

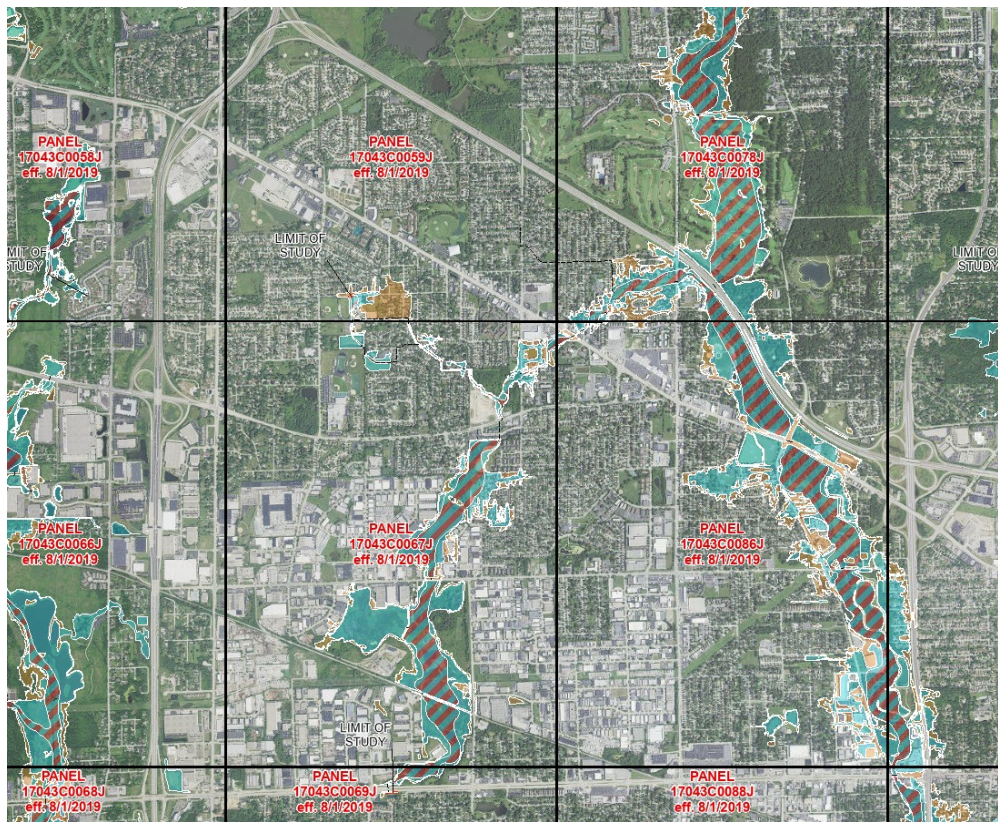
Addison Village of Addison

FLOOD HAZARDS, INSURANCE, AND PROTECTION METHODS



Prepared by the
Department of Community Development

1 Friendship Plaza Addison, IL 60101 (630) 543-4100
www.AddisonAdvantage.org











Map of Special Flood Hazard Areas (SFHA) of Addison (Effective 8/1/2019)

Legend

Flood Hazard Boundaries

-  Limit Lines
-  SFHA / Flood Zone Boundary

Flood Hazard Zones

-  1% Annual Chance Flood Hazard
-  Regulatory Floodway
-  Special Floodway
-  Area of Undetermined Flood Hazard
-  0.2% Annual Chance Flood Hazard
-  Future Conditions 1% Annual Chance Flood Hazard
-  Area with Reduced Risk Due to Levee
-  Area with Risk Due to Levee

To view the special flood hazards areas located in Addison in greater detail or to create your own SFHA maps of specific areas in the Village, go to www.illinoisfloodmaps.org

on the web or point the camera of your smart device to scan the QR code below.



Emergency Assistance

The Addison Emergency Committee and its member governmental agencies are prepared to assist Addison residents in the event of an emergency. These services provide for public health, safety and welfare during an emergency. The Mayor of the Village of Addison, or his designee, is responsible for the declaration of evacuation advisories or orders, the delegation of government services and intergovernmental relations with local, county, state and federal agencies.

During emergencies, government services and personnel are used to the fullest possible extent to assist affected residents. Emergency government assistance is aimed at serving the entire community as a whole. As such, localized assistance may not be immediately available. At the time of an emergency, it is suggested that residents do what they can to maintain their property and to assist neighbors who cannot help themselves until local government assistance is available.



If and when appropriate, the Emergency Operations Center will contact the American Red Cross to establish evacuation shelters within the community. Generally, these shelters are located within one or more school buildings, as these are best equipped to handle shelter services. The Village has standing intergovernmental agreements

with Addison Elementary School District 4 and Addison Trail High School District 88 for the use of their school buildings as shelters. The exact location of a shelter will be determined at the time of the emergency and would be announced through the media outlets below.

Other flood assistance may include setting up locations where sandbags will be available. This assistance would be available within the neighborhoods most affected by the flood emergency. All residents need to make themselves aware of where assistance may be made available within their neighborhood. The availability of local assistance will be announced through various media resources such as social media and Code Red, or is available by calling the Village of Addison at 630-543-4100.

The ability of emergency services to move in and through Addison is important to public safety. Often during an emergency, it may be necessary for the Addison Police Department or other governmental agency to close traffic lanes or entire roads to provide emergency services to those most affected. At other times a road may simply be inundated with flood waters and should not be crossed as it is not safe for traveling by the public. The best advice is not to travel into or near closed streets, if all possible. Closed streets will be enforced by police. The Emergency Committee is to inform the business community when it may be affected by a closed street in the vicinity of a business.

Media Advisories

There are various forms of electronic and social media information available during the time of an emergency in Addison. Chicago radio and television stations normally broadcast general information on conditions within their transmitting area. Official representatives in Addison will contact the local news media with details relevant to our community; however, it is the final decision of the news media organizations as to when and if information is put on the air.

Residents subscribing to cable television in Addison may also tune to the Village of Addison's local cable station, Addison Community Television Channel on Comcast Channel 6 or AT&T U Verse Channel 99. This cable station transmits from Addison Village Hall and is staffed by representatives of the Village. News and information presented on Comcast Channel 6 or AT&T Channel 99 during an emergency is received directly from the Emergency Operations Center, located within Village Hall. Printed information is shown on Channel 19 and Comcast Channel 6 or AT&T Channel 99 as emergency conditions warrant. Occasionally, live bulletins and updates are cablecast on Comcast Channel 6 or AT&T Channel 99. Digital Cable television subscribers may also tune to the Weather Channel on Channel 40 for information direct from the National Weather Service.

There may be situations when the cable television system is not operable in Addison due to the emergency. In this case, it is recommended to tune into over-the-air radio and television stations, or go online to find news programming.

The Village of Addison is on the web via:

Website: www.addisonadvantage.org

Facebook: www.facebook.com/VillageofAddison



Residents may also subscribe to the Code Red notification system at www.addisonadvantage.org/services/code_red.php to be informed of major road closures, evacuations, floods and Amber Alerts.



Flood Protection Assistance and Information

The Department of Community Development Engineering Division conducts site investigations pertaining to drainage concerns and problems. They will provide technical assistance to homeowners on how to alleviate and/or correct drainage problems. Call (630) 693-7530 for more information. Issues regarding the maintenance and repair of the Village storm sewer system should be directed to the Department of Public Works at (630) 620-2020.

Paper copies of the current effective special flood hazard maps can be viewed at the offices of the Engineering Division in the Department of Community Development, but for electronic information go to the Addison Community Flood Information page at www.addisonadvantage.org/living_in/flood_info.php.



Official Notice

This brochure is mailed to all addresses currently located in or adjacent to the mapped Special Flood Hazard Areas (SFHA) subject to inundation by the 1% annual chance flood. The SFHA includes properties along Salt Creek, Westwood Creek, and east DuPage River Tributary, plus there are areas with repetitive loss properties in the Village of Addison. The purpose of this notification is to inform you of the flood hazards associated with the above drainage ways and to suggest possible actions that you can take to protect your property and belongings. This brochure is also available at the Village Hall information desk spinner rack, public library, fire department, and participating schools.

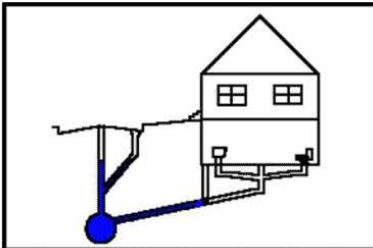
Steps You Can Take to Protect Your Property

1) Maintain Private Drain Pipes

Private drain pipes are the underground lines that connect your home's plumbing to the Village's main sanitary sewer system. These pipes carry wastewater from your property into the public system. As a homeowner, you are responsible for keeping your private drain in good working condition. Routine maintenance, such as clearing tree roots, grease buildup, and other debris, as well as repairing any damaged sections, can help prevent sewage backups in your basement. To ensure your drain continues to function properly, consider having it inspected, cleaned, or repaired by a licensed plumber, regularly.

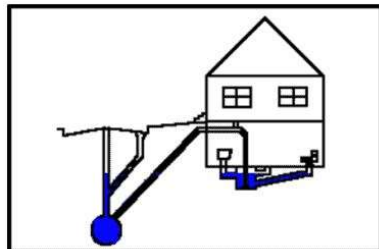
2) Install an Overhead Sewer

An overhead sewer system helps prevent basement backups by redirecting wastewater from your home's plumbing fixtures into a new sewer line installed above the basement floor level but still connected to your home's original sewer connection. Sewerage collected in the basement is pumped up into the overhead line, where it discharges into the Village's main sanitary sewer system, reducing the risk of backups into your basement during heavy rainfall or sewer surcharges.



Before

With standard plumbing, sewage runs to basement and then down a pipe to the City's sewer system. In times of heavy rain, the City's sewer line can hit capacity. The mixture of storm water and sewage can back up and discharge through a basement drain or toilet.



After

With an overhead system, sewage leaves the home just below the first floor. Plumbing from the basement is pumped up and out of the home through a newly constructed outlet. Sewerage runs at a diagonal to the City's sewer. Backups become extremely rare.

Flood Hazard Area

The revised 2019 flood map identifies Special Flood Hazard Areas (SFHAs); locations that have a 1% chance of flooding in any given year. These areas, also known as the floodplain, have about a 25% chance of flooding over the course of a 30-year mortgage. Even smaller storms can cause localized flooding in low-lying areas near creeks and drainageways, posing risks to people and property. On the other hand, larger and less frequent floods can also occur and cause significant damage.

Addison is subject to dangerous flash flooding during or following heavy storms or winter ice jams. Flash floods can occur within minutes. Be prepared to evacuate the flood hazard area quickly.



Flood waters can rise very fast even after it stops raining. The flood hazard includes fast moving waters accompanied by debris. In January and February, floods may be caused by ice jams with little or no warning.

Flood Warnings

Addison has developed a flood warning system for areas in the Village floodplains. This flood warning system is incorporated in the "Flood mitigation and management" passed by the Village Board on November 4, 1991, warnings will be disseminated by radio, Addison Cable channels, and by Police and Fire vehicles equipped with public address systems. The flood warning system along Salt Creek and Westwood Creek is intended to provide up to three (3) hours advance warning of a flood hazard.

A Flash Flood Watch means that flash flooding is possible within the watch area. *A Flash Flood Warning* means that flash flooding is imminent or has already been reported in the warning area.

Flood warnings can also be received directly from tone activated alert weather radios and radios tuned into the Sheriff's Department communications broadcast frequency. Tone alert radios may be purchased for installation in privately owned buildings. For more information, contact DuPage County.

Flood Safety

If you have received this brochure in the mail, you should be concerned about the flood hazard. There are several actions you can take to mitigate the flood hazard, including:

- Know the flood warning procedures.
- Plan escape routes to higher ground.
- During times of heavy rainfall, monitor the water level in the drainage way. Stay tuned to Addison Cable channels for possible flood warnings.
- Evacuate the flood hazard area in times of impending flood or when advised to do so by the Police or Fire Department.
- Do not attempt to cross a flooding stream on foot or by car.
- If your car stalls in high water, abandon it immediately and seek higher ground.
- Keep children away from flood waters, ditches, culverts and storm drains.
- Be especially cautious at night.



Flood Insurance

Your homeowner's insurance policy does not cover losses due to flooding. Flood insurance is available to everyone in the Village because Addison participates in the National Flood Insurance Program (NFIP).

For many people, their home and its contents represent their greatest investment. The Village strongly urges residents to buy flood insurance to protect themselves from devastating losses due to flooding regardless of whether or not you have a mortgage on your property.

Information about flood insurance can be obtained from your insurance agent. You do not have to live in the floodplain to buy flood insurance. Property owners can insure their buildings and contents and renters can insure their possessions. Just because your residence has not flooded in the recent past, does not mean that you are safe from future flooding. Keep in mind that there is a waiting period before a flood insurance policy becomes effective, so don't wait.

Property Protection Measures

One method of protecting structures subject to flooding is to retrofit the structure. There are a lot of ways to retrofit existing structures such as:

- Elevating
- Relocating
- Using Levees
- Using Floodwalls
- Using Closures
- Using Sealants or Dry-proofing
- Protecting Utilities
- Special Techniques



This brochure includes an overview of common flood protection and retrofitting methods based on FEMA's *Design Manual for Retrofitting Flood-Prone Residential Structures* (FEMA 114). Copies of this manual, along with other flood protection references, are available at the Addison Public Library and through the Village's Engineering Division.

If you plan to make flood protection improvements to your home, keep in mind that most retrofitting work must be designed and certified by a Registered Professional Engineer. The engineer must confirm that the project can safely withstand flood conditions and that the structure will be properly protected.

All retrofitting projects are also subject to review and approval by the Village Engineer and, when required, the Village Board of Trustees, as outlined in Chapter 9, Article I, Section 9-5 of the Village Code.

Floodplain Development Permit Requirements

Addison passed Ordinance O-90-40 "Stormwater Management and Floodplain Ordinance" and also adopted the "DuPage County Stormwater Management and Floodplain Ordinance," which contains information on regulations of types of construction allowed within the floodplain or floodway and outside the floodplain or floodway. There are "Permit" requirements for structures proposed to be constructed or altered within the Village. Also, in this regard, the Department of Community Development welcomes any reports of illegal dumping, filling, construction or otherwise development in the floodplain. To report an activity the Code Enforcement Division may be contacted at (630) 693-7530.

Drainage System Maintenance

Chapter 9, Article I, Section 9-5 of the Village of Addison Code prohibits the obstruction of the natural flow of storm water from adjacent properties in any manner whatsoever. This also means that the changing of the grades, construction of retaining walls, berms, earth mounds, etc. will not be permitted except by the approval of the Village Board of Trustees acting through the recommendation of the Village Engineer. Also, Chapter 12, Article I, Section 12-10 prohibits the pollution of waters of springs, streams, ponds and wells. Violation of these codes would result in citations and monetary fines.

While the Village Public Works Department does regular maintenance of our natural streams and ditches, it is very important for all property owners to maintain these natural creeks or streams and drainage systems free of debris and debris to ensure the free flow of natural waters and abate maintenance costs.

Illegal dumping for code enforcement purposes (i.e. Issuance of citations, etc.) should be reported to the Code Enforcement Division at (630) 543-4100 ext. 7530 and for maintenance purposes (i.e. Clearing of Debris, etc.) should be reported to the Public Works Department at (630) 620-2020.

Condition of Structure

The condition of the building is an important consideration in almost any retrofitting plan. The only exceptions are levees and floodwalls, which are independent of the structure. Operations involving a building in poor condition may easily wind up further damaging the building and costing more than its original value.

The National Flood Insurance Program

Before the late 1960s, affordable flood insurance was nearly impossible to find. Private insurance companies couldn't offer it at a reasonable price because too few people bought coverage to spread out the risk. Most homeowners on higher ground didn't need it, and those in flood-prone areas faced very high premiums or no coverage at all.

To address this problem, Congress created the National Flood Insurance Program (NFIP) in 1968. The NFIP makes federally backed flood insurance available to homeowners, renters, and business owners in participating communities like the Village of Addison.

In exchange, participating communities agree to adopt and enforce local building and zoning standards that help reduce future flood damage. These measures protect property, save lives, and help lower the cost of flood insurance for everyone in the community

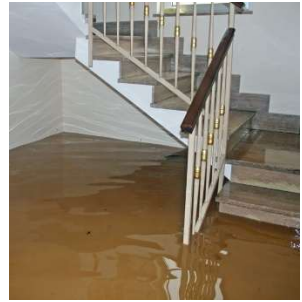
Local Restrictions

Local zoning, building codes and housing covenants may all affect what retrofitting techniques can be used. Some communities have even greater restrictions than the NFIP regulations. For example, some communities will require a review of all structural changes to houses in the floodplain, while others, in an effort to encourage residents to move out of the floodplain, will not issue any building permits to homes that are subject to flooding. Consequently, it is essential to review local building codes and zoning restrictions before proceeding with any retrofitting action. This information is usually available at the office of the local building inspector or village/city engineer at the courthouse or village/city hall.

Cost Considerations

When deciding how to protect your home from flooding, it's important to weigh the cost of improvements against the benefits they provide. While you can estimate repair and construction costs, the true cost of flooding often goes beyond dollars and cents.

Floods can destroy personal belongings, take up valuable time for cleanup and repairs, and cause emotional stress and disruption to daily life. These losses are harder to measure but are just as real.



A cost-benefit analysis can help you compare different protection options and decide which one makes the most sense for your home. FEMA's *Design Manual for Retrofitting Flood-Prone Residential Structures* (FEMA 14) includes easy-to-follow guidance for completing a basic cost-benefit review. Copies are available at the Addison Public Library and in the Community Development Department.

Overview of Retrofitting Methods

There are many ways to protect a home from flooding; some simple and affordable, others more complex and costly. FEMA's *Design Manual for Retrofitting Flood-Prone Residential Structures* focuses on permanent floodproofing methods, which provide the most reliable, long-term protection.

The following are common retrofitting options listed in the Design Manual, each designed to help reduce flood damage in different situations. To find more information on any specific method, refer to FEMA's *Design Manual for Retrofitting Flood-Prone Residential Structures*.



Elevation

Elevation consists of raising a house on an elevated support structure to place it above predicted floodwaters. The exact method of elevation can include a number of possibilities that depend on local conditions such as expected flood and wind forces, building type and size, and soil bearing capacity. The elevation method may be considered for all types of homes, including whether a structure is built slab-on-grade or over crawlways and basements. Types of elevated foundations consist of the following:



Elevation of Extended Foundation Walls

The house is elevated and set on walls that have been built up from the original foundation. This method is common practice and is particularly appropriate for flooding at moderate depths with slow velocities.



Elevation on Piers

This method is employed for shallow flooding with slow to moderate velocities. The house is elevated and set on low foundations that are constructed of reinforced masonry block or reinforced concrete.



Elevation on Posts or Columns

This method is used for shallow to moderate flood depths with slow to moderate velocities. The house is set on taller structures, generally made of wood, steel, or concrete, set in pre-dug holes and braced together.



Elevation on Pilings

This method is employed where high-velocity water could undermine structures such as in coastal high hazard areas. It is also suitable for deep flood depths or poor soil conditions. The house is set on tall foundation pilings, usually wood, that have been driven into the ground.

Elevation on Fill

This method is limited to areas of low flood depths and low velocities. The house is elevated on compacted soil. The method has a number of drawbacks as a retrofitting technique.



Relocation

Relocation is one of the most effective ways to completely prevent future flood damage. This method involves moving a home or other structure from a flood-prone area to a safer location with little or no flood risk. Although relocation can be more costly and time-consuming than elevation, it is a well-established technique and often a practical choice for homes in severe flood zones; especially those with historical or long-term community value.



Levees

A levee is sometimes used in areas of shallow and moderate flooding depths with low velocity. A levee is a barrier of compacted soil to keep floodwaters away from a house. It can also be one of the least expensive techniques, and levees can be attractively landscaped. Levee construction, however, requires great care, and there must be continued attention and maintenance to prevent its failure.



Floodwalls

Floodwalls are solid barriers built from materials such as concrete or masonry that keep floodwaters away from a home. Like levees, they are designed to block water, but because they use stronger materials, they can be built in smaller spaces and require less long-term maintenance.

Floodwalls are typically used in areas that experience low to moderate flooding. Although they can be more expensive to construct than levees, a well-designed floodwall provides durable and reliable protection. Some floodwalls include openings for driveways or walkways that must be temporarily sealed with removable panels or gates before a flood, so they do require some advance preparation when heavy rain is expected.



Closures

Closures are protective barriers used to seal openings that are normally left open for everyday use such as doors, walkways, or driveways. They are often used together with floodwalls or levees to provide complete protection around a home or property. Before a flood, these openings can be temporarily closed with removable panels, gates, or barriers to keep water out.



Sealants

Sealants or “dry floodproofing” involve sealing a structure’s walls and foundations to prevent floodwater from entering. This should only be used in areas of very shallow flooding, since the pressure from deeper water can damage the structure. Dry floodproofing is suitable only for strong, well-built brick or masonry homes that are in good condition. It should not be used where floodwaters are expected to rise more than two to three feet or move with noticeable speed.



Utility Protection

FEMA’s *Design Manual for Retrofitting Flood-Prone Residential Structures* discusses the often costly damage that flooding can cause to utilities such as heating, air conditioning, electrical, and plumbing systems. Simple and relatively low-cost protective measures can usually prevent damage to these essential home systems.



Special Techniques

FEMA’s *Design Manual for Retrofitting Flood-Prone Residential Structures* outlines specialized methods for unusual flooding situations, such as elevating homes on fill or reinforced slabs, retrofitting in alluvial fan areas, and using floating structures.

Substantial Damage / Improvement

The National Flood Insurance Program (NFIP) as well as the Zoning Ordinance of the Village requires that if the cost of improvements to a building or the cost to repair damages (from any cause such as fire, flood, etc.) to a building exceeds 50% of the fair market value of the building (excluding land value), the entire building must be brought up to current floodplain management and zoning standards.

Community-Wide Emergency Situations

The Addison Emergency Committee works regularly to prepare the community in the event of an emergency. Representatives of the following agencies are members of this committee: Village of Addison, Addison Fire Protection District, Addison Trail High School District 88, and Addison Elementary School District 4.

Outdoor Warning System

Several emergency warning sirens operate within the Village of Addison. The sirens are used for weather emergencies, as well as to alert the public of peacetime emergencies.



In the event that the sighting of a funnel cloud within five miles of Addison is confirmed, an "alert" siren will sound for three to five minutes and will end automatically. The siren will sound again only if a new sighting has been confirmed; it will not be sounded again for the same sighting.

The outdoor weather warning system will not be activated to indicate an "all clear" condition. Residents requesting "all clear" information are advised to monitor radio or television stations for updated weather statements.

The "alert" warning is a three to five minute steady signal from a siren. An "attack" warning is a three to five minute wavering tone or signal, or a series of short blasts, meaning that an actual attack against the United States has been detected. It will be used for no other purpose.

If you have a neighbor or know someone who is physically disabled or has a hearing or vision problem which might prevent them from receiving information during an emergency, please alert them or notify the Village of Addison Police Department by calling the non-emergency telephone number, 630-543-3080.

Siren Locations

The Village of Addison currently has six emergency sirens throughout the Village.

- Former DAVEA, west of I-355 and east of Swift Road.
- Goldengate siren, near Centennial Park
- LaLonde and Diversey Avenue, Mill Meadows Park.
- East of Oak Knoll Park and west of Wood Dale Road.
- Westview Park, west of Yale Avenue.
- Links and Tees Golf Course, north of Lake Street.

Siren Tests

All sirens are tested on the first Tuesday of each month at 10 a.m. During a test, you will hear the "alert" signal sound for one minute; followed by one minute of silence, and then the "attack" signal sound for one minute.

The "Flood Mitigation and Management Plan" passed as Resolution R-91-49 on November 4, 1991 is available for review at the Addison Public Library and at the Village Hall in the Department of Community Development.

This booklet was prepared by the Department of Community Development in coordination with the Emergency Committee.

Village of Addison
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(630) 543-4100

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