# FLOOD INFORMATION AND COMMUNITY RATING SYSTEM (CRS) OUTREACH PROJECT

#### **FLOOD HAZARD AREAS**

There are three major and a few isolated special flood hazard areas (SFHA) mapped in the Village. The eastern part of town is within the Salt Creek floodplain, the middle part of town is within the Westwood Creek floodplain and the western part of town is within the East Branch of the Du Page River Tributary floodplain. The SFHA is the land that is subject to a 1% annual flood event in any given year and is commonly referred to as the 100-year flood. There are also smaller flood events, and they have a greater chance of occurring in any given year. These events can create a significant flood hazard to people and property close to the creek, drainage way, or local poor drainage area. The Village keeps record of local drainage problems; ask about them. Floods larger than the 1% can and do occur such as the August 1987, September 2008 and July 2010 floods.

#### SFHA DETERMINATION

Information on whether your property is located in the 1% annual chance floodplain or a regulated floodway can be obtained by contacting the Village Engineer in the Department of Community Development at (630) 693-7530. You will also be able to view FEMA's updated flood insurance maps, obtain potential flood depths and historical flood information, and other flood related resources including any available Elevation Certificates by calling the Engineering Division of the Department of Community Development and making an appointment.

#### **FLOOD SAFETY**

The following common sense guidelines can help you from the dangers of flooding:

- Do not drive through a flooded area. More people drown in cars during a flood than anywhere else. Do not drive around road closing barriers.
- Do not walk through flowing floodwaters. Currents can be deceptive. Six inches of water can knock you off your feet and two feet of water can sweep a car away.



- Stay away from power lines and electrical wires. If your home is about to be flooded, turn off the power at the service box if possible. Water conducts electricity, so electrical current will travel through the water. Electrocution is the 2<sup>nd</sup> leading cause of death during floods.
- Be alert for gas leaks. Shut off the gas to your house before it floods. If you smell gas, report it to the Fire Department at (630) 628-3100 or the gas company (NICOR) at (888) 642-

- 6748. Do not use candles, lanterns or open flames in an enclosed area if you smell gas or are unsure if your gas has been shut off.
- Keep children away from flood waters, ditches, culverts and storm drains. Flood waters can carry unimaginable items that have dislodged themselves from upstream. The hydraulic pressure of floodwaters flowing into large culverts may pin or trap smaller people in them rendering them helpless.
- Be on the lookout for wild animals, especially snakes. Small animals that have been flooded out of their home may seek shelter in yours.
- Do not use gas engines, such as generators, or charcoal fires indoors during power outages. Carbon monoxide exhaust can render you unconscious and cause death.
- After floodwaters have receded, clean everything that has been wetted by floodwater. Floodwater is likely to have been contaminated with sewage and other contaminants which can pose severe health issues.

### **FLOODPLAIN PERMIT REQUIREMENTS**

Any and all development within the SFHA including but not limited to construction of buildings, decks, impervious surfaces, filling, excavation, pools, fences, and sheds requires a Building permit from the Department of Community Development at (630) 693-7530. Permits must be issued prior to performing any work in a SFHA. For grading, filling or excavating, contact the Engineering Division; everything else, contact the Building Division.

### SUBSTANTIAL IMPROVEMENT/DAMAGE

The National Flood Insurance Program (NFIP) as well as the Zoning Ordinance of the Village requires that if the cost of improvements to a building or the cost to repair damages (from any cause such as fire, flood, etc.) to a building exceeds 50% of the fair market value of the building (excluding land value), the entire building must be brought up to current floodplain management and zoning standards.

#### PROPERTY PROTECTION MEASURES

If your property is susceptible to flooding, you may be able to protect it from flood damage or reduce damages with these tips.

- Watertight seals can be applied to brick and block walls against low-level flooding.
- Elevating or relocating the entire structure may also be a feasible option.
- Utilities such as heating and air conditioning systems, water heaters and other major appliances can be elevated to higher floors in the structure or on raised platforms.

 Temporary measures such as moving furniture, other valuables, and irreplaceable items to higher floors or sandbagging exterior openings will also help.

#### FLOOD INSURANCE

Regular homeowner's insurance policies do not cover damages from flooding, so if you do not carry flood insurance and live within the SFHA, the Village strongly encourages you to consult with your insurance agent about its purchase. Flood insurance is available to all the residents of Addison because of the Village's management of our floodplain and our participation in the NFIP. By managing our floodplain and participating in the NFIP, the Village educates and protects its residents from various flooding hazards. Additionally, because the Village participates in the FEMA's CRS program, flood insurance premiums in the Village are discounted 20% due to our Class 6 rating.

Be sure to check your flood insurance policy to ensure you have adequate coverage for your situation. Basic policies usually cover the building structure itself, but they do not cover the personal contents nor the building improvements below the base flood elevation. Limited content coverage can sometimes be purchased at an extra cost. All flood insurance policies require a 30-day waiting period before the flood insurance coverage becomes effective. You must plan ahead; do not wait until a flood is predicted before purchasing flood insurance.

Purchase of flood insurance is MANDATORY if a property is within the SFHA and is purchased or refinanced using a federally backed regulated/insured mortgage. Purchase of flood insurance is also highly recommended for all properties in the 0.2% annual chance flood fringe and other low lying areas due to recent increases in rainfall intensity. Talk to your agent about these reduced rate "preferred risk" policies if your property is outside of the SFHA.

## **DRAINAGE SYSTEM MAINTENANCE**

As simple as it may sound, regular maintenance of yard swales, yard drains, ditches and streams by keeping them free of debris can dramatically improve the run-off capacity in low-lying areas. It also greatly reduces the occurrence of blockages that significantly contribute to flooding. It is illegal to dump materials into a required waterway and violators may be fined. If you see someone in the act of dumping or see debris in one of our watercourses, please report it to Public Works at (630) 620-2020.

Village of Addison

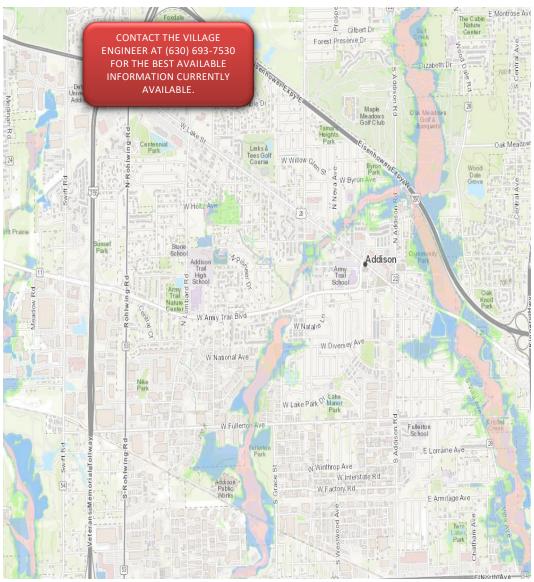
www.addisonadvantage.org

Prepared by the Community

Development Department

VILLAGE OF ADDISON 1 FRIENDSHIP PLAZA ADDISON, IL 60101-2786 TEL: (630) 543-4100

## 2019 Federal Emergency Management Agency (FEMA) Map





Find Additional Community Flood Information on the Village of Addison Website Below: <a href="https://www.addisonadvantage.org/living\_in/flood\_info.php">https://www.addisonadvantage.org/living\_in/flood\_info.php</a>





Drainage way is clogged by illegal dumping



Drainage way after the clog was cleared by Public Works



Storm Drain Medallion "No Dumping – Drains to River"



Natural Area Restoration Provides Aesthetics and Ecological Functions

#### NATURAL & BENEFICIAL FLOODPLAIN FUNCTIONS

Floodplains and wetlands play a valuable role in providing natural and beneficial functions to the area around, and including, our Village. These natural areas are relatively undisturbed by people and provide a wide range of benefits to human, plant, and wildlife systems. Not only do the benefits include aesthetic pleasure, but the natural systems function as active processes by filtering nutrients and wastes such as lawn fertilizers, pesticides, chemicals, etc. and enhance waterfowl, fish and other wildlife habitats by providing feeding/breeding grounds. These system also provide natural erosion protection and open space so further flooding damage does not occur to adiacent properties.

#### FLOOD WARNING SYSTEM

Many times, flooding within the Village can be predicted a little in advance (10 hours for low intensities of rain), giving ample warning for residents to prepare and/or evacuate their homes. However, in the event of a flash flood due to a large and immediate rain event, you may be the first one to notice the oncoming situation and only have a couple of hours to execute your plan. If you need immediate assistance during a flood event, notify the Police at (630) 543-3080 or the Fire Department at (630) 628-3100. The Public Works Department may also be contacted for assistance with individual help concerning flooded basements after a major flood event. During a weather emergency, tune in to your radio and TV for local and National Weather Service updates. For cable subscribers, tune in to the Village's local cable station, ACTV on Comcast Channel 6 or AT&T U-Verse Channel 99. Up to date info may also be found on Village Facebook or Twitter pages.



https://www.facebook.com/VillageofAddison https://twitter.com/AddisonVillage

# ADDITIONAL INFORMATION

Resources are available online at any time via a computer or mobile device. For more detailed information regarding flood related issues, here are some additional sources:

Illinois Flood Maps http://illinoisfloodmaps.org/

FEMA.gov website <a href="https://www.floodsmart.gov">https://www.floodsmart.gov</a>

DuPage County Stormwater https://www.dupageco.org/swm

Addison Public Library https://www.addisonlibrary.org

