

## Floods and Flood Plains:

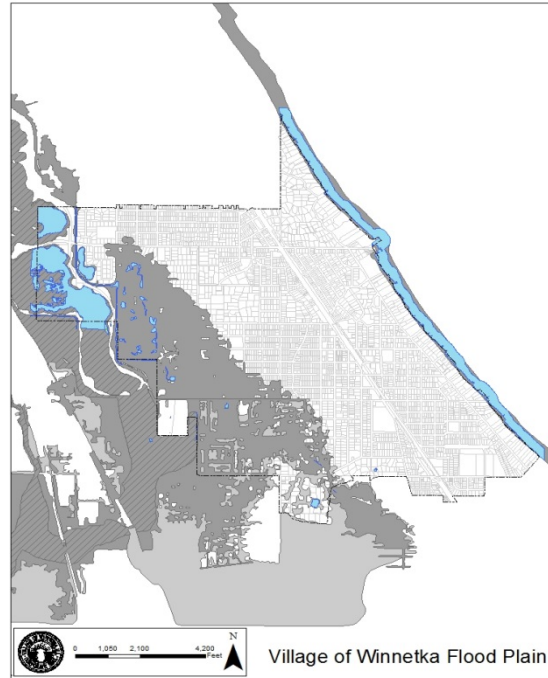
As many of the residents in Winnetka are aware, you do not need to be located in a flood plain to be subject to flooding or experience other surface drainage problems. If you are looking at purchasing a property in Winnetka, it is a good idea to CHECK out the possible flood hazard BEFORE you buy.

In Winnetka, there are two sources of flood plain, the Skokie River and Lake Michigan. As can be seen on the map provided herein, the flood plain tributary to the Skokie River generally covers an area which spreads east as it goes south. Many areas in Winnetka are subject to flooding due to heavy storm events, rather than an overtopping of the river. 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.

## Check For the Flood Hazard

Before you commit yourself to purchasing a property, please do the following:

- **Contact the Village of Winnetka Engineering Department** to see if the property or home is located within the Special Flood Hazard Area (SFHA); If it is subject to any other hazards; and if the Building or Zoning Regulations are in effect.
- **Ask your Real Estate Agent** if the property is located within the SFHA; if it has ever been flooded; and if it is subject to any other hazards, such as sewer backup or subsidence.
- **Ask the Seller and the Neighbors** if the property is within the SFHA; how long they have lived there; if the property has ever been flooded; and if it is subject to any other hazards.



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](mailto: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

## Real Estate Advisory Check Before You Buy



## Public Works Engineering Department

Phone: 847.716.3568

## Winnetka Flood Plain Regulations

The Village of Winnetka regulates construction and development in the flood plain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses that have been substantially damaged by fire, flood, or any other cause must be elevated to the flood protection elevation (2-feet above the Base Flood Elevation) when they are repaired or rebuilt.

Copies of a FIRM, or to view a FIRM online can be obtained at [www.floodpartners.com/](http://www.floodpartners.com/), as well as providing access to many other sources of important flood information. Included on the back of this pamphlet is the Village's representation of the flood plain boundaries throughout the Village of Winnetka. The Village's Public Works facility also has paper copies of the FIRM's for viewing purposes in the Engineering Department. 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](mailto:schen@winnetka.org). For flood plain inquiries, please provide the Village with the street address of the property in question.

## Flood Protection

Flooding can cause many hazardous conditions as well as substantial property damage. Some examples of the risks are as follows:

- The Force of moving water or waves can damage or destroy a building;
- Slow moving, and even shallow floodwaters can knock people off their feet, while deeper waters can float a car;
- Even standing water can float a structure, collapse basement walls, or buckle concrete floors;
- Water soaked contents, such as carpeting, clothing, upholstered furniture and mattresses may have to be thrown away after a flood. Some items, such as photographs and heirlooms, may never be restored to their original condition;
- Flood waters are not clean. They can carry mud, chemicals, road oil, sewage, and other noxious substances or debris that can cause health hazards;
- The impact of a flood – cleaning up, making repairs, and the personal losses – can cause great stress to you, your family, and your finances.

A building can be protected from most flood hazards, sometimes at a relatively low cost. New construction and additions can be elevated above the base flood elevation. Existing buildings can be protected from shallow flood waters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water.

## Flood Insurance and the NFIP

Homeowner's Insurance usually does not include coverage for a flood. One of the best protective measures for a building with a flood problem is National 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. Flood insurance is required for structures located within the 100-year flood plain that has a federally backed loan or mortgage.

Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems. If a flooding problem is caused or aggravated by sewer backup, consult with your insurance agent about obtaining a sewer backup rider to your homeowner's insurance policy.

The NFIP insures buildings with two types of coverage: building and contents. Building coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately, if the contents are in an insurable building. The maximum amount available for a single-family residence is \$250,000, and \$100,000 for contents coverage. Visit [www.floodsmart.gov](http://www.floodsmart.gov) for additional flood insurance details, and to estimate the annual premiums for various flood plain scenarios and coverage. Call your insurance provider to determine the exact premium rates and coverage available for your home. If you do not have an agent or your agent does not write flood insurance policies, the NFIP has a toll-free number for agent referrals (1-800-427-4661) or go to [www.floodsmart.gov](http://www.floodsmart.gov) How to Buy or Renew, to find an agent near you. There is a 30 day waiting period before new flood insurance coverage goes into effect. Please note that standard property insurance does not cover flood damage. Flood Insurance for non-SFHA structures can be gotten at a much reduced rate.

A flood insurance policy will pay covered losses even if a disaster has not been declared by the President of the United States. Federal disaster assistance requires a Presidential declaration, which happens in less than 50% of flooding events, nationwide.