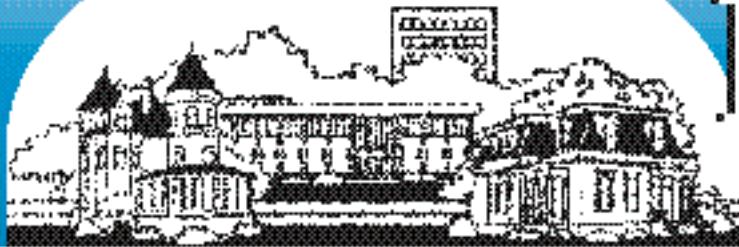


Village of Palatine Newsletter



October 2007



Bring the Whole Family and Tour the Station, See Flight For Life Helicopter at Palatine Fire Department Open House on October 6!

Don't miss the Palatine Fire Department's annual community-wide open house on Saturday, October 6. The event will be held at Fire Station 84, located at 220 W. Illinois Avenue.

The day will begin at 9:00 AM with a dedication ceremony marking the completion of the major renovation of the Illinois Avenue fire station, followed by the open house from 10:00 a.m. to 2:00 p.m.

The day's events will include a display of fire vehicles, station tours, and refreshments. The Department's specialty team — including dive rescue, hazardous materials, technical rescue and bike medic teams — will all have their equipment on display. Other events include fire extinguisher training, auto extrication demonstrations, a flashover room demonstration (showing fire behavior in a simulated living room) and a demonstration by our own "Mr. Wizard" on Fire behavior. The Flight for Life Helicopter is scheduled to land about 1:00 p.m.

In addition, representatives from Northwest Community Hospital, Alexian Brothers Health Care, the Palatine Police Department, Palatine Emergency Management, Northwest Central Dispatch, NICOR, and ComEd will be on hand throughout the day.

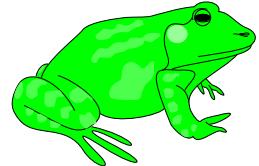


Tentative schedule of events:

Dedication of Station 84	9:00 a.m.
Vehicle/Equipment Displays and Station Tours	All Day
Public Education Trailer Display	All Day
Mr. Wizard (Fire Behavior)	11:00 a.m.
Flashover Room Demonstration	12:00 p.m.
Hands on Fire Extinguisher Operations	All Day
Automobile Extrication Equipment Display	All Day
Helicopter from Flight For Life (If available)	1:00 p.m.

It's Easier Than You Think To be Green

Green is the color of the future. 'Going green' is one of the most important things we can do to protect the environment and conserve our natural resources. It is something all of us — the Village, its residents and its businesses — can do.



The good news is that it is easier than you might think to be green. And to help you get started, or to give you some fresh, innovative ideas, the Village, in cooperation with the League of Women Voters and Pioneer Press, is hosting a "Palatine, Go Green!" program on October 11 from 7:00-8:45 p.m. at the Village Hall, 200 E. Wood Street. The event is free and open to the public.

You'll learn about the many innovative steps the Village has taken to incorporate green technology. Public Works Director Andy Radetski will talk about the use of recycled materials in paving, utilizing native plants for erosion protection, and using microbes in sewage cleanup. He will also highlight the Village's aggressive creek maintenance and cleaning program designed to stop environmental damage, the protection of wetlands, and the restoration of prairie lands and savannas. Harry Spila, Palatine's Director of Community Services, will speak about how the Village's building codes support green building and recent Village recycling programs.

Dave Richmond, Certified Energy Rater, (continued on page 2)

Two Simple Rules for Recycling Carts: Lid Toward the Curb, Handle Toward the House

Due to the automated recycling collection by Groot in some areas of the Village, proper placement of wheeled recycling carts at the curb for weekly collection is very important. The carts should be placed at the curb with the lid opening facing the street and the cart handles facing the house. Arrows are printed on the cart lid indicating the direction in which the cart should be positioned. The carts should be placed at least four feet from any garbage, yard waste or mailboxes.

Proper placement of the carts will assist with collection and ensure that the lids are closed once the cart is emptied. We appreciate your cooperation and continued efforts to recycle.

If you have any questions regarding the Village's Solid Waste and Recycling Program, please contact the Environmental Health Division at



To be Green

Continued from page 1

will highlight simple things that the average homeowner can do to improve efficiency in the home while saving money and reducing pollution.

Don't miss "Palatine, Go Green!" It's easier than you think to be green!

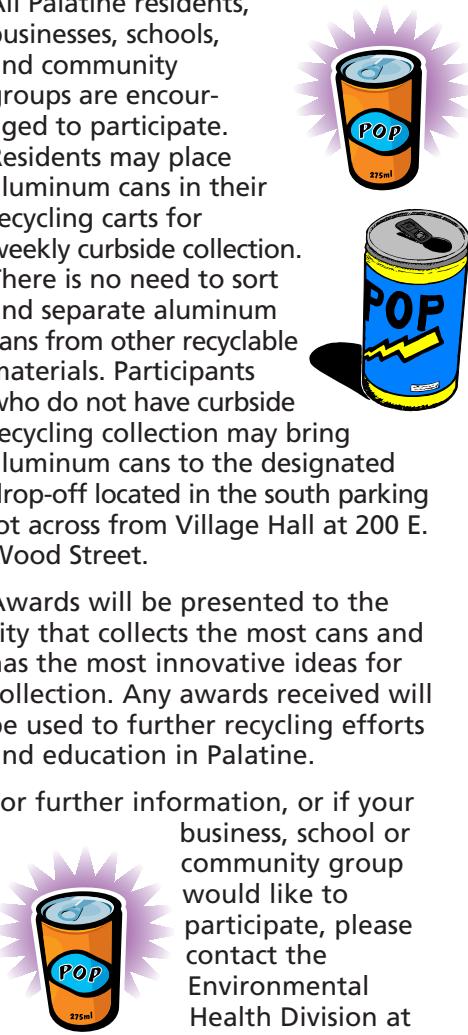
Recycle Those Aluminum Cans in October and Help Us Win The 'Cans for Cash' Challenge

The Village of Palatine will be participating in the Cans for Cash City Recycling Challenge from October 1 – 31, 2007. This national contest rewards cities for recycling aluminum beverage cans.

All Palatine residents, businesses, schools, and community groups are encouraged to participate. Residents may place aluminum cans in their recycling carts for weekly curbside collection. There is no need to sort and separate aluminum cans from other recyclable materials. Participants who do not have curbside recycling collection may bring aluminum cans to the designated drop-off located in the south parking lot across from Village Hall at 200 E. Wood Street.

Awards will be presented to the city that collects the most cans and has the most innovative ideas for collection. Any awards received will be used to further recycling efforts and education in Palatine.

For further information, or if your business, school or community group would like to participate, please contact the Environmental Health Division at (847) 359-9090 or visit www.palatine.il.us.



Come to the first-ever Palatine Jaycees'

HOMETOWN HAUNT

at 563 N. Hicks Road
from October 12 to October 31
It will be frightfully fun for all ages!

Friday, October 12, 19, 26
6:00 p.m.-11:00 p.m.

Saturday, October 13, 20, 27
3:00 p.m.-11:00 p.m.
(Light fright for the first hour)

Sunday, October 14, 21, 28
3:00 pm-9:00 p.m.
(Light fright for the first hour)

Monday, October 29
6:00 p.m.-9:00 p.m.

Tuesday, October 30
6:00 p.m.-9:00 p.m.

Wednesday, October 31
6:00 p.m.-10:00 p.m.



General Primary Election to be Held on February 5, 2008

General Election - November 4, 2008

FEDERAL OFFICES	U.S. President/Vice President U.S. Senate U.S. Representatives
STATE OFFICES	State Senators State Representatives
COUNTY OFFICES	Circuit Court Clerk Recorder of Deeds State's Attorney
JUDICIAL OFFICES	Supreme Court Appellate Judges Circuit Court Judges Resident Circuit Court Judges Subcircuit Judges (Vacancies, if any, will be filled)

Ever Thought About Being an Election Judge?

If you are interested in being an Election Judge, please contact the Cook County Clerk's Office at (312) 603-0965 or visit their website at www.voterinfonet.com for more information.

For additional information, please visit www.palatine.il.us

NEED TO REGISTER TO VOTE? DO IT BY JANUARY 8

The last day to register to vote for the February 5, 2008 Primary Election is January 8, 2008. Individuals may register anywhere in the State of Illinois that offers Voter registration (i.e. Village/City halls, Township Halls, County Offices).

Two forms of identification are required, showing the applicant's name and current address (i.e. driver's license, checkbook, piece of mail, utility bill, etc.).

To confirm that you are a registered voter, please visit www.voterinfonet.com

Grace Period Registration and Voting

(Only at Cook County Clerk's Office, 69 W. Washington St., Chicago)

First Day: January 9, 2008

Last Day: January 22, 2008

Early Voting

First Day: January 14, 2008

Last Day: January 31, 2008

Mail In Absentee Voting

If you prefer to vote absentee by mail, or if you have children away at school who wish to vote absentee, you may download an application at www.voterinfonet.com.

Bring the Entire Family and Join the Fun & Festivities at the Holiday Tree Lighting on November 17

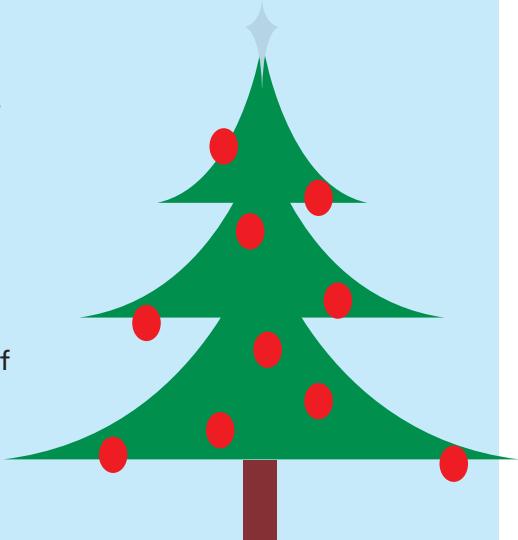
The holiday season will officially arrive in Palatine on Saturday, November 17 at 5:00 p.m. when Rudolph and Santa will join Mayor Mullins in lighting the Holiday Tree at Towne Square.

Residents are invited to enjoy free horse-drawn carriage rides before and after the tree lighting, as well as the entertainment and refreshments that will continue throughout the evening.

Downtown Merchants Host Open House November 16-17

The Downtown Merchant's 19th Annual Holiday Open House will kick off the weekend celebration the preceding evening, Friday, November 16 from 5:00 to 8:00 p.m. with candlelight shopping, holiday treats and free carriage rides. The downtown area will be brimming with holiday fun and activities!

Check the Village's website, www.palatine.il.us for further information.



Voice Over Internet Protocol (VoIP)/Digital Phone Service CONSUMER ALERT

During the past several years, several companies have been offering new VoIP/Digital Phone service. These new phone services may provide cost savings to consumers; however may also have limitations for 911 services and during power outages.



Can you call 911 for emergencies?

The ability to access emergency services by dialing 9-1-1 is a vital component of public safety and emergency preparedness. With today's technology changes in phone service, not all VoIP/Digital Phone Services have met the Federal Communication Commission's Enhanced 9-1-1 (E9-1-1) obligations. E911 systems automatically provide to emergency service personnel a 911 caller's call back number and in most cases, location information.

If you have VoIP/Digital Phone Services, you should:

- Provide an accurate physical address to your service to ensure that emergency services can quickly be dispatched to your location
- Have a clear understanding of any limitation of your 911 services
- Inform children, babysitters, and visitors about your phone services and limitation of 911 services
- Have a back-up plan in case of power outages or network disruptions

Does your phone work during power outages?

Depending on your VoIP/Digital Phone Services, you may need a special VoIP telephone, a regular telephone with an adapter, broadband Internet connection, and/or other equipment that are powered by household electricity, which may be interrupted during a storm. Some of this equipment does provide a limited battery back-up. A traditional analog phone service is connected directly to the telephone company's phone lines, which provides back-up electric power in the event your home loses electrical power.

In addition, in the event of a down line or VoIP/Digital phone network disruptions, the cable and DSL phone services are not subject to the same restoration service levels as a traditional phone company.

If you have VoIP/Digital Phone Service or have all cordless phones, consider installing a backup power supply, maintaining a traditional phone line, or having a wireless phone as a backup in case you need phone service for an emergency.

If you have questions whether your phone service provides E911 and/or questions about your phone service during power/service outages, contact your VoIP/digital phone service provider.

Music at the Market, and Costumes at the End

The Palatine Farmers' Market is not just a market; it is a social event in downtown Palatine every Saturday morning complete with live music from 9:00 a.m. to noon. Meet friends and neighbors at the Farmers' Market on Wood Street between Smith and Brockway. Come for the fresh produce and gourmet foods, stay for the lively atmosphere.

Not only is it peak of the season for fruit with crisp apples, grapes, peaches and plums, there's still time for fresh sweet corn, tomatoes, green beans and cucumbers. October is also the time to start thinking soup and stew with squash, leeks, onions and pumpkins. With the variety of products offered at the Palatine Market, your meal is complete: buffalo steaks and pheasant pies, bread and bread mixes, dips and sauces, pickles and nuts, spices and teas, vinegar and olive oil, and treats for the pets. Don't miss samples from Entrees by You, helping you to be prepared for guests or family dinners anytime. Complete the meal with colorful fall flowers and hand made pottery!

While shopping at the Market, enjoy the music and be sure to come in costume October 27 to trick-or-treat at each vendor booth.

Keep Fido a Law-Abiding Canine

Dogs may be man's best friend . . . but they (and their owners) need to observe some good-neighbor rules and regulations:

- Dogs must be leashed and under the owner's control at all times when off of the owner's property.
- When walking your pet, please be sure to pick up the waste and dispose of it properly. Flushing pet waste is the best disposal method. Leaving pet waste on the ground increases public health risks by allowing harmful bacteria and nutrients to wash into the storm drain and eventually into local water bodies.



Property Tax Assessments: Here's What You Need to Know

The Cook County Assessor's office recently completed its triennial reassessment cycle. This process provides a periodic update of estimated property values and assessed valuations. Illinois law requires that the estimated property value and assessed valuation of your property be periodically updated for real estate tax purposes. Cook County completes the reassessment cycle every three years.

The estimated value of your property is determined by analyzing sales information of similar homes in your area. Your residential property then receives an assessed valuation of 16% of its estimated property value. For example, an estimated property value of \$100,000 would calculate to an assessed valuation of \$16,000.

The assessed valuation DOES NOT directly impact how much you pay in property taxes. It does impact your tax rate. Governmental bodies levy a dollar amount to receive in property taxes. For example, if all taxing bodies increased their levy by 5%, the total tax bill would increase by approximately 5%.

The Village is not involved in the reassessment process. Inquiries should be directed to the Cook County Assessor's Office at www.cookcountyassessor.com or call (847) 818-2444; or Palatine Township at www.palatinetownship.com or call (847) 358-6700. The Cook County Assessor's nearest location is at the Courthouse building, 2121 Euclid Avenue, Rolling Meadows.

Sister Cities of Palatine Hosts 30 French Visitors

The last week of August was a busy one for Palatine and 30 visitors from Palatine's Sister City, Fontenay-le-Comte, France. The group arrived just in time to enjoy the festivities at Street Fest. During the week, they were warmly welcomed and guided on tours of Fremd High School, the Police and Fire Departments, Palatine Library, the Clayson House, and Nation Pizza. They enjoyed swimming at Birchwood, bowling, picnicking at Twin Lakes, and attending a victorious football game at Palatine High School.

Their busy schedule also included seeing the sites in Chicago: Art Institute, Field Museum, Navy Pier, and Millenium Park, as well as a trip to Milwaukee Art Museum. Through the Sister Cities Association, members host the visitors in their homes, building personal friendships with people from Fontenay, located near the Atlantic coast in southwest France.



Jacky Bertin, First Deputy Mayor of Fontenay, starts the family 2K race at Street Fest.



The French visit the Farmers' Market

For more information, please visit www.palatinesistercities.org.

Lee Plate Honored for 40 Years of Service to Palatine

Lee Plate has served the Village and its residents for nearly 40 years. This year will be the last. Lee's career started in Public Works, moved to the Fire Department and will end as the Village's Director of Information Systems.



Lee comes from a family of dedicated Palatine residents. His great-grandfather was an early Palatine Water Engineer. His grandfather was born in Palatine over 100 years ago and served as Palatine's first Director of Public Works. His father, also born in Palatine, served as a teacher, principal, and Director of Research and Information for High School District 211 where his mother taught and was a guidance counselor. Plate Drive in Winston Park is named after his family.

A graduate of Palatine High School, Lee attended SIU for one year before joining the Peace Corps, serving in Ethiopia for over three years. He returns there and other countries in Africa doing work through his church.

Lee grew up in Public Works as a kid, working as summer-help through his school years. As a full-time employee, he was drafted into the Army, serving in Korea in the Corps of Engineers and awarded the Army Commendation Medal for Exemplary Service. He returned to Public Works, moving up to General Foreman over the Sewer, Water, and Electrical divisions. After working at the tragic Ben Franklin fire, he became a volunteer fireman and then full-time in 1976. Moving up through the ranks from Fireman/Paramedic/Engineer, Lieutenant, he retired as Captain in 1998. Not finished yet, he joined the Village's IT Department and filled the vacancy created shortly after that as Director.

"It's been quite a ride, being part of the Village team for so many years. Every year, just when you think it can't get any better this group of dedicated folks, from the Council through the departments, raises the bar another notch. It's an honor to have served along side so many great people."

Thanks, Street Fest Volunteers -- You Help Make This A Great Hometown Event!



Joe Aichholzer
 Kevin Alcaro
 Bonnie Alcaro
 Matt Amato
 Scott Andersen
 Wade Anderson
 Kevin Anderson
 TJ Andrew
 Mike Ballenger
 Neil Baltz
 Matt Barry
 Sue Bartels
 Terry Bartels
 Adam Begale
 Nellie Beckner
 Carissa Benedik
 Judy Bennett
 Bonnie Bennett
 Caroline Bernardi
 Rhonda Besander
 Margaret Betar
 Chris Brady
 Jim Brandt
 Betsy Brink
 James Brustad
 Scott Burdsall
 Kevin Burris
 Christa Burris
 Laurie Butterfield
 Jeff Butterfield
 Mark Campise
 Brandy Campise
 Carrie Cieszlowski
 Roy Cipri
 Robin Cipri
 Susan Conn
 Erin Corey
 Joe Corso
 Pat Coyle
 Ryan Curti
 Mike Danecki
 Debbie Danecki
 Elizabeth Davin
 Janet Derken
 Jeff Drucker
 James Eiden
 Alyssa Engelbrecht
 Kurt Engelbrecht
 Jim Eipert
 Bob Falardeau
 Mark Fink
 Pat Fluhler
 Dick Fonte
 Dulcy Fonte
 Jeff Forsberg
 Julie Forsberg
 John Forsberg
 Mary Fox
 Bob Franz
 Brian Freese
 Mike Freese
 Nancy Freese
 Bill Gabrenya
 Kristina Gabrenya
 John Garby
 Kathy Garcia
 Tony Garcia
 Diane Gartner
 Ron Gbur
 Lesia Gemelli
 Melissa Giovatnoli
 Steve Glumm
 Sarah Glumm
 Mary Goluszka
 Michael Goluszka
 Matt Gorecki
 Jodi Graski
 Pat Gratzianna
 Nicole Gratzianna
 Lu Gregory
 Matt Grenning
 Beth Grossman
 Brad Grossman
 Grant Grossman
 Bob Haas
 Paul Haas
 Nancy Hallquist
 Mary Hanson
 Karen Harold
 Jim Harold
 Brian Harrison
 Nikke Hawk
 John Helpap
 Fred Hoegler
 Doug Hoyt
 Kelly Hoyt
 Dave Huemann
 Lisa Huemann
 Sandy Hustedt
 Irene Isoda
 Linda Jackowski
 Pam Jackson
 Mike Jacobs
 Chris Jacobsen
 Lana Jano
 Mike Jano
 Bill Jennings
 Connie Jennings
 Colleen Johnson
 Fred Johnson
 Anette Kandel
 Tom Kearns
 Kevin Kennelly
 Marcia Kennelly
 Linda Kielas
 Mary Kirby
 Fred Kleeburg
 Rob Kluzek
 Marge Komora
 Elizabeth Konz
 Laura Kowalski
 John Koziol
 Kathy Koziol
 Dennis Kulick
 Rea Kulick
 Tom Kurka
 Chad Kurka
 Steve Laing
 Beth Laing
 Dorothy Lance
 Joe Lance
 Marla Laurin
 Anthony Lavacchi
 Rick LaVeau
 Robert LaVeau
 Cathy LaVeau
 Terry Leighty
 Craig Lesselyoung
 Dean Lewis
 Mark Lindgren
 Carole Lindgren
 Nicole Lindgren
 Jeff Luppino
 Scott Mackeben
 Lynn Mackeben
 Deirdre Mahoney
 Speros Mantanes
 Albert Martin
 Lisa Martin
 Jim McCullar
 Joelle McCullar
 Paul Mehring
 Scott Meservey
 Christina Mesker
 Jimmy Messineo
 Chris Meuret
 Andy Milewski
 Tim Millar
 Mike Millington
 Susan Minott
 Jim Moore
 Trish Moore
 Carol Morad
 Jess Mortimer
 Joe Mueller
 Tom Murphy
 Matt Nag
 Tara Nagy
 Todd Neicekowski
 Jennifer Nevers
 Jack O'Connor
 Scott Ohlrich
 Bryan Opitz
 Edie Opitz
 Brooke Opitz
 Reid Ottesen
 Emily Ottesen
 Kristen Ottesen
 Nathan Paulsburg
 Jake Pepe
 Valerie Pepe
 Lisa Perkins
 Pete Perkins
 Rudy Perocho
 Matt Pethley
 Dan Petykowski
 Joe Petykowski
 Cris Petykowski
 Julie Petykowski
 Carol Pfister
 Kevin Piasecki
 Becky Pletonis
 Darayd Pletonis
 Steve Pitts
 Wendy Pitts
 Lee Plate
 Shannon Plate
 Bill Pohlman
 Rich Portman
 Dayna Prochaska
 Larry Pyzik
 Dorothy Raef
 Matt Rauen
 Laurie Rayborn
 Dennie Rice
 Toby Roberts
 Kevin Roberts
 Herb Rocha
 Betty Rocha
 Shannon Rotizza
 Todd Rowden
 Wendy Rowden
 George Ruppert
 Meghan Ruscheinski
 Doris Sadik
 Jim Samack
 Sue Samack
 Rick Santi
 Barb Santi
 Clyde Schmelzer
 Monique Schmelzer
 Jon Schmidt
 Dutch Schultz
 Edie Schultz
 Mike Seebacher
 Carol Sellner
 Sally Sinacore
 Deborah Sipola
 Don Skinner
 Tom Smith
 Paul Spletzer
 Matt Squire
 Herman Staiger
 Don Steffens
 Diane Steichen
 Cathy Steiner
 Jim Steiner
 Terry Stilling
 Al Stoeckel
 Alison Stoeckel
 Amanda Stoeckel
 Andy Stoeckel
 Cindy Stoeckel
 Debby Szewczyk
 Marty Szewczyk
 Steve Terzic
 Kevin Thomas
 Tracy Thrun
 Diane Tom
 Steve Trilling
 Diane Tuegel
 Dave Tuegel
 Mike Vargas
 Jim Vlcek
 Laurie Vlcek
 Dan Vrbancic
 Ben Vyverberg
 Paul Wallis
 Cathy Wallis
 Shawn Walters
 Amy Warnecke
 Ron Warnstedt
 Carol Warnstedt
 Matt Webb
 Diane Webb
 Nicole Weglarz
 Danae Weiler
 Eric Weldzious
 Matt Wempe
 Craig Wilson
 Jim Wilson
 Charlene Wilson
 Nicole Winikates
 Jan Wood
 John Wood
 Dylan Woods
 Tom Yount
 Sonia Zavolokoff
 Steve Zimmermann

Getting Ready to Rake Your Leaves?

Please be sure to keep them away from storm inlets

Leaf collection time is here, and that means residents throughout the Village will be raking leaves into the street prior to their scheduled collection days. Please be careful not to cover storm inlets when raking leaves into the street. Blocked storm sewer drains can be a major contributor to street flooding.

The last collection for bagged or bundled yardwaste is the week of November 26. Yardwaste collection will resume



Trick or Treat

Palatine Trick or Treat hours are from 3:00-7:00 PM on Wednesday, October 31.



Change Your Clock – Change Your Battery

Daylight Savings Time ends at 2:00 a.m. on Sunday, November 4. Remember to change the batteries in all of your smoke detectors when you change your clocks. It's timely, life-saving advice from the Palatine Fire Department!



Dispose of Household Chemical Waste at any of Five Recycling Events in October

If the arrival of fall weather has inspired you to clean out your garage, basement, and even the inevitable accumulation of things under the kitchen sink, you'll want to know about five upcoming opportunities to safely dispose of all those half-used bottles of old household chemicals you've found.

What exactly is considered "household chemical waste"? The term is used to describe common household chemical products used for cleaning, painting, pest control and yard work. If the words "danger," "toxic," "flammable," "corrosive," and/or "reactive" appear somewhere on the product's packaging, it is a household chemical waste. Properly disposing of these wastes is vitally important because personal and environmental damage can occur if they are disposed of in the trash, poured down the drain, or dumped on the ground. That's why the Illinois Environmental Protection Agency (IEPA) sponsors one day collections throughout the state for proper disposal of such wastes.

Listed below are five upcoming Household Chemical Waste Collections:

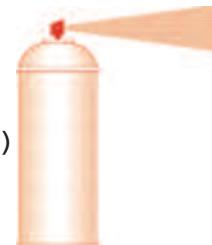
Saturday, October 13 Chicago

Where: Northeastern IL University Parking Lot
5500 N. St. Louis
Time: 8:00 am to 3:00 pm



Saturday, October 20 River Grove

Where: Triton College Northwest Parking Lot
2000 Fifth Avenue
Time: 8:00 am to 3:00 pm



Saturday, October 20 Vernon Hills

Where: Vernon Hills Metra Train Station
75 E. Highway 45 (Route 45 & Ranney Road)
Time: 8:00 am to 3:00 pm



Saturday, October 27 Oak Forest

Where: Oak Forest Public Works
159th Street & Lorel Avenue
Time: 8:00 am to 3:00 pm



Saturday, October 27 Park Ridge

Where: Maine Township Town Hall
1700 Ballard Road
Time: 8:00 am to 3:00 pm

Acceptable Wastes at One Day Collections

Oil-based paints, paint thinners, herbicides, insecticides, pesticides, old gasoline, pool chemicals, cleaning products, mercury, household batteries, used motor oil, drain cleaners, lawn chemicals, solvents, antifreeze, hobby chemicals, aerosol paints, and fluorescent lamp bulbs.

Unacceptable Wastes at One Day Collections

Latex paint, explosives, fireworks, lead acid batteries, medical wastes, propane tanks, fire extinguishers, smoke detectors, agricultural chemicals and business wastes are not accepted.

For questions concerning the IEPA's one-day or long-term collections, please call the Waste Reduction Unit at (217) 785-8604 or visit www.epa.state.il.us. For additional information, contact the Palatine Environmental Health Division at (847) 359-9090.

Congratulations to Our 2007 Hometown Pride Award Winners!

Multi-family: 1st Place:
162 Stonington
Rich Scalzo



Single Family: 1st Place:
1036 South Smith Street
Marie Syzdek



Multi-family: 2nd Place:
1254 Knollwood Drive
Joanna Kuczek



Single Family: 2nd Place:
721 Bon Aire Drive
Joan Thomas



Single Family: 3rd Place:
640 South Elm Street
Mike Owens



Business: 1st Place:
Palatine Inn
95 West Northwest Highway



Multi-family: 3rd Place:
1205 North Williams Unit 3
Pauline Ciaccia



Subdivision/Cul de Sac
1st Place: Bridgeview West
818 West Drew Lane

Myths and Facts About Flood Insurance

There are a lot of misconceptions about the availability of flood insurance and what it does and doesn't cover. Your regular homeowners insurance does not cover flood losses. The only real protection is flood insurance backed by the National Flood Insurance Program. Here are some of the more common myths and the real facts.

MYTH: You can't buy flood insurance unless you are in a designated flood hazard area.

FACT: If you are located in a designated flood hazard area, federal law requires that the mortgage lender for that home makes sure that flood insurance is carried. However any homeowner in Palatine can purchase flood insurance even if the home isn't in a designated flood hazard area. Homes located out of the designated flood hazard area are eligible for a Preferred Risk Policy which has a reduced rate. Another very important fact to know is that 25% of all flood insurance claims paid are for homes located outside of a designated flood hazard area. Statistically your home has a 26% chance of being damaged by a flood during the course of a 30-year mortgage compared to a 9% chance of fire.

MYTH: Flood Insurance is only available for single family houses.

FACT: Flood insurance is available for all buildings including single family homes, townhomes, condominiums, non-residential and commercial buildings. In fact flood insurance is even available for people renting apartments that will cover the loss of their possessions.

MYTH: You can't buy flood insurance if your property previously flooded.

FACT: You are still eligible to purchase flood insurance no matter how many times it has flooded in the past and it cannot be cancelled if it floods again. However if your property experiences severe repetitive losses, it may be eligible for a FEMA mitigation grant to do improvements to minimize future

risks of flooding. Property owners who refuse the grant money could be required to pay increased flood insurance premiums but they cannot be canceled.

MYTH: Flood insurance does not pay anything if your basement floods.

FACT: Since most flood damages in Palatine are a result of flooded basements, it is important to know what flood insurance does and doesn't cover. Under basic building damage coverage, some of the things it will pay for in a basement includes structural damage; staircases; unpainted drywall for walls and ceilings; insulation; electrical outlets, switches and circuit breaker boxes; furnaces; central air conditioners; hot water heaters; water softeners and sump pumps. With optional content coverage it will also pay for the following items in a basement; washers; dryers; food freezers and the food in them (but not refrigerators); portable and window air conditioners. Flood insurance will not pay for the following items in a basement; carpeting; tile; walls and ceilings not made of drywall; books and bookcases and

most personal property such as clothing, electronic equipment, kitchen supplies and furniture. To view the Standard Flood Insurance Policies for dwellings and for general property to see exactly what it covers and the terms of the coverage go to www.fema.gov/nfip/sfip.

MYTH: Flood insurance does not cover sewer backups.

FACT: A common cause of flood damage in Palatine is a result of sewer backups, especially in older neighborhoods where the homes do not have overhead plumbing. Damages caused by a sewer backup are covered if the backup is a direct result of flooding. However, if the

backup is caused by some other problem say like tree roots, the damage is not covered.

MYTH: Flood insurance is real expensive.

FACT: Your regular homeowner insurance will probably cost more since it needs to cover the replacement of the home and contents if it is totally destroyed by a fire or tornado. However since most flooding in this area of the country results only in damage to instead of totally destroying a home, the amount of flood insurance coverage need only to cover the cost of any expected damages. Several combinations of building and content protection or content only are available. For a typical single family home with a basement located in a Preferred Risk Area, the expected coverage's and premiums are as follows.

Building & Contents	Premium	Contents Only
\$20,000/\$8,000	\$112	\$8000
\$30,000/ \$12,000	\$138	\$12,000
\$50,000/ \$20,000	\$180	\$20,000
\$75,000/ \$30,000	\$207	\$30,000
\$100,000/\$40,000	\$233	\$40,000
\$125,000/\$50,000	\$249	\$50,000
\$150,000/\$60,000	\$264	\$60,000
\$200,000/\$80,000	\$296	\$80,000
\$250,000/\$100,000	\$317	\$100,000

The Village of Palatine participates in the Community Rating System (CRS) Program and currently has a rating of 7. This means anyone who has to or chooses to carry flood insurance is eligible for a discount in the premium. Since flood insurance can cover big ticket items like furnaces, hot water heaters, washers and dryers; it is worth considering. For more information ask your insurance agent or company, call the National Flood Insurance Program's toll free # at 1-888-CALL-FLOOD or check out www.floodsmart.gov. This website will also give you an estimate of the flood risk for your particular home, estimated insurance premiums and how to contact an insurance agent in your area.



Village Offering 10 Year Loan Program for Repair or Rehabilitation of Residential Sewers

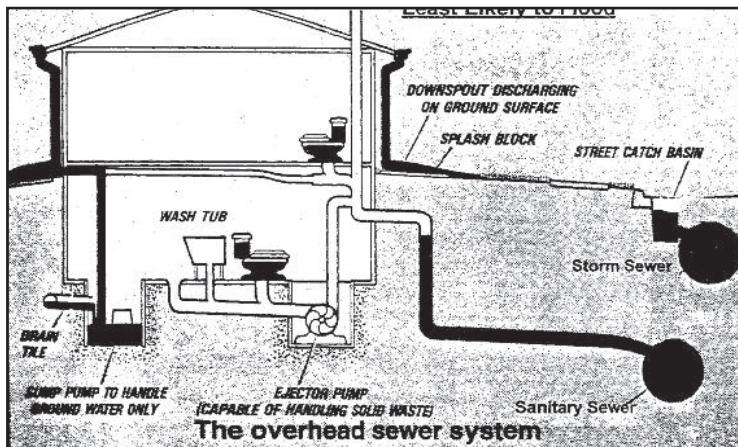
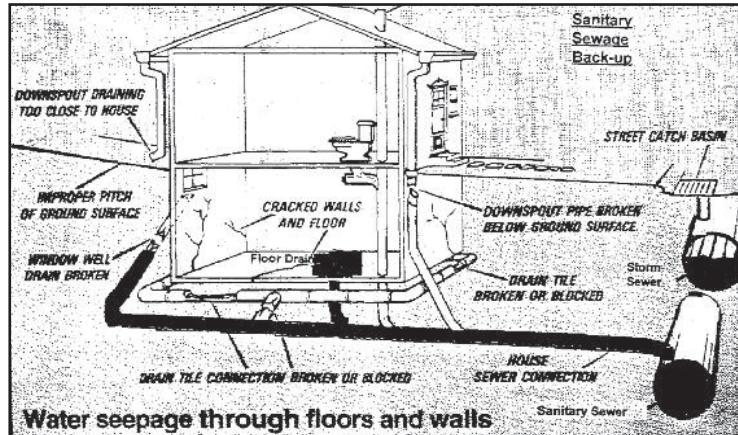
To assist with the repair or rehabilitation of residential sewers, the Village of Palatine currently has a loan program for items including:

- Sewer back-up check valves
- Overhead sewers
- Replacement of sewer laterals
- Disconnection of sewer footing drains
- Replacement or repairs to footing drains
- Replacement or installation of basement window well drains

The loan amount ranges between \$1,000 and \$10,000 with a ten (10) year repayment term. The interest rate is determined yearly indexed on the State Treasurer rates. The current program does not base approval on family income and waives building review fees. Loan payments are made via the Municipal Services (Water, Sewer & Refuse) Bill.

For questions, or if you would like to be provided with the "Application Procedures and Information Packet" which provides further details and technical requirements, contact the Engineering Department at (847) 359-9044.

In the coming months, the Village Council will be considering expanding and creating additional Homeowner Flood Protection Programs. For more information, contact the Village Manager's Office at (847) 359-9050.



Village of Palatine

This newsletter is published by

The Village of Palatine

200 E. Wood Street, Palatine, Illinois 60067

Village Hall: (847) 358-7500 • Village Action Line: (847) 705-5200

E-mail: village@palatine.il.us

Home page: www.palatine.il.us

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Palatine Elected Officials

Rita L. Mullins, Mayor

Margaret R. Duer, Village Clerk

Michael E. Jezierski, District 1

Scott Lamerand, District 2

Daniel A. Varroney, District 3

Greg Solberg, District 4

Jack Wagner, District 5

Brad Helms, District 6

Phone numbers

(847) 359-4854

(847) 359-9051

(847) 359-3573

(847) 894-0002

(847) 359-6479

(847) 358-0531

(847) 358-3766

(847) 894-0006

E-mail

rmullins@palatine.il.us

mduer@palatine.il.us

mjezierski@palatine.il.us

slamerand@palatine.il.us

dvarroney@palatine.il.us

gsolberg@palatine.il.us

jwagner@palatine.il.us

bhelms@palatine.il.us

Village Manager

Reid Ottesen

(847) 359-9031

rottesen@palatine.il.us

*****ECRWSS**

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Kaye Lowman Boorum,
Newsletter Editor