



September 30, 2015

Subject: Flooding and Flood Protection

Dear Des Plaines Resident:

Our records indicate that your property is in or near a Special Flood Hazard Area (SFHA), as mapped by the Federal Emergency Management Agency (FEMA), or one of the City's sixteen (16) designated repetitive loss areas. In an effort to help you reduce your flood insurance premiums, we are providing the following information:

- ✓ Flood hazard information in Des Plaines,
- ✓ Floodproofing measures to reduce future flood damages,
- ✓ Flood insurance to help recover from flooding,
- ✓ Flood protection regulations to prevent flooding,
- ✓ Flood safety tips, and
- ✓ Natural and beneficial functions of floodplains.

Please know that the City of Des Plaines is implementing a variety of flood protection activities, including periodic cleaning of ditches and channels, regulating new construction in the floodplain, and acquiring and preserving flood-prone areas as open space. The City is also in the process of securing additional grant funds for a buyout of homes on the FEMA repetitive loss list. If you have experienced flooding in the past, some things you can do to prevent future damages include:

- ✓ Investigate how the water is entering your home and then contact the Public Works and Engineering Department for assistance,
- ✓ Understand your risk of flooding or sewer backup from FEMA's floodplain mapping and the City's historical flooding information,
- ✓ Protect your home with appropriate floodproofing measures,
- ✓ Obtain flood insurance coverage for your home and contents, and
- ✓ Report violations of the City ordinances to the Building & Code Department at (847) 391-5370.

If you need flood protection advice, historical flooding information, or flood elevation information, contact the City of Des Plaines Public Works and Engineering Department at (847) 391-5390.

Sincerely,

A handwritten signature in black ink that reads 'Timothy P. Oakley'.

Timothy P. Oakley, P.E., CFM  
Director of Public Works and Engineering

TPO/jd

## The Flood Hazard

Properties in Des Plaines' flood problem areas are subject to three types of flooding: overbank flooding, local drainage (overland flooding), and sewer back up. You could be faced with one, two or all three of these hazards.

### Overbank Flooding:

Overbank flooding occurs when a river overtops its banks, flooding the adjacent areas. The City's most significant flooding is along the Des Plaines River. The worst flood in Des Plaines' history occurred in April 2013 when the river reached a flood stage of 20.92'.

### Local Drainage (Overland Flooding):

Des Plaines is very flat and most of the City was developed before stormwater detention was required. As a result, water collects in yards, which can cause or aggravate basement flooding. Drainage swales and storm sewers are designed to drain streets and low-lying areas, but they can be overloaded by heavy rains or blocked by debris. Stormwater can sit for hours or days, waiting for the ditches and sewers to drain.

Even residents living behind Levee 50 need to be aware of flooding. Levee 50 protects against flooding from Des Plaines River; however levees can be overtopped by a larger storm than anticipated. Additionally, Levee 50 does not provide flood protection from Prairie Creek or Farmers Creek.

**Sewer Backup:** During heavy storms, sewers can become overloaded and back up into basements and streets. We encourage you to consider an overhead sewer or a flood control system for your home. If you have an overhead sewer older than 20 years, we encourage you to get it televised to check for water tightness. You can call 391-5370 or 391-5390 for more information.

## Floodproofing

Floodproofing involves making alterations to a home to reduce future damages from floodwaters. There are many different floodproofing techniques that may be appropriate for your home. If you have experienced flooding and want to floodproof your home, we encourage you to call the Engineering Division at (847) 391-5390. You can schedule a consultation where an Engineer will come to your property to understand the problem and discuss alternatives that are appropriate for your particular property. Also, your project may be eligible for the flood rebate program which pays for 30% (up to \$2,000) for an appropriate flood control device. Information about this program can be found at [www.desplaines.org](http://www.desplaines.org) under City Services > Flood Information > Flood Rebate Program.

**Emergency measures:** Some last minute emergency measures can help reduce flood damages. Whatever emergency protection measures you use (moving valuable items to a higher floor, placing sandbags, etc.), it is best to have a written plan in advance to make sure you don't forget anything after you hear the flood warning. Keep in mind the flood safety tips later in this letter.

### What are the Flooding Sources in Des Plaines?

The seven sources of flooding in Des Plaines are:

- Des Plaines River
- Feehanville Ditch
- Weller Creek
- Farmers Creek
- Prairie Creek
- Higgins Creek
- Willow Creek

Detailed information regarding past flooding in Des Plaines can be found in the City's Hazard Mitigation Plan, which can be found at [www.desplaines.org](http://www.desplaines.org)

### Where can I find the current stage of the Des Plaines River?

Check the current height of the Des Plaines River on line at <http://water.weather.gov> under river levels.

### Where can I find floodproofing information?

Some resources available to help you identify measure that can protect your home from future flooding are:

- Public Works and Engineering Department Staff can help you find alternatives to protect your property.
- Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding is available at the library, ordered (for free) from FEMA by calling 1-800-480-2520 or online at [www.fema.gov/library](http://www.fema.gov/library)
- Guide to Flood Protection in Northeastern Illinois is available at the library or [www.illinoisfloods.org/publications.html](http://www.illinoisfloods.org/publications.html).

## Flood Insurance

Flood insurance is mandatory if your home is located within the 100-year floodplain and you have a federally regulated / insured bank loan. If you refinance and your home is in the 100-year floodplain, flood insurance will be required. Due to the continued threat of flooding, we encourage you to purchase flood insurance for both your home (structure) and building contents through FEMA.

Though flood insurance is not required for homes outside the floodplain, any house in Des Plaines can be covered by a flood insurance policy. Detached garages and accessory buildings are covered under the policy for the primary building on the property. There are three types of coverage that can be purchased:

1. Structural coverage for everything that stays with a house when it is sold, including the furnace, cabinets, built-in appliances, and wall-to-wall carpeting;
2. Contents coverage for furniture and other personal possessions except for money, valuable papers, etc. Renters can buy contents coverage, even if the owner does not buy structural coverage on the building; and
3. Sump pump failure or sewer backup coverage might be available as an addition to your homeowner's insurance policy. Each insurance company has different amounts of coverage, exclusions, deductibles, and arrangements. Most policies exclude damage from surface flooding that would be covered by an NFIP policy.

Please note that there is no coverage for things outside the house, like the driveway and landscaping. Some people have purchased flood insurance because it was required by the bank in order to get a mortgage or home improvement loan. Usually these policies only cover the building's structure and not the contents. If you have a policy, check it closely. During the kind of flooding that happens in Des Plaines, there is usually more damage to the furniture and contents than there is to the structure.

**Elevation Certificates:** In order to obtain a flood insurance policy, you may need to provide your insurance agent an Elevation Certificate. All elevation certificates for structures that have been elevated are available for inspection at the Public Works and Engineering Department.

**Letters of Map Revision:** If you feel that your home should not be located within the 100-year floodplain, you can apply for a Letter of Map Amendment (LOMA) from FEMA. If the home meets FEMA's requirements, the LOMA process will remove it from the 100-year floodplain. Typically, a surveyor is needed to complete some of the information on the LOMA. You can find more information about the LOMA process on FEMA's website ([www.fema.gov](http://www.fema.gov)).

### When should I purchase Flood Insurance?

Don't wait for the next flood to buy insurance protection.

There is a 30-day waiting period before National Flood Insurance Program (NFIP) coverage takes effect. Contact your insurance agent for more information on rates or call NFIP for a referral at 800-427-4661.

Additional information is also available at [www.floodsmart.gov](http://www.floodsmart.gov).

### Flood Safety Tips:

The following tips can help keep you safe during a flood:

- Do not walk through flowing water,
- Do not drive through a flooded area,
- Stay away from downed power lines and electrical wires,
- Turn off the electricity,
- Look out for animals that have been flooded out of their homes,
- Be alert for gas leaks,
- Unplug the sanitary sewer ejector pit in the basement,
- Clean everything that got wet,
- Beware of carbon monoxide exhaust from generators or other gasoline-powered machines, and
- Protect yourself by using gloves, boots, and face masks when cleaning up from a flood.

More flood safety tips can be found at [www.floodsmart.gov](http://www.floodsmart.gov).



## Flood Protection Regulations

When properties are developed, they are designed for the stormwater runoff to flow away from the home. Over time, the original grading is changed by the installation of fences, railroad ties, landscaping, and regrading. To protect properties from flooding, the City has the following requirements:

- A permit is needed for any improvements to your property that will change the grading. Always check with the Building Department (847) 391-5370 before you build on, fill, alter or regrade your property. Violators will be subject to a \$750.00 per day fine and possible prosecution in the Cook County Circuit Court.
- Every piece of trash can contribute to flooding. Even grass clippings and branches can accumulate and plug channels. If your property is next to a ditch or storage basin, please help to keep these areas clear of brush and debris.
- Do not dump or throw anything into ditches or basins. Dumping in ditches and storage basins is a violation of City Code. If you see dumping in ditches, near property lot lines or in the floodplain without a permit sign posted, contact Building & Code Enforcement at 847-391-5370.
- Contact the Public Works and Engineering Department at (847) 391-5464 if there is excessive debris in the curb or ditch.

New buildings in the floodplain must be protected from flood damage. The Metropolitan Water Reclamation District (MWRD) Watershed Management Ordinance (WMO) requires that new residential buildings must be elevated two feet above the base flood level. The ordinance also requires that a substantial improvement to a building be treated as a new building.

## Natural and Beneficial Functions of Floodplains

Floodplains are more than just hazardous locations for human development. Open and natural areas, such as Forest Preserves, absorb much more rain and floodwater than urbanized areas, reducing flood flows downstream.

The many Forest Preserve and Park District properties along area streams have kept or restored woodlands and prairies close to their natural state. These flood-prone areas provide habitat for fish, animals, insects, and birds. It is important that we preserve such natural areas and wetlands. While some development is allowed, the City, County, State, and Federal agencies make sure that the natural benefits of these areas are maintained.

In addition to providing flood protection, natural areas filter stormwater runoff, but we have to do our part too. The storm sewer system carries untreated stormwater runoff directly to our streams. Pouring oil, anti-freeze, paint, fertilizer, and pesticides pollute the water, destroy plants, and endanger wildlife. Please do your part to help keep our streams and storm drains free of pollutants. More information about improving water quality can be found on the Illinois Environmental Protection Agency (IEPA) website ([www.epa.illinois.gov](http://www.epa.illinois.gov)).

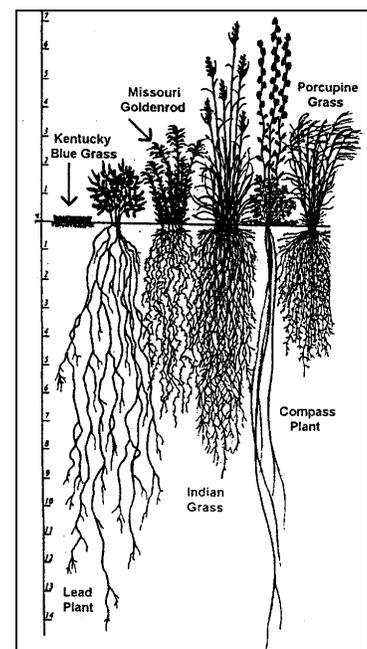
### Why do we have floodplain regulations?

Floodplain regulations that require you keep the drainage system clear and get the proper permits before you build are designed to protect you and your neighbors.

### What is a substantial improvement?

A substantial improvement is when the cumulative value of additions, alterations, repairs, and improvements exceed 50% of the value of the existing building. Substantial improvements require the entire building to be elevated and the basement removed. This requirement also applies to homes that have been flooded or otherwise damaged.

For additions that are not a substantial improvement, only the addition must be protected.



Native prairie and wetland plants have deep root systems that absorb and hold stormwater better than typical lawns. Preserving these plants reduces flooding and drainage problems.