home, including those associated with flooding. Make sure you understand these risks and regulations, and how it may impact the sale or purchase of their current or future home.

Flood plain inquiries can be directed to the Engineering Department of the Village of Winnetka, and can be made in person, by telephone, or by e-mail. The Engineering Department is located at the Village Yards, 1390 Willow Road, Winnetka. While any of our Engineering Staff can answer your questions, our Flood Plain Manager is Susan Chen, Assistant Village Engineer, who can be reached at 847-716-3532 or [schen@winnetka.org](mailto:schen@winnetka.org). For flood plain inquiries, please provide the Village with the street address of the property in question.

For general questions or concerns regarding local flooding, drainage issues or sewer back-ups, contact 847-716-3568, and your call can be directed to the appropriate Public Works staff. All such inquiries are compiled and maintained by the Village.

## Village of Winnetka

# Flood Plain Information for Real Estate Professionals



## Public Works Engineering Department

Phone: 847.716.3568

## Winnetka Flood Plain

A flood plain is land that is typically adjacent and tributary to a body of water that has its ground elevation at or below the 100-year Base Flood Elevation (BFE) for a 100-year flood event. A 100-year flood event is one that has a 1% chance of occurring in any given year. In Winnetka, there are two sources of flood plain - the Skokie River and Lake Michigan. These areas are designated as Flood Zones AE or A. There are over 600 properties in Winnetka that are either completely located within or have a portion of the property in the 100-year flood plain. If a property is adjacent to the flood plain, the only definitive manner in which to determine the exact location of the BFE is with a topographic survey.

However, one of the most common sources of overland flooding in Winnetka occurs during heavy rainstorm events when the capacity of the storm sewers has been exceeded. This type of flooding can occur anywhere within the Village, but can also be covered by the purchase of flood insurance.

## Flood Insurance and the NFIP

The Village of Winnetka participates in the National Flood Insurance Program (NFIP) which makes federally guaranteed flood insurance available for all eligible buildings, whether they are in a floodplain or not.

If a building is located in the Special Flood Hazard Area (SFHA), which is commonly known as the 100-year flood plain, and a loan or mortgage is necessary, the Federal agency or lender is required by law to require the building owner to purchase a flood insurance policy on the building. Federal regulations require building coverage equal to the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount available for a single-family residence is \$250,000. Government-sponsored enterprises, such as Freddie Mac and Fannie Mae, have stricter requirements.

While not mandated by law, a lender may require a flood insurance policy, as a condition of a loan, for a property in any zone on a Flood Insurance Rate Map (FIRM).

Standard property insurance does not cover flood damage; flood insurance covers all surface floods. (Sewer backup must be covered under a separate sewer backup rider under the homeowner's insurance policy.) Any home with a federally guaranteed loan or mortgage that is located within the 100-year floodplain boundaries is required to obtain flood insurance. There is a 26% chance of experiencing a flood during the life of a 30-year mortgage. To compare, there is a 4% chance of having a fire during that same time period.

For additional flood insurance information, visit [www.floodsmart.gov](http://www.floodsmart.gov), or call 1-800-CALL FLOOD (1-800-225-5356) or TDD # 1-800-427-5593.

## Repetitive Loss Properties

A Repetitive Loss (RL) structure is one that has received 2 or more flood insurance claim payments of more than \$1,000 from the National Flood Insurance Program (NFIP) within any rolling 10-year period for a home or business. The Village of Winnetka has an excessive number of RL properties, and as a result, was required to conduct Repetitive Loss Area Analyses (RLAA) for each of the areas in the Village that experience frequent damage from flooding events.

These reports can be viewed on the Village's website, located at:

<http://www.villageofwinnetka.org/departments/public-works/flood-plain-information/>

## Community Rating System (CRS)

The NFIP's Community Rating System (CRS) recognizes community efforts beyond the Federal Emergency Management Agency (FEMA) minimum standards by reducing flood insurance premiums for the community's property owners. On May 1, 2015, the Village of Winnetka received a CRS Class 6 designation. This class rating affords the Winnetka flood plain residents a reduction in their flood insurance premiums up to 20% from their current rate, less additional non-policy fees associated with their premiums, as applied by FEMA.

To learn more about the CRS program, go to either <https://www.fema.gov/community-rating-system> or [https://www.floodsmart.gov/floodsmart/pages/crs/community\\_rating\\_system.jsp](https://www.floodsmart.gov/floodsmart/pages/crs/community_rating_system.jsp)

## Flood Plain Construction

- Property and/or structures that are located within 100 feet of the 100-year flood plain must comply with the Village's Flood Hazard Protection Ordinance and the MWRD Watershed Management Ordinance.
- A topographic survey is needed to make exact flood plain determinations and to develop a grading plan with compensatory storage calculations.
- If any existing grade adjacent to the foundation of the existing/proposed home is at or below the BFE, the entire home is then considered to be in the 100-year flood plain.
- The total cost of improvements to an existing structure must be less than 50% of the current market value of that structure, excluding the land value, OVER THE LIFE OF THE STRUCTURE.
- New construction must be protected from the flood plain by elevating the structure's lowest floor at least 2' above the BFE.
- Compensatory storage is an excavated volume provided in the flood plain to offset any fill placed in the flood plain, at a rate of 1.1 to 1, and must be freely draining without the use of a pump.
- Obtain a permit through the Village for all work within the 100-year flood plain.

It is important to note that any alteration to a structure or land (including re-grading or filling in the flood plain) requires a permit from the Community Development Department be issued with approval by the Public Works Engineering Division.