

# Willowbrook Flood Prevention Program

This article is intended to inform you of efforts that the Village of Willowbrook is making to reduce the risk of flooding and tips on how you can protect your property. Please feel free to contact the Municipal Services Department with any questions you may have at (630) 323-8215.

## LOCAL FLOOD HAZARDS

Special Flood Hazard Areas (SFHA), also known as the 100-year floodplain, were determined for the Village of Willowbrook in the Flood Insurance Study published by the U.S. Department of Housing and Urban Development, July 1979. Within the Village of Willowbrook, SFHA exist on the East Branch of Sawmill Creek, the 63<sup>rd</sup> Street Ditch, the Marion Hills Ditch, and in Lake Hinsdale. The term 100-year floodplain is somewhat of a misnomer in that it leads people to believe that this flood can occur only one time every 100-years. In fact, a flood of this magnitude has a one percent chance of occurring in any year. All Flood Insurance Studies as well as manuals describing how to protect your home from flood damage are available for review at the Indian Prairie Library and at the Village Hall. For assistance to determine if your home is in the floodplain, contact the Municipal Services Department.

## FLOOD SAFETY

Do not walk through flowing water. Currents can be deceptive; six inches of moving water can knock you off your feet. Stay away from power lines and electrical wires. Report downed power lines to Commonwealth Edison. Turn off your electricity at home. Even if the power company has turned off electricity to your area, you must still make certain your house's power supply is disconnected because you do not want the power company to turn it on without warning while you are working on it. The Fire Department of the Municipal Services Department can assist you if necessary. Be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated. Be prepared for a rough time. Flood recovery is stressful and exhausting.

## FLOOD INSURANCE

Many people do not find out until it is too late that flood losses are not covered by homeowner's or renter's insurance policies. Because Willowbrook is a participating community in the National Flood Insurance Program (NFIP), all residents of the Village are eligible to purchase flood insurance. While most attention is given to those living within the Special Flood Hazard Areas (SFHA), everyone who experiences that threat of flooding is encouraged to purchase flood insurance to protect their property and belongings. Flood insurance is required when buying or building a home in SFHA and using federally funded financing (VA, FHA, etc.). For more information regarding costs and coverages of flood insurance, contact your insurance agent. **Remember to mention that Willowbrook residents qualify for a ten percent (20%) reduction from the standard premium,** because the Village has a class 6 rating in the Community Rating System of the NFIP.

## **PROPERTY PROTECTION**

If you experience flooding in your home, try to determine where the water enters. Doing this may reveal a quick and easy solution to the problem. Also, it is a good idea to keep a replacement sump pump on hand, because the one you have will probably burn out at the most inopportune time. Battery operated pumps and back-up generators are commercially available to safeguard against power outages. Several publications on flood-proofing are available for review at the Indian Prairie Library and at the Village Hall. The Village also provides technical advice to residents who have experienced flooding. For assistance, you may contact the Municipal Services Department.

## **FLOODPLAIN CONSTRUCTION PERMITS**

Any development within the regulatory floodplain **requires** a permit from the Village. This includes new buildings, additions, ancillary structures such as storage sheds, modifications to stream banks, and grading or earthwork. Furthermore, any construction in the floodplain which has not been permitted should be brought to the attention of the Municipal Services Department. If you plan to do any work in the floodplain, please contact the Municipal Services Department.

Furthermore, the Village of Willowbrook and the National Flood Insurance Program require that if the cost of reconstruction, rehabilitation, addition or other improvements to a building, equals or exceeds fifty percent (50%) of the building's market value, then the building **must** meet the construction standards for a new building. Similarly, substantially damaged buildings must also be brought up to current standards (e.g. a residence is damaged so that the *cost of repairs equals or exceeds 50%* of the building's value before it was damaged must be elevated above the base flood elevation).

## **DRAINAGE SYSTEM MAINTENANCE**

The Municipal Services Department oversees the maintenance of the drainage infrastructure within the Village. This includes quarterly inspections and removal of debris from streams and the routine cleaning of storm sewers. Residents of Willowbrook can reduce or eliminate the risk of flooding in their homes or yards, regardless of whether or not they live in Special Flood Hazard Areas (SFHA). First of all, keep drainage facilities such as ditches, swales, culverts and storm sewer inlets clear of debris. If debris collects which cannot be removed, notify the Municipal Services Department as soon as possible for assistance.

## **NATURAL AND BENEFICIAL FUNCTIONS OF WATERWAYS**

The waterways within the Village provide a number of natural and beneficial functions. Besides the ability to convey storm water runoff, when creeks or streams overflow their banks, the wetland and floodplain areas serve as a natural flood control. Wetland areas also serve to enhance water quality by removing various contaminants from the storm water runoff. Lakes such as in the Knolls and Lake Hinsdale provide floodplain storage which hold back flood waters and release them at a controlled rate. This reduces downstream flood damages during storm events. Natural floodplain areas, such as in Creekside Park, serve a similar purpose by holding water in place when creeks and streams overflow their banks. Willowbrook has taken an aggressive approach in protecting these functions, and has ordinances which prohibit the filling of floodplains.