



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Village of Deerfield, IL

Verified Class 6

NFIP Number: 170361

Cycle

Date of Verification Visit: September 24, 2020

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 2280 credit points are verified which results in a recommendation that the community remain classified as a CRS Class 6. The community has met the Class 6 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 4/4. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

Activity 310 – Elevation Certificates: The Engineering Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (38 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community furnishing additional FIRM information, historical flood information, and natural floodplain functions. The service is publicized annually and records are maintained. (90 points)

Activity 330 – Outreach Projects: Credit is provided for informational outreach projects, general outreach projects, and targeted outreach projects. These projects are disseminated annually. (64 points)

Activity 340 – Hazard Disclosure: Credit is provided for state regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. (23 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Deerfield Public Library. Credit is also provided for floodplain information displayed on the community's website. (51 points)

Activity 360 – Flood Protection Assistance: Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. (55 points)

Activity 410 – Floodplain Mapping: Credit is provided for conducting and adopting flood studies for areas not included on the FIRMs and that exceed minimum mapping standards. (168 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 47 percent of the Special Flood Hazard Area (SFHA) as open space and preserving open space land in a natural state. (699 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require development limitations, freeboard for new and substantial improvement construction, foundation protection, cumulative substantial improvement, lower substantial improvement, and local drainage protection. Credit is also provided for the enforcement of building codes, BCEGS Classification of 4/4, and state mandated regulatory standards. (369 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using additional map data in the day to day management of the floodplain. Credit is also provided for establishing and maintaining a system of benchmarks and maintaining copies of all previous FIRMs and Flood Insurance Study Reports. (164 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, low impact development, soil and erosion control, and water quality. (85 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of October 1, 2009, the Village of Deerfield, IL has 9 repetitive loss properties and is a Category B community for CRS purposes. All requirements for a Category B community have been met. (No credit points are applicable to this section)

Activity 510 – Floodplain Management Planning: Credit is provided for the adoption and implementation of the Lake County All Natural Hazards Mitigation Plan, adopted October 2, 2017. A progress report must be submitted on an annual basis. (181 points)

Activity 540 – Drainage System Maintenance: A portion of the community's drainage system is inspected regularly throughout the year and maintenance is performed as needed. Credit is also provided for listing problem sites that are inspected more frequently, and for implementing an ongoing Capital Improvements Program. The community enforces a regulation prohibiting dumping in the drainage system, and annually publicizes the regulation or has appropriate signs posted. (293 points)

Activity 710 – County Growth Adjustment: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The average growth rate for Lake and Cook County, IL is 1.02.

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

CEO Name / Address:

Kent S. Street
Village Manager
850 Waukegan Road
Deerfield, Illinois 60015

CRS Coordinator Name / Address:

Tyler Dickinson, P.E.
Assistant Village Engineer
465 Elm Street
Deerfield, Illinois 60015
(847) 719-7463

Date Report Prepared: March 17, 2021

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 38	38
c320 90	90
c330 64	64
c340 23	23
c350 51	51
c360 55	55
c370	
c410 165 x CGA 1.02 =	168
c420 685 x CGA 1.02 =	699
c430 362 x CGA 1.02 =	369
c440 161 x CGA 1.02 =	164
c450 83 x CGA 1.02 =	85
c510 181	181
c520	
c530	
c540 293	293
c610	
c620	
c630	

Community Classification Calculation:

cT = total of above	cT = <u>2280</u>
Community Classification (from Table 110-1):	Class = <u>6</u>

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