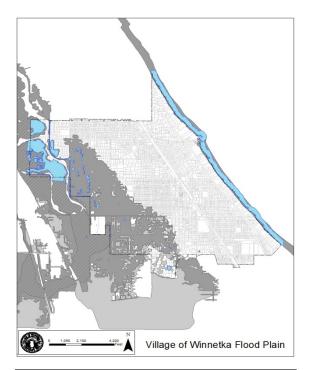
After the Flood

- If your home has suffered flood damage, call your insurance agent to file a claim.
- Check for structural damage.
- Take photos of any flood water in your home and save any damaged personal property.
- Once you get the OK from your insurer to remove the water, use a sump pump or a wet-vac. Open doors and windows to allow fresh air to circulate, so long as that won't allow in more water.
- Make a list of damaged or lost items and include their purchase date and value with receipts, and place with the inventory you took prior to the flood. Some damaged items may require disposal, so keep photographs of these items.
- Prevent mold by removing wet contents immediately. Mold can develop within 24 to 48 hours of a flood. Notify your insurer before removing items to ensure you're not affecting coverage, and always photograph the floodsoaked items.
- Wear gloves and boots to clean and disinfect flooded surfaces. Wet items should be cleaned with a pine-oil cleanser and 10% bleach solution, completely dried, and monitored for several days for any fungal growth or odors. (CAUTION: Never mix ammonia and bleach products, as the fumes can be highly toxic; and test small areas to ensure the cleaning does not cause staining or fading).
- You may also wish to hire a flood restoration service – you can find professionals under "Flood" or Disaster Recovery", or check with the Better Business Bureau, local Chamber of Commerce, or Contractor recommendation sites.
- Secure your property so that no additional damage occurs. Put boards over broken windows and secure a tarp as protection if the roof has been damaged. Again, take photographs to prove to the insurance company that you have done everything possible to protect your home against further damage.
- Elevate utilities (washer, dryer, furnace, and water heater), if possible, above the level of anticipated flooding.
- If your home already doesn't have a sanitary sewer backflow device or overhead sanitary sewers, consider installing such a device. Contact <u>schen@winnetka.org</u> for additional information.



Flood plain inquiries can be directed to the Engineering Department of the Village of Winnetka, and can be made in person, by telephone, or by e-mail. The Engineering Department is located at the Village Yards, 1390 Willow Road, Winnetka. While any of our Engineering Staff can answer your questions, our Flood Plain Manager is Susan Chen, Assistant Village Engineer, who can be reached at 847-716-3532 or schen@winnetka.org. For flood plain inquiries, please provide the Village with the street address of the property in question. For general questions or concerns regarding local flooding, drainage issues or sewer back-ups, contact 847-716-3568, and your call can be directed to the appropriate Public Works staff.

Village of Winnetka

What to do: Before, During and After a Flood



Public Works Engineering Department

Activity 330 – Flood Response Preparations (FRP) Phone: 847.716.3568

Flooding in Winnetka

You don't need to be located in a flood plain to experience flooding! Although approximately one quarter of the Village's housing stock is located in the 100-year flood plain and are more prone to experiencing flooding, during a heavy rainfall event, the majority of properties in Winnetka may experience some type of flooding from various sources.

Probably the most common source of flooding occurs during heavy rainstorm events when the capacity of the storm sewers has been exceeded due to the increase of storm water flow. This situation can readily worsen if the storm sewer inlet structures or other storm water conveyance systems are covered or blocked with leaves, or other debris, as well as ice. Once storm water starts ponding on the street surface, the potential for that water to infiltrate into the sanitary sewer system, increases. As a result, basement back-ups can occur for those homes with a gravity sanitary sewer, especially if the property has illicit connections between the storm and sanitary services. This became quite evident during the storm event of July 23, 2016. Many parts of Winnetka flooded that had never experienced any type of flooding, previously.

The Village of Winnetka participates in the National Flood Insurance Program (NFIP) and Community Rating System (CRS) which makes federally guaranteed flood insurance available to all eligible buildings, whether or not they are located in the flood plain. Flood insurance covers direct losses caused by surface flooding and local drainage problems. If flooding is caused or aggravated by sewer back-up, consult with your insurance agent about obtaining a sewer back-up rider to your homeowner's insurance policy. The Village holds a Class 6 CRS rating which affords SFHA flood policy holders up to a 20% premium discount and non-SFHA flood policy holders up to a 10% premium discount.

Before the Flood - Flood Hazard Preparation Tips

1. Safeguard your possessions.

Create a personal flood file containing information about all your possessions and keep it in a secure and safe place, such as a safe deposit box or waterproof container. This file should have:

- A copy of your insurance policies with your agents contact information.
- A household inventory: For insurance purposes, be sure to keep a written and visual record of ALL major household items and valuables. Include serial numbers and store receipts for major appliances and electronics. Have jewelry and artwork appraised. These documents are critically important when filing insurance claims. For more information visit www.knowyourstuff.org.
- Copies of all other critical documents, including finance records or receipts of major purchases.

2. Prepare your house.

- Check to see that the sump pump is working properly and consider installing a battery operated backup and water alarm to let you know if water is collecting in the basement.
- Clean gutters, downspouts, inlets...
- Raise electrical components (switches, outlets, circuit breaker, furnace, water heater, washer/dryer) to the Flood Protection Elevation (FPE = BFE + 2'; or 627.3 NAVD 1988); disconnect appliances.
- Move furniture and valuables to a safe place.

3. Develop a family emergency plan.

- Create a safety kit with drinking water, canned food, first aid kit, blankets, battery operated radio and flashlight.
- Post emergency telephone numbers by the phone and teach your children how to dial 911.
- Plan and practice a flood evacuation route and know safe routes from home, work and school that are on higher ground.
- Have an emergency family contact.
- Have a plan to protect your pets.

For more information on emergency preparation, talk to your insurance agent or visit Ready.gov.

During the Flood

During a storm or flood event, please keep the following safety precautions in mind:

- Do not walk through flowing water. Currents can be deceptive; six inches of moving water can knock you off of your feet. If you have to walk through standing water, use a pole or stick to ensure that the ground is still there. Often times, the force of the water can lift manhole covers right off of the manhole, and whether the manhole is 2' deep or 15' deep, falling into one could cause serious injury or death. If flowing water is above your ankles, STOP!
- Avoid driving through a flooded area, as it could cause not only damage to the vehicle, but could potentially cause injury or loss of life. You can lose control of your vehicle in only a few inches of water. Don't drive around road barriers, as the road or bridge may be washed out or otherwise compromised. STOP! TURN AROUND. DON'T DROWN. If water starts to rise around your vehicle, leave the vehicle immediately, climbing to higher ground.
- Stay away from downed power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines, power outages or water outages to 847-501-2531.
- Look out for small animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.
- Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stair that have been covered with mud can be slippery.
- Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area is well ventilated.