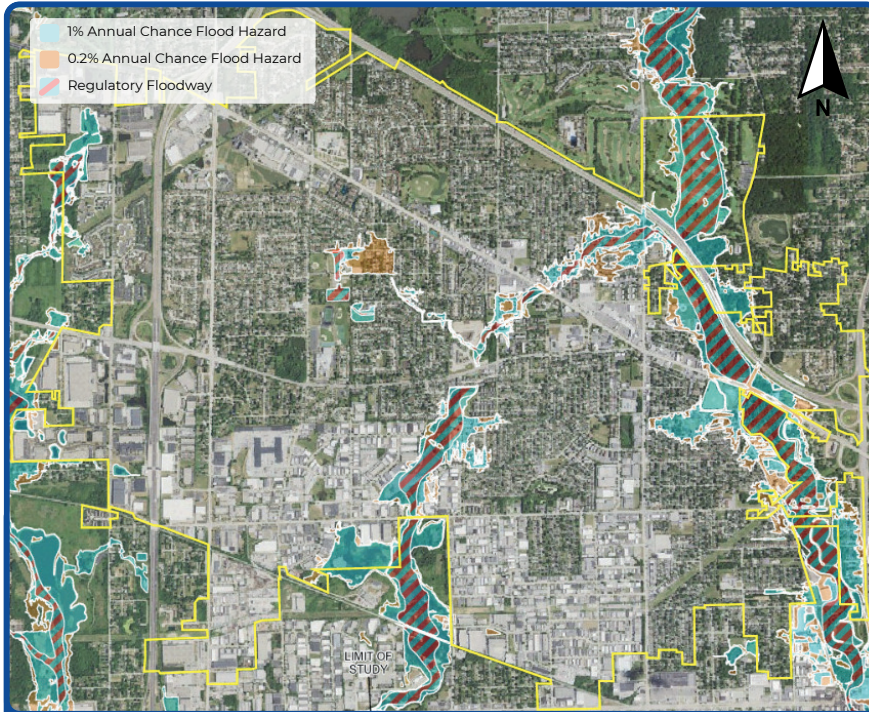


# COMMUNITY RATING SYSTEM OUTREACH AND FLOOD INFORMATION



## STAY SAFE. SAVE MONEY. BE FLOOD READY.

### WHAT IS CRS AND WHY DOES IT MATTER?

The Community Rating System (CRS) is a voluntary incentive program that rewards communities for going above and beyond the minimum requirements of the National Flood Insurance Program (NFIP) for flood preparedness. Thanks to Addison's CRS participation, residents benefit from **lower flood insurance premiums, stronger local flood planning and building codes, safer infrastructure, and increased community flood preparedness and resilience.**

**OUR COMMUNITY IS IN CRS CLASS 5 – ADDISON RESIDENTS QUALIFY FOR UP TO 25% OFF FLOOD INSURANCE!**

### FLOOD INSURANCE

According to the Illinois Department of Insurance, flooding is the most frequent and costly disaster in the U.S. with average flood insurance claim payments that can surpass \$100,000 depending on the disaster. If you do not have flood insurance, talk to your insurance agent; **standard homeowner's insurance does not cover flood damage.** If you already have flood insurance, ensure your policy has adequate coverage. **Basic flood insurance typically covers only the building structure – not personal belongings** or improvements below the base flood elevation. Limited contents coverage may be available for an additional cost. **Note: Flood insurance policies have a 30-day waiting period before coverage takes effect. Plan ahead – do not wait until a flood is forecast.** If you live in a Special Flood Hazard Area (SFHA), the Village strongly recommends discussing flood insurance with your agent. **Flood insurance is mandatory for properties in the SFHA if purchased or refinanced with a federally backed mortgage.** Flood insurance is also strongly recommended for properties in the 0.2% annual chance flood zone and other low-lying areas due to increasing rainfall intensity. If your property is outside the SFHA, ask your agent about low-cost "Preferred Risk" policies.

### SUBSTANTIAL DAMAGE & IMPROVEMENT

Under the National Flood Insurance Program (NFIP) and the Village's Zoning Ordinance, **if the cost to improve or repair a building in a Special Hazard Flood Area** (from any cause, such as fire or flood) **exceeds 50% of its fair market value** – excluding land value – **the entire structure must be brought up to current floodplain management and zoning standards.**

**2025 Federal Emergency Management Agency (FEMA) Map** depicting flood hazard areas in Addison. Contact the Village Engineer at 630-693-7530 for the best information currently available.

### SPECIAL HAZARD FLOOD AREAS (SFHA)

**The Village of Addison has three major Special Flood Hazard Areas (SFHAs) and several smaller areas.** The eastern part of town lies within the Salt Creek floodplain, the central area within the Westwood Creek floodplain, and the western area within the East Branch of the DuPage River Tributary floodplain. **The SFHA is land with a 1% chance of flooding in any given year, commonly called the 100-year flood zone.** Larger floods beyond the 1% level do happen, such as those in August 1987, September 2008, and July 2010. Smaller floods occur more frequently and still pose serious risks to people and property near creeks, drainage ways, or areas with poor drainage. The Village maintains records of local drainage issues – ask us for details. **Information on whether your property is located in the 1% annual chance floodplain or a regulated floodway can be obtained by contacting the Village Engineer in the Department of Community Development at (630) 693-7530.** You can view FEMA's updated flood insurance maps and other flood related resources including any available Elevation Certificates by calling the Engineering Division of the Department of Community Development and making an appointment.



## FLOOD SAFETY STARTS WITH AWARENESS: 8 COMMON SENSE FLOOD SAFETY TIPS

- 1 **Never drive through a flooded area, and do not ignore road closing barriers. Remember: Turn around, don't drown!** More people drown in cars during a flood than anywhere else.
- 2 **Do not unnecessarily walk through flowing floodwaters. Currents can be deceptive!** It only takes six (6) inches of water to knock you off your feet and one (1) foot of water to sweep a car away. Flood waters can also carry dangerous items that have dislodged from upstream.
- 3 **Keep children away from flood waters, ditches, culverts, and storm drains.** The pressure from the floodwater flowing into large culverts and inlets can easily pin smaller people down.
- 4 **Never use a portable gas generator inside your home or garage. Carbon monoxide poisoning is one of the leading causes of death after storms.**
- 5 **Stay away from power lines and electrical wires.** If flooding is imminent, turn off power at the main breaker. Water conducts electricity, so electrical current will travel through water. **Electrocution is the 2<sup>nd</sup> leading cause of deaths during floods.**
- 6 **Be alert for gas leaks.** Shut off the gas to your house before it floods. If you smell gas, report it to the gas company (NICOR) at (888) 642-6748, or dial 911. Do not use candles, lanterns, or anything that creates a spark in an enclosed area if you smell gas or are unsure if your gas has been shut off.
- 7 **After floodwaters have receded, clean everything that has been wetted by floodwater.** Floodwater is likely to have been contaminated with sewage and other pollutants which can pose severe health issues.
- 8 **Stay Informed.** Stay tuned to your local news for updated information on road conditions.



### FLOOD WARNING SYSTEM

**Flooding within the Village can often be predicted up to 10 hours in advance for low-intensity rain, giving residents ample time to prepare or evacuate.** However, during a flash flood caused by a sudden and heavy rain event, you might be the first to notice the situation and may only have a couple of hours to act. If you need immediate assistance during a flood, DIAL 911. For non-emergencies, call the Police at (630) 543-3080 or the Fire Department at (630) 628-3100. The Public Works Department at (630) 620-2020 can be called for help with removing water in flooded basements after a major flood. **During any weather emergency, tune in to your radio and TV for local and National Weather Service updates.** Cable subscribers can tune in to the Village's local cable station, Addison Community Television, on Comcast Channel 6 or AT&T U-Verse Channel 99. Up-to-date information is also available on the Village's Facebook page. Residents may also subscribe to the Code Red notification system at [www.addisonadvantage.org/services/code\\_red.php](http://www.addisonadvantage.org/services/code_red.php) to be informed of major road closures, evacuations, floods and Amber Alerts.

### DRAINAGE SYSTEM MAINTENANCE

As simple as it may sound, regular maintenance of yard swales, yard drains, inlets, ditches and streams by keeping them free of debris can dramatically improve the run-off capacity in low-lying areas. It also greatly reduces the occurrence of blockages that significantly contribute to flooding. **It is illegal to dump materials into a required waterway, and violators are subject to fines.** If you see someone in the act of dumping or see debris in one of our watercourses, please report it to Public Works at (630) 620-2020. Whether it be a small stream, roadside ditch or even the storm drain in the street, local drainage systems lead to larger bodies of water like rivers and lakes. **Protecting our waterways starts at home.**

**ADDITIONAL FLOOD INFORMATION IS AVAILABLE ON THE VILLAGE OF ADDISON WEBSITE:**

[HTTPS://WWW.ADDISONADVANTAGE.ORG](https://www.addisonadvantage.org) → HOME > LIVING IN > COMMUNITY FLOOD INFORMATION

### ADDITIONAL RESOURCES:

DUPAGE COUNTY STORMWATER – [HTTPS://WWW.DUPAGECO.ORG/SWM](https://www.dupageco.org/SWM)  
ILLINOIS FLOOD MAPS – [HTTPS://WWW.ILLINOISFLOODMAPS.ORG/](https://www.illinoisfloodmaps.org/)  
THE NATIONAL FLOOD INSURANCE PROGRAM – [HTTPS://WWW.FLOODSMART.GOV/](https://www.floodsmart.gov/)

### PROPERTY PROTECTION MEASURES

**If your property is susceptible to flooding, you may be able to protect it from flood damages with these measures:**

1. Apply watertight seals to brick and block walls to protect against low-level flooding.
2. Elevate utilities such as heating and air conditioning systems, water heaters and other major appliances to higher floors in the structure or on raised platforms.
3. Move furniture, other valuables, and irreplaceable items to higher floors as a temporary measure.
4. Place sandbags at exterior openings and lowest points of entry.
5. Elevate or relocate the entire structure.

