

October 15, 2007

**RE: Prospect Heights Flood Insurance Rate Map (FIRM) Information**

As some of you may be aware, the City of Prospect Heights is an active participant in the FEMA National Flood Insurance Program (NFIP). This program offers federally backed insurance policies to interested parties, whether the property falls in a Special Flood Hazard Area (SFHA) or not. Quite often, the insurance provided through the NFIP is substantially discounted compared to open market insurance rates. This is a function of the City's participation in the NFIP and compliance with certain services that the City must provide in order to maintain its level of participation.

One such service the City provides is SFHA information to any individual requesting information on a particular property within the City. This includes residents, non-residents, insurance agents, real estate brokers, lenders, or anyone else inquiring about specific floodplain questions in the City of Prospect Heights. The City has staff available during regular business hours to discuss any floodplain related issues or the mandatory insurance purchase requirement for those properties within the SFHA. Staff will assist you by informing you about the floodplain status of a property, including all map and panel numbers as well as the base flood elevation of the property in question.

In addition to this service, the City maintains a record of Elevation Certificates for properties within the City that have a building permit on file. This allows the City to monitor development for compliance with local floodplain regulations. If you have questions that meet these criteria or would like more information about the Special Flood Hazard Areas in Prospect Heights, please contact our office at (847) 398-6070 Ext. 210.

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