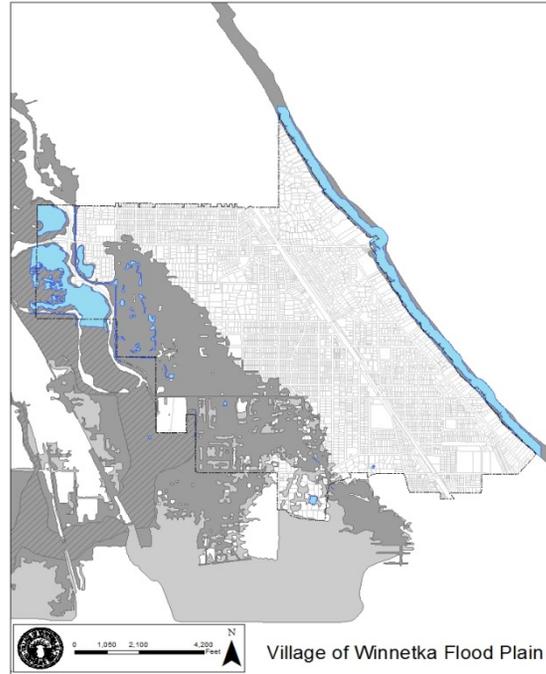

Flood Safety Tips

- Do not walk through flowing water. Currents can be deceptive; six inches of moving water can knock you off of your feet.
- Avoid driving through flooded areas, as it could cause not only damage to the vehicle, but could potentially cause injury or loss of life. Don't drive around road barriers, as the road or bridge may be washed out or otherwise compromised.
- 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 847-716-3568.
- Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours.
- Look before you step. After a flood, the ground may be 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.



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

Flood Plain Information



Public Works Engineering Department

Phone: 847.716.3568

Winnetka Flood Plain

A flood plain is land that is typically adjacent to a body of water that has its ground elevation at or below the 100-year base flood elevation (a 100-year storm event is one that has a 1% chance of occurring in any given year). In Winnetka, there are two sources of flood plain - the Skokie River and Lake Michigan.

The Village of Winnetka experienced several 100-year plus storm events in recent years, namely April of 2013, July of 2011 and September of 2008. There have also been several river bank overtopping events, though they did not reach the 100-year base flood elevation.

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. 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.

Flood Prevention

Do not dump or throw anything into ditches, swales, streams or other water conveyance systems. Dumping or altering grades is in violation with the Village's ordinance Sections 9.16.020.B.11; 14.04.130.A.1; 15.32.080.G and L; and 15.68. An obstructed drainage-way can result in water displacement and potentially cause flooding. If your property is adjacent to a drainage ditch or swale, please do your part and keep the area clear of brush and debris.

Construction

A requirement that must be met for all types of construction in the flood plain is the provision of compensatory storage. Compensatory storage is an excavated area that provides an equivalent volume (1.1:1 ratio of cut/fill) of storage that balances the loss of natural flood plain storage when artificial fill or structures have been placed within the flood plain. This is to ensure that there will be no net fill in the flood plain and no adverse drainage impacts on adjacent properties.

It is important to note that any alteration to a structure or land (including re-grading or filling in the flood plain) requires a permit from the Community Development Department be issued with approval by the Public Works Engineering Division.

Flood Insurance

The Village of Winnetka participates in the National Flood Insurance Program (NFIP) which makes federally guaranteed flood insurance available for all eligible buildings, whether they are in a floodplain or not. The NFIP Community Rating System (CRS) recognizes community efforts beyond the Federal Emergency Management Agency (FEMA) minimum standards by reducing flood insurance premiums for the community's property owners. On May 1, 2015, the Village of Winnetka received a CRS Class 6 designation. By entering the program at this class the residents will receive a reduction in their insurance premiums up to 20% from their current rate, less additional non-policy fees associated with their premiums, as applied by FEMA.

Standard property insurance does not cover flood damage; flood insurance covers all surface floods. Any home with a federally guaranteed loan or mortgage that is located within the 100-year floodplain boundaries is required to obtain flood insurance. There is a 26% chance of experiencing a flood during the life of a 30-year mortgage. To compare, there is a 4% chance of having a fire during that same time period.

Natural Functions

FEMA has classified the natural resources of flood plains into three groups: water resources; biological resources; and cultural resources.

Water resources include both the maintenance of natural flood and erosion control characteristics as well as the maintenance of water quality. Benefits from these include the reduction of flood velocities and peaks; the reduction of erosion potential and impacts; the stabilization of soils; the reduction of sediment loads and the amount of sediments entering the stream; the filtering of nutrients and impurities from the storm water prior to entering the stream; and protecting the physical, biological and chemical integrity of the water.

Biological resources include the support and diversification of flora and the provision of fish and wildlife habitat.

Cultural resources include the provision of recreational opportunities, scientific study and outdoor education areas, and an improved economic base for the community by improving property values and stimulating natural resource activities and businesses.