

DAMAGING STORM HITS CARPENTERSVILLE

On August 23rd a large storm came through the Village damaging some homes. If yours was one of them and you need information or assistance, please visit our website at <http://vil.carpentersville.il.us>. If you do not have access to the internet, you can contact the Red Cross at 847-255-0703 for clean-up assistance or Opportunity Illinois at 312-814-1244 for information on low-interest loans that may be available.

FLUORIDE AWARD

Congratulations to the Village of Carpentersville Water Facility for receiving their 20th consecutive commendation from the Illinois Environmental Protection Agency and Department of Public Health for monitoring and maintaining the proper fluoride levels in the drinking water. There are only 6 communities in the state that have a longer consecutive streak than Carpentersville.



Village President Bill Sarto was on-hand to cut the Grand Opening ribbon for the newest Walgreens at Randall and Binnie Roads.

OTHER BUSINESSES THAT HAVE RECENTLY OPENED...

Walgreens	2155 Randall Rd	847-428-2773
CiCi's Pizza	2154 Randall Rd	847-428-1239
Dollar Werks	7020 Huntley Rd	847-836-7911
Van's Frozen Custard.....	300 West Main St.....	847-836-8267
Quiomi Savoy Salon & Day Spa.....	314 Main St.....	847-426-3406
Just Press Play Productions	26 N. Washington St.....	847-660-0256
Little Caesars Pizza	91 N. Kennedy, Route 25.....	847-428-4703
2nd Wind Exercise Equipment.....	27 S. Western Ave., Rt. 31	847-836-3105
Dollar General.....	150 S. Western Ave., Rt 31	847-851-8780

DID YOU KNOW THAT...

Lights replaced with energy-efficient ones can add up in energy, monetary and environmental savings. ENERGY STAR-qualified light bulbs and fixtures use 75 percent less energy than standard incandescent bulbs and can last up to 10 times longer. Just one ENERGY STAR-qualified light bulb can save about \$30 or more in energy costs over its lifetime, while preventing more than 400 pounds of greenhouse gas emissions.

HALLOWEEN/TRICK-OR-TREAT SAFETY

This Halloween, Trick-or-Treat hours in Carpentersville are from 3:00 pm to 7:00 pm on Wednesday, October 31st.

The Carpentersville Police Department offers the following safety tips to help parents ensure that every child in Carpentersville has a safe and memorable Halloween:

Parents

- Be sure to have an adult or an older responsible youth accompany children under 12 as they trick-or-treat.
- Know the route they will be taking and establish a specific time to return home.
- Select costumes for your children that are light-colored or use reflective material to make children visible, and that are made of fire retardant material. Flashlights are a good idea.
- To prevent falls, make sure that costumes are not too long. Choose masks that do not obscure the child's vision, or use non-toxic facial makeup instead. Knives, swords or other costume accessories should be flexible and blunt, not sharp.
- Remind children of appropriate trick-or-treat safety precautions. Remind them not to run out from between cars or cross away from the corner.
- Feed the children an early meal before they go out. Insist that they do not eat any treats until after they bring them home for you to check. Discard treats that are not in a sealed package.

Motorists

- Be alert for children darting out from between cars, crossing at mid-block, or dressed in dark clothing that makes them hard to see. Watch for children walking on roadways, curbs and tree banks. Small children can be easily obscured by other kids or parked cars.
- Drive slowly during trick-or-treat hours, and enter and exit driveways carefully.

Children

- Be sure to visit one side of the street at a time; no criss-crossing. Cross only at the corner.
- Don't hide or cross the street between parked cars. Always watch out for traffic.
- Stay on the route agreed to with your parents, visit only those homes where lights are on.
- Bring your treats home to be checked by your parents before you eat any of the goodies.
- Never go into a stranger's house. Know how to call home or 911 if you get lost or need help.
- Be safe, and have fun!

2007 PAVEMENT REJUVENATION PROGRAM

The Village is in the process of completing the second year of a pavement rejuvenation program. This program, which consists of the application of pavement sealing and rejuvenating liquid to the surface of streets that have been resurfaced or reconstructed within the last five years, is intended to prolong the life of the roadway pavement. This year, the work began in mid-September on Old Town area streets between Spring Street and Maple Avenue, in the Spring Acre Hills subdivision east of Sleepy Hollow Road, and also on Grandview Drive between Sleepy Hollow Road and Randall Road.

MILLER ROAD (LIBERTY ELEMENTARY SCHOOL) STACKING LANE PROJECT

The Village has recently completed the construction of a stacking lane for westbound traffic that is accessing the school property. This project was completed prior to the start of the fall semester of school, and is intended to help alleviate a dangerous traffic situation that occurs daily on Miller Road adjacent to this elementary school.

ADD "IN CASE OF EMERGENCY" (ICE) CONTACTS TO YOUR CELL PHONE

In emergencies; police, firefighters, and hospital personnel lose valuable time searching through phone numbers stored in cell phones to locate persons to be contacted when they find victims who are unconscious, unable to answer questions, or deceased.

The Police Department recommends that cell phone users list persons to be notified in emergencies in their cell phone contacts list after the entry "ICE," which stands for "in case of emergency". For example, users could create an entry, "ICE – John" or "ICE – Dad" to alert emergency workers to call these persons if disaster should strike. To include multiple emergency contacts, cell phone users can list entries as ICE1, ICE2, and so on. Users should include daytime and evening phone numbers for each contact.

The Police Department also offers the following tips to cell phone users:

If you put a dot or "." before the letters "ICE," the number will be displayed at the very top of your phone book.

Some cell phones will not allow you to enter the same phone number twice. If your "ICE" number is the same as another entry in your phone book, just put a "1" in front of the area code and phone number.

**IF YOU ARE ONE OF THE MORE THAN 180
MILLION U.S. CELL PHONE USERS, INCLUDING
EMERGENCY CONTACTS IN YOUR PHONE COULD
ONE DAY HELP TO SAVE YOUR LIFE.**

STREET DIVISION IN - HOUSE STREET REPAIRS

It has been a busy summer for the Street Division crews. With newly acquired equipment crews have been removing old deteriorated asphalt from road surfaces and replacing it with new asphalt. This year crews will repair approximately 7.8 lane miles of roadway within the Village. Roads that received a face lift are:

Street	Start	End
Navajo	Papoose	Sioux
Delaware	Helm	Sioux
Papoose & Chippewa	Intersection	
Wakefield	Plymouth Circle	Kingston Circle (S)
Golfview	Route 25	Monroe
Hampton (sections)	Wakefield	Tee Lane
Ball Avenue	Route 25	Fairway
Wren	Fairway	Hazard
Garfield	Monroe	Grant
Wisconsin	Maple	North end
Williams	Lake Marian	Forest Preserve
Lincoln Ave.	Village limits north	100' past Hillside
Harrison	Golfview	248 Harrison
Cleveland	Carpenter	Willmette
Binnie	Gleneagle	Adams Ct.
Carpenter	Spring	Edwards

UNDERGROUND UTILITIES IN – HOUSE VALVE REPLACEMENT PROGRAM

With an aging underground infrastructure, the need to replace and maintain the Village's water system is a top priority for the Underground Utilities Division of Public Works. Last year a record 26 non-operational water main valves were replaced by Underground Utilities crews throughout the Village. Valves that operate properly are crucial during scheduled and/or emergency repairs as they affect the time it takes to make a repair, working conditions, employee safety and the number of residents and/or businesses that lose water service while the work is being completed. So far this year a total of 33 valves have been replaced and we are only half-way through the fiscal year. This is just another example of how Public Works is working hard to make a difference within the community.

KIMBALL FARMS SUBDIVISION IMPROVEMENTS

Roadway and landscaping maintenance work on this subdivision will be ongoing throughout the fall season. The recent final acceptance of Kimball Farms allows the Village to utilize funds provided by the developer to complete pavement patching, curb and gutter repairs, sidewalk removal and replacement, and parkway restoration on the five miles of roadways in this subdivision. In addition, over 100 parkway trees will be pruned, or removed and replaced, at no cost to the Village.

PROTECT YOURSELF FROM IDENTITY THEFT

The Carpentersville Police Department reminds residents to protect themselves from the fastest growing crime in the nation – identity theft. Identity theft occurs when someone uses your personal identification, like your name, Social Security number, or credit card number, to obtain credit, money, goods or services. For the last 5 years, Illinois has ranked 5th among all states for the number of identity theft cases reported to the Federal Trade Commission, with 10,080 cases reported in 2006.

Identity thieves are able to commit their crimes after acquiring your identifying information by stealing your actual identification cards, retrieving bank or credit card statements from your trash or mail, or persuading you to give them the information by impersonating legitimate companies on the telephone or through the internet. Once an identity thief obtains your birth date, driver's license or Social Security number, or bank and credit card numbers, the thief can apply for credit in your name, make purchases or take money from your accounts.

The best way to avoid becoming a victim of identity theft is to carefully safeguard your personal information. The Carpentersville Police Department offers the following tips to help you protect your personal information and reduce the chances of becoming a victim of identity theft:

Don't reveal personal or financial information, except to legitimate government authorities or trusted businesses.

Don't give out any personal information over the telephone, through the mail, or over the internet unless you have initiated the contact and know who you are dealing with.

Protect your Social Security number. Don't carry your Social Security card in your wallet or write it on a check. Give out your Social Security number only when absolutely necessary or ask to use another identifier.

Shred financial documents and other papers containing personal information before you discard them.

Never click on links in unsolicited e-mails. Do not respond to unsolicited requests for personal information, even if the messages appear to come from a legitimate business or government agency. Use firewalls, anti-spyware and anti-virus software to protect your home computer. Don't use obvious passwords like your birth date, mother's maiden name or last four digits of your Social Security number.

Keep your Social Security card and other documents containing personal information in a secure place at home or in a bank safe deposit box.

Review your credit card and bank or financial statements regularly for unauthorized charges or unfamiliar transactions.

Be alert to signs that someone may have stolen your identity, including bills or financial statements that do not arrive as expected, unexpected credit card bills, denials of credit for no apparent reason, and calls or letters about purchases you did not make.

Regularly monitor your credit reports. Federal law requires the major nationwide consumer credit reporting companies to give you a free credit report each year if you ask for it. You can request these reports at www.AnnualCreditReport.com or by calling 1-877-322-8228.

If you think that you may have been the victim of identity theft, immediately call 9-1-1 to report it to the Carpentersville Police Department.

Additional information on identity theft protection is available from the Federal Trade Commission at www.ftc.gov/idtheft, or from Officer Manny Figueroa at the Carpentersville Police Department at 847-551-3481

WHAT TO DO WITH MY OLD ELECTRONIC EQUIPMENT?

If you're wondering what to do with your old electronic equipment, the Kane County Department of Environmental Management has the answer. For no cost, residents may drop off their equipment at the Kane County Circuit Court Clerk building located at 540 South Randall Road, St. Charles.

Listed below are the Saturdays left in 2007 when the drop-off site will be operating. Hours of operation are from 8:00 a.m. to 12 Noon.

November 10th and December 8th

Accepted items include computers and peripherals, entertainment equipment, office equipment and software; program/equipment manuals are not accepted. For more information, visit their website at <http://www.co.kane.il.us/Environment>.

Village Phone Numbers

Police or Fire Emergency
911

Village Hall
847-426-3439

Community Development
(Code Enforcement or Building Department)
847-551-3478

Engineering Department
847-551-3480

Public Works
847-836-2464

Water Facility
847-551-3492

Sewer Facility
847-551-3490

Underground Division
847-551-3493

Street Division
847-551-3494

Finance/Water Billing
847-551-3476

Police Non-Emergency
847-551-3481

Fire Non-Emergency
847-426-2131

After hours or weekend sewer backups
or water problems requiring
village response.
847-428-8784

ROBO DE LA IDENTIDAD -- ES MÁS COMÚN QUE LO QUE USTED PIENSA.

El departamento de policía de Carpentersville advierte a residentes que se protejan contra el crimen más mayor en la nación - robo de la identidad.

Los ladrones de la identidad pueden cometer crímenes usando su fecha de nacimiento, el número de la licencia, su número de Seguridad Social, el número de su tarjeta de crédito, el número de su cuenta bancaria, y otros datos personales. Por lo tanto, la mejor manera de guardarse de robo de la identidad es proteger cuidadosamente esta información. No revele su información personal o financiera, excepto a autoridades de gobierno y a los negocios confiados. No de información personal sobre el teléfono o vía el Internet, a menos que usted haya iniciado el contacto y este seguro que usted sabe la identidad de con quien esta usted tratando.

El departamento de policía también ofrece las extremidades siguientes para ayudarle a evitar de ser una víctima del robo de identidad:

Mantenga su tarjeta de Seguro Social y otros documentos que contengan información personal en un lugar seguro en su hogar o una caja de depósito en el banco.

Destruya papeles que contienen información personal antes de tirarlos.

Repase su tarjeta de crédito y examine la cuenta para transacciones desconocidas. Está alerta a signos que alguien puede haber robado su identidad, por ejemplo, cuentas de estados financieros que no llegan como esperado, inesperada facture de crédito, y llamadas o cartas acerca de compras que usted no hizo.

En vez de firmar la parte posteriores de sus tarjetas de crédito, escriba, "ASK FOR ID" en el panel de la firma.

Sea extremadamente cauteloso usando el Internet.

No responda a peticiones pidiendo información personal, incluso si los mensajes aparecen venir de una agencia legítima del negocio o del gobierno. Nunca use contraseñas como su cumpleaños, apellido de soltera de su mamá o los últimos números de su Seguro Social. Los ladrones de la identidad utilizan mensajes y websites realistas del E-mail para trampear a consumidores a revelar datos financieros. En un esquema típico, usted puede recibir un mensaje que pide que usted "se ponga al día," "valide," o "confirme" su información de la cuenta. Entonces lo dirigirán a un website que parezca justo como un sitio de una organización legítima. Sin embargo, es realmente un sitio falso, funcionado para la gente que esta lista a robarle su identidad o cometer crímenes en su nombre.

Supervise su crédito. El acto justo federal de la divulgación de crédito requiere las tres compañías del a nivel nacional proveer a los consumidores una copia libre de sus informes de crédito, conforme a su petición, una vez cada 12 meses. Usted puede solicitar estos informes al www.AnnualCreditReport.com o llamando al 1-877-322-8228. Si usted cree usted ha sido la víctima de robo de identidad, llame al departamento de policía de Carpentersville al 9-1-1 inmediatamente.

Para información adicional sobre robo de identidad está disponible en la Comisión Federal de Comercio (Federal Trade Comisión) al www.ftc.gov/idtheft, o del Oficial Manny Figueroa del Departamento de Policía de Carpentersville al 847-551-3481.

¿QUÉ HACER CON MI EQUIPO ELECTRÓNICO VIEJO?

Si usted se pregunta que hacer con su equipo electrónico viejo, el Departamento del Condado de Kane de la Administración Ambiental tiene la respuesta. Los residentes pueden dejar, libre de la carga, su equipo en la Secretaria de Circuito del Condado de Kane, 540 South Randall Road, St. Charles.

Abajo encontrara la lista de los sábados que quedan en el 2007 cuando el sitio de la disminución estará operando. Las horas de operación son de 8:00 de la mañana a las 12 del Mediodía.

10 de Noviembre y 8 de Diciembre

Los artículos aceptados incluyen las computadoras y periférico, equipo de entretenimiento, equipo de oficina y software; manuales no son aceptados. Para más información, visite su sitio Web al <http://www.co.kane.il.us/Enviroment>.

DESTRUCTORA TEMPESTAD GOLPEA A CARPENTERSVILLE

En Agosto 23 una devastadora tempestad paso por la Aldea que dañó algunos hogares. Si el suyo fue uno de ellos y usted necesita información o ayuda, visite por favor nuestro sitio Web al <http://vil.carpentersville.il.us>. Si usted no tiene acceso al Internet, usted puede llamar la Cruz roja al 847-255-0703 para ayuda de limpieza o para la Oportunidad Illinois al 312-814-1244 para información en los préstamos de bajo-interés que pueden estar disponibles.

AGREGUE "EN CASO DE EMERGENCIA" (ICE) EN SUS CONTACTOS DE SU TELÉFONO CELULAR

En emergencias, la policía, los bomberos, y el personal del hospital pierden a menudo tiempo valioso cuando buscan los números de teléfono en teléfonos celular para localizar a personas cuando la víctima esta inconsciente, no puede contestar preguntas, o están difuntos.

El departamento de policía recomienda que todos los usuarios de teléfono portátil agregar una lista de personas en se teléfono celular que puedan ser notificadas en caso de emergencia en la lista de contactos con la señal de "ICE," que significa "en caso de emergencia." Por ejemplo, usuarios de teléfono celular pueden crear fácilmente entradas tales como "ICE - mamá" o "ICE - Katie" para permitir a trabajadores de emergencia saber rápidamente a quién llamar en caso de emergencia. Los contactos de la emergencia pueden también ser enumerados simplemente usando el "ICE 1," o "ICE 2". Incluya los números de teléfono de día y de noche para cada contacto.

El departamento de policía también ofrece las sugerencias siguientes a los usuarios del teléfono celular:

Si usted pone un punto o "." antes de las letras "ICE" el número será exhibido en la parte de arriba del teléfono.

Algunos teléfonos celulares no permiten que usted incorpore el mismo número de teléfono dos veces. Si el número de "ICE" es igual que otra entrada en su teléfono, ponga un "1" delante del código de área y número de teléfono.

Si usted es uno de los más de 180 millones de U.S. usuarios de teléfono celular, incluyendo contactos de emergencia en su teléfono pueden un día ayuda a salvar su vida.

AUMENTO DE TARIFA DEL AGUA Y ALCANTARILLA

En Noviembre, el consejo de la aldea considerará la aprobación de un aumento de tarifa monetario del agua y la alcantarilla. Este aumento es necesitado debido a necesidades crecientes de costo de mano de obra e infraestructura. El año pasado el consejo votó de aplicar los aumentos de tarifa en pequeños incrementos envés de que residentes paguen aumentos de tarifa más grandes cada cinco años. Si es aprobado al principio de Enero 2008, la tarifa de agua será de \$2.66 y la tarifa de alcantarilla será de \$2.95 por 1.000 galones de agua utilizada. Esto significa que el consumidor moderado de agua pagará \$36.00 más para 100.000 galones de agua utilizada.

Personas De Edad Avanzada

No hay cambio en el descuento para personas de edad avanzada/descuento par el Incapacitado por el uso de agua. Las personas de edad avanzada y las personas incapacitadas calificadas tienen derecho a recibir los primeros 15.000 galones de agua por \$8.25 cada tres meses; sin embargo, este descuento no es aplicable a cargas de alcantarilla y esta nueva tarifa aplicará.

Para calificar para personas de edad avanzada/para el descuento Incapacitado usted debe demostrar: (También esto aplica para un (1) descuento para la pegatina de vehículo por año.)

- Edad - 65 y mayor, o
- Un comprobante Completo de su estado con el Seguro Social, o
- La incapacidad de veterano de ochenta (80%) o más.

Dificultades

La carga para la reconexión del servicio después de que haya sido apagado es un impago de \$100, Así, si usted tiene el problema de pagar su cuenta por el servicio de la utilidad por favor comunicarse inmediatamente con el Departamento de Finanzas al 847-551-3476.

La Aldea ofrece la opción de pago tal como:

- Pagos semanales
- El Plan Promesa (1/3 deposito y 2/3 y plazos de pagos iguales)
- La ayuda de pago por el Municipio de Dundee

SABIA QUE...

Las Luces reemplazadas con las de energía-eficiente pueden añadir energía, ahorros monetarios y ambientales. Las bombillas de ENERGY STAR-bombillas cualificada utilizan el 75 por ciento menos energía que bombillas incandescentes y pueden durar hasta 10 veces más. Sólo una bombilla de ENERGY STAR-bombilla cualificada puede ahorrarle acerca de \$30 o más en costos de energía sobre su vida, y prevenir más de 400 libras de emisiones de gas invernadero.

FALL/ WINTER DRIVING SAFETY

Now that fall is here and winter is not far away, motorists need to be aware of how the change of seasons affects driving conditions and increases the risk of accidents. The Carpentersville Police Department wants to remind drivers to be aware of the hazards that accompany cooler weather.

Slippery Pavement

Even before winter sets in, lower temperatures can mean slippery roads, as ice can form overnight on roadways without rain or snow falling. Roadway ice from condensation occurs most often on bridges and other elevated pavement or in shaded areas, and can be hard to see for drivers. Drive cautiously in those areas where unseen ice is likely to appear. Wet leaves can make the road slick. Be alert to road surfaces where leaves accumulate, and be aware that your car will not handle on wet leaves as it does on dry pavement. During winter storms, or when snow, sleet or ice is on roadways, the probability of traffic crashes increases to more than 10 times that of periods of clear weather. Do not drive during bad weather unless you absolutely have to do so. Four-wheel-drive vehicles are able to accelerate more quickly than ordinary vehicles on snow and ice, but they don't stop any faster than other vehicles when traction is poor. If you have four-wheel-drive, be sure to maintain a safe interval between vehicles and reduce your speed when road conditions are poor. Anti-lock brakes (ABS) are an effective driving safety aid, allowing drivers to maintain steering control of their vehicles when braking on slippery pavement. Remember to use the ability to steer while braking to avoid hazards or collisions, and don't pump the brakes when you feel the pulsations from the brake pedal that occur when your ABS is activated.

Deer

There are more than 20,000 collisions reported between vehicles and deer each year in Illinois, and about 500 of those occur in Kane County. Deer are most active during mating season in the fall, especially in the early evening and before sunrise. Reduce speed and be prepared to stop in areas where deer may be present. Avoid swerving off the road or into oncoming traffic to prevent a collision with a deer; stop and wait for it to move along.

Darkness and Daylight

The amount of daylight decreases every day from June 21st until December 22nd, so motorists will see darkness earlier on their evening commutes, especially after Daylight Savings Time ends on November 4th. The darkness makes it harder for drivers to see pedestrians, including school children on their way home after sports practice or other after-school activities. The shorter day means that eastbound and westbound commuters may have their vision impaired by the rising or setting sun, making it difficult to see traffic lights, signs, other vehicles and pedestrians. If you will be driving around dawn or sunset, make sure you have sunglasses in your car, and use your visors to block the direct rays of the sun. Keep your windshield and other windows clean to minimize glare.

You and Your Vehicle

Keep your vehicle in good condition, checking the battery, antifreeze, defroster, wipers and windshield washers, and maintain the recommended tire pressure. Use an ice scraper and your car's defroster to keep your windows clear of ice, snow and condensation so you have good visibility when you drive. Keep your car tuned up and at least two thirds full of gas. Always wear your seat belt, and keep warm clothes, an emergency kit and cell phone in your car. Don't travel in bad weather unless it is necessary. Check roadway conditions at www.gettingaroundillinois.com or at 1-800-452-IDOT.

WATER AND SEWER RATE INCREASE

In November, the Village Board will consider approval of a water and sewer rate increase. The increase is needed due to rising labor costs and infrastructure needs. Last year the Board voted to implement smaller incremental increases rather than burden residents with significantly larger increases every five years or so. If approved, beginning in January 2008 water rates will be \$2.66 and sewer rates will be \$2.95 for 1,000 gallons of water used. This means that the average water consumer will pay \$36.00 more for 100,000 gallons of water used.

Seniors

There is no change to the Senior/Disabled discount for water usage. Senior citizens and qualified disabled persons are eligible to receive the first 15,000 gallons of water for \$8.25 per quarter; however, this discount is not applicable to sewer charges and the new rate will apply.

To qualify for the Senior/Disabled discount you must show proof of:

- Age - 65 and over, or
- Full Social Security status, or
- Veteran's disability of eighty percent (80 %) or more

Seniors and Disabled residents also qualify for one (1) discounted vehicle sticker per year.

Hardships

The charge for reconnection of service after it has been turned off for non-payment is \$100, so, if you are having trouble paying your utility bill please contact the Finance Department immediately, 847-551-3476.

The Village offers payment options such as:

- Weekly payments
- Promise Plans (1/3 down and 2/3 due in equal installments)
- Payment assistance through Dundee Township

REFUSE REMINDERS

Refuse that does not fit into the 95-gallon cart can be placed next to the cart but requires a sticker.

One bulk item is allowed per week at no cost. Each additional item requires a sticker.

Construction debris can be placed in the cart. Wood that does not fit inside can be placed next to the cart with a sticker attached.

White goods require ten stickers for pick-up. The Village encourages residents to have the old appliance taken when the new appliance is installed.

Seniors and/or disabled residents can downsize their waste and recycling carts to 35-gallon totes.

There is no change to yardwaste pick-up.

Household Hazardous Waste is picked up at no charge. For more information or to schedule a pick-up, please call 800-449-7587. Latex paint is not accepted.

NATIONAL FLOOD INSURANCE PROGRAM COMMUNITY RATING SYSTEM

Receive a Discount on your Flood Insurance

All residents with flood insurance automatically receive a discount on their insurance premiums. The Village participates in the Community Rating System (CRS) which is a program administered by the Federal Emergency Management Agency in which residents living in the Special Flood Hazard Area receive a 10% discount on flood insurance premiums and residents not living in the Special Flood Hazard Area a 5% discount on flood insurance premiums. Carpentersville participated in a series of floodplain management activities in order to qualify for the CRS discount. The best part is there is no need to do anything to receive this discount. The Village has already done everything for you. Your insurance agent is notified through a national database and will automatically deduct the appropriate amount from your flood insurance premium.

As part of the CRS program the Village offers the following information on request:

- Whether a property is in or out of the Special Flood Hazard Area (SPHA) as shown on the current Flood Insurance Rate Map (FIRM) of the Village.
- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation or depth, if shown on the FIRM.
- A handout on the flood insurance purchase requirement that can help people who need a mortgage or loan for a property in the SFHA.

Elevation certificates are available.

Inquiries should be made to the Engineering Department (847-551-3480) in Village Hall. Please supply the street address and, if available, the subdivision, lot and block number. There is no charge for this service.

There are mandatory flood insurance requirements for development in the floodplain, but for some homeowners flood insurance is an option. Flood insurance is highly recommended because no floodproofing measure is 100% foolproof. Please take time to contact your insurance carrier and consider flood insurance for your home.

For more information on the Federal Emergency Management Agency and flood safety, please visit the following websites:

www.fema.gov
www.fema.gov/nfip

This newsletter is published by:

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Kay Teeter, Trustee

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Fall 2007

**Village Hall
will be closed**

**November 22nd & 23rd
in observance of
Thanksgiving.**

**December 24th & 25th
in observance of Christmas.**

**January 1st
in observance of
New Year's Day.**

PRESORTED STANDARD MAIL
U.S. POSTAGE
PAID
CARPENTERSVILLE, IL 60110
PERMIT NO. 59

POSTAL PATRON LOCAL
Carpentersville, IL 60110

