

FLOOD INSURANCE: Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is National Flood Insurance, which is purchased through any property insurance agent. If the building is located in a floodplain, flood insurance will be required by most mortgage lenders.

Because the Village of Deerfield is a participating member of the National Flood Insurance Program (NFIP), anyone may purchase flood insurance through their local insurance agent via the NFIP. There is a 30 day waiting period for flood insurance coverage to begin. A home located WITHIN a Special Flood Hazard Area (SFHA) has a 26% chance of being damaged by a flood over the life of a 30 year mortgage, and your homeowner's insurance WILL NOT cover flood damage. This is why flood insurance is mandatory for all federally backed mortgages. Your home doesn't have to be in a flood zone to get flooded. Flood insurance is available at a reduced rate for these properties. Also, the Village of Deerfield is applying for FEMA's "Community Rating System" which can further reduce flood insurance premiums.

The Village of Deerfield Engineering Department has FEMA Flood Maps available for viewing during regular office hours.

If you have any questions or concerns, please contact us.

The Village of Deerfield Engineering Department

465 Elm Street
Deerfield, Illinois 60015
847-317-7245
7:00 a.m.-3:30 p.m. M-F



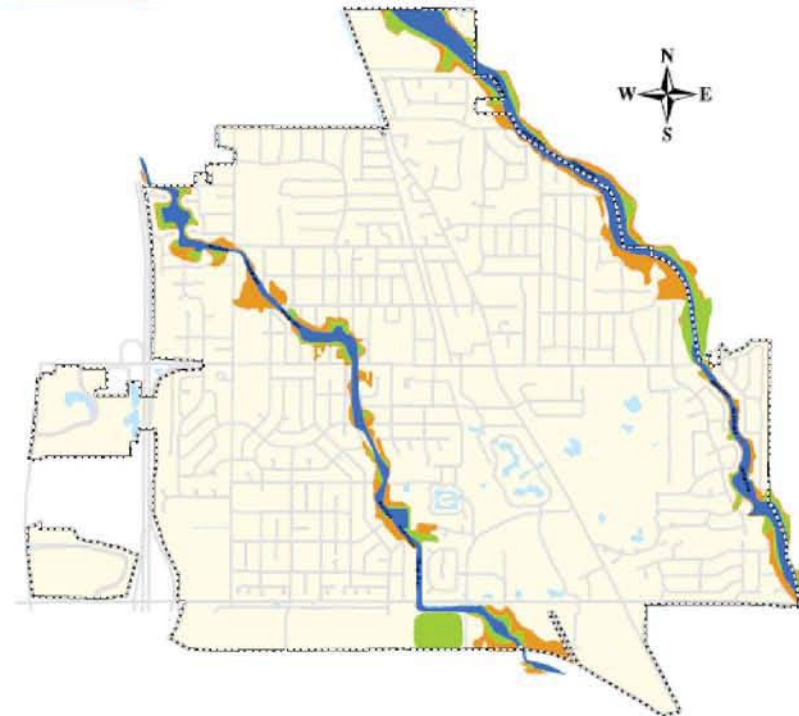
Do not pollute: Be aware that our village storm sewers connect to the Chicago River and Lake Michigan, which serves as a water supply for many local communities. The Chicago River and Lake Michigan also serve as nesting grounds and habitats for wildlife. Disposing of chemicals into storm sewers not only hurts humans, it impacts our entire eco-system!



Village of Deerfield

Engineering Department

FLOODPLAIN INFORMATION



This brochure provides information that will assist you in becoming aware of flood hazards and offers safety tips for flooding. Additionally, this brochure provides specific information relative to FEMA Floodplains and Flood Insurance for homeowners.

Know your flood hazard: Did you know that flooding is the number one severe weather killer nationwide.

Protect your family from this hazard: Learn how to identify hazardous conditions and protect your loved ones by educating them.

Protect your property from the hazard: Simple improvements can assist you in protecting your home.

Your property may be in or near a Special Flood Hazard Area. The Engineering Department hopes you find this information to be helpful.

EDUCATE & PROTECT YOUR LOVED ONES!

THE LOCAL FLOOD HAZARD: There are flood hazard areas throughout Lake County. While flooding from the Middle Fork and West Fork of the North Branch of the Chicago River can USUALLY be forecast in advance, ice jams and flash flooding along these rivers and numerous tributaries to these waterways may occur suddenly and unexpectedly. To find out if your home is in a flood zone, you may contact the Village of Deerfield Engineering Department (847) 317-2490 during regular business hours with an address for homes and businesses. A township and parcel number are needed to review vacant land.

FLOOD SAFETY: More than half of all people who die in floods die from driving through flood waters. Swift moving water may wash out a section of a roadway completely, making an area that looks a few inches deep several feet deep. A vehicle with a low stance becomes a leaky raft in just one foot of water. Vehicles with large tires have a large air capacity (which causes flotation and reduces the friction that holds the tire to the road) and a larger side surface area for moving waters to push against. This allows shallow, fast moving water to push your vehicle into deep, fast moving water. Here are some good common sense tips:

1. Do not walk through flood waters. Currents can be deceptive. Six inches of fast moving water can knock you off of your feet.
2. Stay away from power lines and electrical wires. Turn off the power to your home at the service box. Electricity travels through water. Electrocutation is the number 2 killer during a flood.
3. Be alert to gas leaks. IMMEDIATELY turn off the gas to your house before a flood. If you smell gas, contact North Shore Gas and notify the Fire Department. Also do not use candles or open flames unless your gas is shut off.
4. Keep children away from flood waters, ditches, culverts, and storm drains. Flood waters carry fluids from dead animals and human produced sewage. If that is not enough to keep your kids out of the flood water, remember this: of the people who have been sucked into culverts and storm drains, EVERY SINGLE ONE died.
5. Clean everything that has been wet. As mentioned, flood water is contaminated and may cause severe health threats.
6. Never use gas engines such as generators, or make charcoal fires indoors carbon monoxide buildup puts you to sleep permanently.

ACTIONS YOU CAN TAKE TO HELP!

FLOOD PROTECTION FOR YOUR PROPERTY: A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regarding, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water.

1. If your property is susceptible to flooding, there are some things you can do to reduce damages.
2. Watertight seals can be applied to brick and block walls to protect against low level flooding. (less than two feet)
3. Furnaces, air conditioners, water heaters and major appliances can be elevated on platforms or moved to higher floors.
4. Temporary measures like sandbagging and removing items from the flooded area.
5. Surprisingly, elevating or relocating the entire structure may be a feasible option with a very special rider on flood insurance policies.

BUILD RESPONSIBLY: The Village of Deerfield's Drainage and Grading Ordinance requires that all projects which propose excavation or addition of impervious surfaces require a permit.

Additionally, all developments within the 100 year floodplain (not just construction of buildings, but filling, excavation, fences, etc.) are required to obtain a Village of Deerfield Permit. Applications must be made prior to doing any work in a floodplain area. Contact the Village of Deerfield Engineering Department for information at (847) 317-2490. You may report illegal development activities to the above number as well.

PROTECT NATURAL FLOODPLAIN FUNCTIONS: Did you know that sediment and erosion leaving a construction site can impact drainage by filling in lower areas and swales? Once your project is permitted and underway, it is important that you maintain the erosion control which is outlined in your approved plans.

DRAINAGE SYSTEM MAINTENANCE: As simple as it may sound, simply keeping smaller ditches and streams free of debris can dramatically improve the outflow of runoff from low lying areas, as well as greatly reduce the occurrence of ice jams. It is illegal to dump materials into a required waterway and violators may be fined. There are also three drainage districts within the Village that will relieve certain areas from potentially dangerous congestion from fallen trees, leaves and beaver dams.

Often, flooding within the Village of Deerfield can be predicted in advance, giving ample warning for preparation and evacuation, However, in the event of a flash flood due to ice jams or large storms, you may be the first to notice the oncoming situation, and the Emergency Alert System needs to be activated. Notify the Police Department of the situation and they will notify the Emergency Services & Disaster Agency (ESDA). Tune your radio to 780 AM for ESDA updates, as well as regular radio and television stations. More information is available at: www.deerfield.il.us.