

Village Letterhead

Date

Dear Resident:

You are receiving this letter because your property has been identified in an area where there have been repetitive losses to property as identified by the Federal Emergency Management Agency. This means that two or more flood insurance claims have been paid for certain properties in the area within a ten year period. As part of the Village of Winnetka's obligations to the National Flood Insurance Program we are required to send information to property owners within a repetitive loss area on an annual basis for the purpose of advising you of ways to help you protect yourself and your property from future flood damages.

Your property is in an area subject to flooding. The Village of Winnetka is concerned about the damage and distress caused by flooding, and we offer the following suggestions to help you protect yourself from future flooding problems:

1. Check with the Public Works Department (847) 716-3568 to obtain flood information for your area.
2. You can prepare for flooding by doing the following:
 - Know how to shut off the electricity and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go to.
 - Make a household inventory, especially of basement contents.
 - Put insurance policies, valuable papers, medicine, etc. in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
 - Develop a disaster response plan – See the Red Cross website www.redcross.org/services/disaster/ for a copy of the brochure "*Your Family Disaster Plan*".
 - Get a copy of *Repairing Your Flooded Home*. It can also be found on the Red Cross website.
3. Consider some permanent flood protection measures.
 - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement power can save lives.
 - Check your building for water entry points. These can be basement windows, the basement stairwell, doors, and dryer vents.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found in *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*. Copies are available at www.fema.gov/
 - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Community Development Department for more information.

4. Get a flood insurance policy.

- A flood insurance policy will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
- Homeowner's insurance policies do not cover damage from floods. However, because the Village of Winnetka participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. The insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because the Village of Winnetka participates in the Community Rating System, you will receive a reduction in the insurance premium.
- Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building structure and not the contents. Be sure you have contents coverage.
- Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before the National Flood Insurance Program coverage takes effect.
- Contact your insurance agent for more information on rates and coverage.

Please contact us should you have any questions regarding this correspondence.

Sincerely,

Flood Safety

Outdoors

Do not walk through flowing water. Drowning is the number-one cause of flood deaths. Currents can be deceptive; six inches of moving water can knock you off your feet. Use a pole or stick to ensure that the ground is still there before you go through an area where the water is not flowing.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out. A car can float in as little as two feet of water.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to *[insert name and phone number of the power company]*.

Indoors

Turn off your electricity if your building is flooded. If you don't feel safe doing this, call an electrician. Some appliances, such as television sets, can shock you even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, dried and inspected by a professional.

Watch for animals. Small animals like rats and snakes that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn items 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 stairs that have been covered with mud can be very 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 has been thoroughly aired out. If you have questions on gas, call *[insert name and phone number of the gas company]*

Carbon monoxide exhaust kills. Use a generator or other gasoline-powered machine outdoors. The same goes for camping stoves. Fumes from charcoal are especially deadly — cook with charcoal outdoors.

Clean everything that got wet. Flood waters have picked up sewage and chemicals from roads, farms, factories, and storage buildings. Spoiled food and flooded cosmetics and medicines are health hazards. **When in doubt, throw them out.**

Take good care of yourself. Wear gloves and boots. Wash your hands frequently during clean up. Recovering from a flood is a big job. It is tough on both the body and spirit and the effects a disaster has on you and your family may last a long time. Keep your eyes open for signs of anxiety, stress, and fatigue in you and your family.

