

FLOSSMOOR FLOOD INFORMATION

FLOOD HAZARD AREAS

Flash-flooding is the general type of flooding caused by Butterfield Creek and Cherry Creek. During a normal flood event 2-4 inches of rain in a 3-4 hour time period jeopardizes the Creeks' banks and overflows generally to the southern end of the Estates neighborhood, Old Flossmoor neighborhood, southern end of Heather Hill neighborhood, and Southeast Flossmoor neighborhoods.

Stormwater flooding in Flossmoor is generally caused by three sources: Butterfield Creek and its tributaries, Cherry Creek and its tributaries, and localized street and drainage ditch flooding and overbanking. In some areas overbanking can cover streets and yards, with potential to flood cars, garages, basements and lower floors.

Flooding in any of these areas can come with little or no warning. For example, the heavy rain on September 13, 2008 caused widespread flooding throughout Flossmoor within a few short hours.

Information on whether your property is in the 100-year floodplain can be obtained by calling the Public Works Department at 708-957-4100. The Public Works office hours are from 7:00 a.m. until 3:30 p.m. Our Assistant Public Works Director, John Brunke, is a Certified Floodplain Manager. He can assist with any questions regarding flooding issues. The Village also has Elevation Certificates for review.

FLOOD INSURANCE

If you do not have flood insurance, talk to your insurance agent. Most homeowner's insurance policies do not cover damage from floods. Flood insurance is only available to those participating communities in the National Flood Insurance Program (NFIP). Because of our floodplain management programs that attempt to protect us from the multiple flooding hazards, the Village of Flossmoor is part of the NFIP and thus, residents are able to obtain flood insurance. Additionally, because the Village participates in FEMA's CRS program, flood insurance premiums are discounted.

Be sure to check your policy to ensure you have adequate coverage. Usually these policies cover the building structure, but not the contents. Contents coverage can also be obtained by asking. There is a 30-day waiting period before flood insurance becomes effective.

Plan ahead; do not wait until a flood is predicted before purchasing flood insurance.

If you are building inside the floodplain, the purchase of flood insurance is mandatory if using federally regulated/insured bank for a loan.

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 than anywhere else. Do not drive around barriers.
- Do not walk through flowing water. Currents can be deceptive. Six inches of water can knock you off your feet.
- Stay away from power lines and electrical wires. If your house is about to be flooded, turn off the power at the service box. Electrical current can travel through water. Electrocutation is the 2nd leading cause of death during floods.
- Be alert to gas leaks. Turn off the gas to your house before it floods. If you smell gas, report it to your gas company or a Village official. Do not use candles, lanterns or open flame if you smell gas or are unsure if your gas has been shut off.
- Keep children away from the flood waters, ditches, culverts and storm drains. Flood waters can carry unimaginable items that have dislodged themselves. Culverts may suck smaller people into them rendering them helpless.
- Clean everything that has been wet. Flood water will be contaminated with sewage and other chemicals which pose severe health threats.
- Look out for animal, especially snakes. Small animals that have been flooded out of their home may seek shelter in yours.
- Do not use gas engines, such as a generator, or charcoal fires **indoors** during power outages. Carbon monoxide exhaust can pose serious health hazards.

PROPERTY PROTECTION MEASURES

If your property is susceptible to flooding, there are many flood damage reduction measures you can employ.

- Watertight seal can be applied to brick and block walls to protect against low-level flooding.
- Utilities such as heating & 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 to higher floors or sandbagging exterior openings will also help.
- Elevating or relocating the entire structure may also be a feasible option.

FLOODPLAIN PERMIT REQUIREMENTS

All development within the 100-yr floodplain (not just construction of buildings, but filling, excavation, fences, etc.) is required to obtain a Village Permit. Applications must be made prior to doing any work in a floodplain area. Please contact the Building Department at 708-957-4101 to receive all the information you will need in order to properly develop in a floodplain. You may report any illegal development activities to the above number as well.

SUBSTANTIAL IMPROVEMENT/DAMAGE

The NFIP requires that if the cost of improvements to a building or the cost to repair damages (from any cause) to a building exceeds 50% of the market value of the building (excluding land value), the entire building must be brought up to current floodplain management standards. Building improvement projects include exterior and interior remodeling, rehabilitation, additions and repair and reconstruction projects. Additionally, the cost of currently planned improvements will be added to the cost of previously made improvements and compared to the existing market value to determine if the improvements exceed 50% of the structure's value. Please contact the Building Dept. at 708-957-4101 for more information.

NATURAL & BENEFICIAL FUNCTIONS

Floodplains play a valuable role in providing natural and beneficial functions to the area around, and including Flossmoor. Floodplains that are relatively undisturbed provide a wide range of benefits to both human and natural systems. These benefits provide aesthetic pleasure as well as function to provide active processes such as filtering nutrients. The Butterfield Creek and Cherry Creek floodplain corridors are used as means to filter farm chemical run-off so that these areas can maintain bio-diversity and ecosystem sustainability. Both floodplains contain historic and archeological sites that provide opportunity for education and study. Both enhance waterfowl, fish and other wildlife habitats and provide feeding/breeding grounds. And lastly, both floodplains provide natural erosion control and open space so further flooding damage does not occur.

DRAINAGE SYSTEM MAINTENANCE

As simple as it may sound, simply keeping smaller ditches & streams free of debris can dramatically improve the run-off capacity of low-lying areas as well as greatly reduce the occurrence blockage that significantly contributes to flooding. It is illegal to dump materials into a required waterway & violators may be fined. The Village's Stormwater Management Ordinance states, "It shall be unlawful to deposit in any watercourse or other drainage facility any waste material, trash, trimmings, stones, earth, concrete, wood or any other material or substance not specifically permitted by the Director. If you see someone in the act of dumping or see debris in one of our watercourses, please contact the Public Works Department at 708-957-4100.

ADDITIONAL INFORMATION

If you should require further or more detailed information regarding flood-related issues in the Village of Flossmoor here are some additional resources:

- FEMA.gov website www.msc.fema
- Flossmoor Public Works
1700 Central Park Avenue
Flossmoor, IL 60422
708-957-4100
- Floodplain Info page on www.flossmoor.org website
- Flossmoor Public Library