

Flood Information

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Flooding affects most of Chicago's suburbs, and has been subject to intermittent flooding. Numerous streets and basements have sometimes been under water.

The Village of Flossmoor has created this packet of information to educate residents about dangers of flooding and what they can do to. There are various actions that can be taken to floodproof a home. Electrical boxes, furnaces, water heaters, and washers/dryers should be elevated or relocated to a location less likely to be flooded. Basement floor drains and interior and exterior backwater valves can be installed, and interior flood walls can be placed around utilities.

Other ways to keep water away could include re-grading your lot or building a small floodwall or earthen berm. These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway. The cost of material for an average size berm can vary. A

permit is required for all re-grading projects. To obtain more information on flood hazard areas, residents can call the Public Works Department at 708.957.4100.

If flooding is likely, and time permits, move essential items and furniture to upper floors of your home. Keep materials like sandbags, plywood, plastic sheets, and lumber handy for emergency waterproofing. This action will help minimize the amount of damage caused by floodwaters.

Many houses, even those not in the flood hazard area, have sewers that back up into the basement during heavy storms. For deeper sewer backup flooding, talk to a plumber about overhead sewers or a backup valve.

Stormwater flooding is Flossmoor in generally caused by three sources: Butterfield Creek and its tributaries, Cherry Creek and its tributaries, and localized street and drainage ditch flooding and over banking. 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 27, 2019 caused widespread flooding throughout Flossmoor within a few short hours. Even though they appear to move slowly (three feet per second), moving floodwaters two feet deep are powerful enough to knock a person off their feet and to float a car.

Your property may be high enough that it has not flooded recently. However, it can still be flooded in the future because the next flood could be worse. Because you are in or near a floodplain, the odds are that someday your property will be damaged. This flyer gives you some ideas of what you can do to protect yourself.



*Just an inch of water
can cause costly damage
to your property.*

Flood Protection

Additional information concerning flooding and related topics is available for review at the Public Works Department at 1700 Central Park Avenue. We also keep elevation certificates on file.

QUESTIONS? Contact the Public Works Department between 8:00 a.m. and 3:00 p.m at 708.957.4100 staff can provide guidance and information pertaining to

flooding. In addition, they can answer the following questions concerning the Flood Insurance Rate Map (FIRM):

- Your community number
- Your panel number and suffix
- The date of the FIRM
- Firm zone of particular property
- Base Flood Elevation of properties
- Elevation datum uses on the FIRM

The services listed above are especially important to insurance agents, real estate agents, lenders and current or potential homeowners. If you have further questions, please call Public Works 708.957.4100.

Development

The Village of Flossmoor adopted the Floodplain and Ordinance and the Stormwater Management Ordinance on August 5, 2008. In general, the goals of this code include protecting residents and their property from flood hazards, complying with the national regulations and preserving the natural characteristics of the stream corridors.

The code specifies two types of flood hazard areas, the floodway and the floodplain. Land uses which have low flood damage potential and do not restrict flood flows may be permitted in the floodway, provided they are not prohibited by ordinance. These uses do not include structures, fill, dumping or material or

waste, or storage of materials or equipment. The most common permitted uses of the floodway are agricultural or recreational in a nature, and include vegetated areas around residences.

Floodplain areas permit the same type of uses as the floodway. The construction of new structures such as homes is also permitted, provided the lowest floor of any residential structure is no lower than two feet above the base flood elevation and compensatory storage is provided. It is very important to contact Flossmoor Public Works before proceeding with any work in flood hazard areas. This is necessary as development permits are

required for any construction, and special permit provisions apply to work in a floodway or floodplain. Also, be sure to notify the Public Works Department if you notice any illegal floodplain development.

Flood Insurance

If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods. However, because Flossmoor participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded. Due to Flossmoor's Stormwater Management program, and participation in the Community Rating System, Flossmoor property owners qualify for

a 15 % reduction in the premium for flood insurance.

Some people have purchased flood insurance because it is required by the bank when they applied for a mortgage or home improvement loan. Usually this polices just cover the building's structure and not the contents. During the kind of flooding that happens in Flossmoor, there is often more damage to the furniture and contents than there is to the structure.

At last count, there were 96 flood insurance policies in Flossmoor. If you are covered, check the

amount and make sure you have contents coverage. Remember: Even if the last flood missed you or you have done some floodproofing the next flood could be worse. Flood insurance covers all surface floods.

Flood Warnings

Residents of flood prone areas should always try to be aware of approaching storms and the possibility of flash flooding. Tuning into local TV and radio stations (some listed) is the best source of information before or during a storm.

TV – ABC, CBS, NBC, WGN, FOX, CABLE WEATHER STATION

RADIO – WBBM (780AM), WCGO (1600AM), WGN (720AM), WLS (890AM), etc.

You may also contact the following non emergency numbers:

Flossmoor Fire Dept.
(708) 798-3885

Flossmoor Police Dept.
(708) 957-4500 Option #2

Floods can take several hours to days to develop.

- *A **flood watch** means a flood is possible in your area.*
- *A **flood warning** means flooding is already occurring or will occur soon.*

What You Can Do To Help: Several of the Village's efforts depend on your cooperation and assistance. Here is how you can help:

- Do not dump or throw anything into the ditches or streams. Dumping in ditches and streams is a violation of the Flossmoor Stormwater Management Code. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and when it rains the water has to go somewhere. Every piece of trash contributes to flooding.
- If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris.
- If you see dumping or debris in the ditches or streams, contact the Public Works Department at 708.957.4100.
- Always check with the Building Department before you build on, alter, regrade, or fill on your property. A permit is needed to ensure that projects do not cause problems on other properties.
- If you see building or filling without a Village permit sign posted, contact the Building Department at 708.957.4101.

Floodproofing

What You Can Do To Prevent Sewer Backups:

Many houses, even those not in the floodplain, have sewers that back up into the basement during heavy rains. For sewer backup flooding, have a qualified, experienced plumber who guarantees their work inspect your basement.

- Consider installing overhead sewers, check valves, or an ejector pit. These home improvements should prevent sewer backups if properly installed.
- Have your lateral connection inspected for blockages or damage that could cause basement backups.
- Disconnect your home's downspouts so they drain onto pervious surfaces instead of into the sewer system. It is important to make sure the disconnected downspout does not direct water toward your foundation or a neighbor's foundation. Consider directing flow to a rain barrel or rain garden area.
- You can connect downspouts to rain barrels (available from the MWRD and other suppliers) to save the rainwater for reuse.
- Consider replacing your driveway and other paved areas on your property with pervious surfaces that can absorb stormwater.

These measures are called floodproofing or retrofitting. More information is available by calling the Public Works Department. John Brunke, P.E., CFM is a Certified Floodplain Manager.