



City of Prospect Heights

Public Work Department-Snow Maintenance Division

8 North Elmhurst Road, Prospect Heights Illinois, 60070-6070

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FLOODPLAIN AND YOUR PROPERTY

The City of Prospect Heights has two main bodies of water that influence the Special Flood Hazard Areas, or floodplain: McDonald Creek and the Des Plaines River. McDonald Creek traverses a majority of the City while the Des Plaines River is isolated to the City's far East side. Both bodies of water establish significant flood hazards for those residents living immediately adjacent to them.

Flash flooding is the general type of flooding caused by **McDonald Creek**. However, since the implementation of the McDonald Creek Flood Control project (Lake Arlington), a substantial rain event is required to overtop the Creek's banks. Most of the creek is protected by high banks or open space that buffers it from residential properties. But there are several critical areas along the creek that are prone to flooding during rainfall events greater than 4 inches and they are the following:

- North end of Elm Street
- Ridge Avenue (from Elm to Elmhurst)
- East end of Alderman Avenue
- Edward Road (east of Alton Road)

Also, there are many inherently 'low' land parcels within our city. Unfortunately, our small staff and minimal resources make it difficult to assist residents during major/prolonged rain events. However, we will advise and assist with any and all available information at our disposal to help residents in their next 'flood fight'. Please call 847-398-6070x204 or x210 to schedule a meeting with staff.

Flooding on the **Des Plaines River** is all together a different event. Flash flooding can occur along the River, but only during extreme rainfalls over 6 inches. The River can typically handle moderate to large rainfall events, but steady, prolonged rainfall over days or weeks can cause overtopping of the River. Most of the City's east side drainage system ties into the River, so any events that exceed 3-4 inches in less than 2-3 hours can create flooding problems for the multi-family properties near the River.

Information on whether your property is in the 100-year floodplain can be obtained at City Hall through the Engineering Department. Maps are available to look at as well as other flood-related information. The City also has Elevation Certificates for recently developed property. Contact the Engineering Department at (847) 398-6070 Ext. 210 for further assistance.

THE CITY'S ROLE IN FLOODPLAIN MANAGEMENT

All development within the 100-yr. floodplain (not just construction of buildings, but filling, excavation, fences, etc.) is required to obtain a permit through the City's Engineering Department. Applications must be made prior to doing any work in a floodplain area. Please contact the Engineering Department to receive all the information you will need in order to properly develop in the floodplain at (847) 398-6070 Ext. 211. You may report any illegal development activities to the above number as well.

Upon permit issuance by the City, the National Flood Insurance Program (NFIP) requires the City to monitor the cumulative improvements to a building or the cost to repair damages (from any cause) to a building within the floodplain. If the total cumulative cost exceeds 50% of the market value of the building (excluding land value) or if the building footprint is expanded by 20% or more, the entire building must be brought into compliance with current floodplain management standards. Building improvement projects include exterior and interior remodeling, rehabilitation, additions and repair and reconstruction projects. To calculate cumulative improvements, the cost of currently planned improvements will be added to the cost of previously made improvements and compared to the existing market value to determine if the improvements exceed 50% of the structure's value. This same method is utilized to determine total cumulative improvements as it relates to building footprint as well. Please contact the Engineering Department at (847) 398-6070 Ext. 211 for further information.

If the principal residential structure on your property falls within the Special Flood Hazard Area (SFHA), or floodplain, then you are mandated by federal law to purchase floodplain insurance (if property is covered by federally backed mortgage or loan). If you do not have flood insurance, talk to your insurance agent. Most homeowner's insurance policies do not cover damage from floods. Flood insurance is only available to those participating communities in the National Flood Insurance Program (NFIP). Because of our floodplain management programs that attempt to protect us from the multiple flooding hazards, the City of Prospect Heights is part of the NFIP and thus, residents are able to obtain flood insurance. Additionally, because the City qualifies as a Class 8 in FEMA's CRS program, flood insurance premiums are discounted by 10%.

Be sure to check your policy to ensure you have adequate coverage. Usually these policies cover the building structure, but not the contents. Contents coverage can also be obtained by asking. There is a 30-day waiting period before flood insurance coverage becomes effective. Plan ahead; do not wait until a flood is predicted before purchasing flood insurance.

If you should require further or more detailed information regarding flood-related issues, here are some additional sources:

⇒ www.fema.gov/plan/prevent/floodins/infocon.shtm

⇒ City of Prospect Heights Engineering Dept.
8 North Elmhurst Road
Prospect Heights, IL 60070
(847) 398-6070 Ext. 211

⇒ www.fema.gov/plan/prevent/floodins/infocon.shtm

⇒ Prospect Heights Public Library
12 Elm Street
Prospect Heights, IL 60070

FLOOD PLAIN PRESERVATION & DRAINAGE SYSTEM MAINTENANCE

In the City of Prospect residents and the development codes recognize “flood plains” as valuable natural resources. The beneficial functions of flood plain preservation and proper drainage system maintenance are many and include: temporary storage of surface water run-off (flood fringe), ground water aquifer recharge, improvements to surface water run-off quality and designated routes (flood way) for the safe conveyance of flood flows.

Flood plains that are preserved or enhanced provide a wide range of benefits to humans and natural ecological systems. The human benefits are recognized by many as aesthetic pleasures with a secondary benefit resulting from the natural filtration processes that removes nutrients reduces soil loss in channels and along pond banks. Soil erosion prevention is emphasized to reduce siltation that reduces the storage volumes in ponds and channel or culvert conveyance.

Portions of McDonald Creek including its tributaries A & B and the main stem of the Des Plaines River flood plains are under study by the Metropolitan Water Reclamation District of Greater Chicago (MWRDGC) and watershed plan information available the MWRD website. Many “Best Management Practices” (BMP) were identified and discussed during their creation of a Draft - “Watershed Development Ordinance” (WDO).

Wetlands and flood plains once clearly identified and delineated will be preserved to retain the urban surface water run-off pollution reduction benefit. This City permit review process will ensure that development or redevelopment activities meet the annual program goals of the National Pollutant Discharge Elimination System (NPDES) permit that is issued to the City by the Illinois Environmental Protection Agency (IEPA).

The City drainage system inspection and maintenance procedures are performed on the designated storm water facilities (detention and retention basins) and drainage ways (creek, ditch, swale, culvert & storm sewers) are components of the NPDES program and the voluntary Community Rating System (CRS) program. Drainage system maintenance activities performed by City and volunteer forces enable the City to obtain CRS program “activity credits” which allow City residents to receive a 10% discount in annual cost of their flood insurance policy.

These local permit requirements and maintenance activity result in an improvement to the stream bio-diversity and ecosystem sustainability. A number of flood plain sites have public access and are available for recreational activities. Many of these sites are visited and studied by local school students. The preservation and enhancement of these site’s ensure that waterfowl, fish and other wildlife habitats continue to provide feeding/breeding grounds as well as the natural soil erosion controls to prevent siltation that could reduce the drainage way conveyance capacity of depression flood water storage. These natural, beneficial functions are the primary reason these and other drainage areas must be properly maintained.

The Public Works Department takes a proactive approach to the drainage system inspection within our community and removes blockages and obstructions before problems arise. The City works with the MWRDGC, River Trails Park District, Prospect Heights Park District staffs and the “Friends of McDonald Creek” in their annual cleanup day. If you notice any debris problems or illegal dumping within a watercourse in the City network of storm sewers and open drainage swales, promptly contact City Hall at (847) 398-6070.

As simple as it may sound, simply keeping smaller ditches and streams free of debris can dramatically improve surface water quality and greatly reduce potential blockages which contribute to flooding. It is illegal to dump materials into a required waterway and violators may be fined. If you see someone in the act of dumping or see debris in one of our watercourses, please contact the City Hall at (847) 398-6070. In addition, if areas on or adjacent to your property are experiencing drainage problems, please contact the Engineering Department at (847) 398-6070 Ext. 211 and we do our best to schedule a site visit to meet and review your concerns.

FAQ'S ABOUT SFHAS

During times of flooding, not everyone is aware of some of the easy measures that can be taken to avoid injuries or major damages from floods. The following common sense guidelines can help avoid the dangers of flooding:

- Do not drive through a flooded area. More people drown in cars than anywhere else. Do not drive around barriers.
- Do not walk through flowing water. Currents can be deceptive. Six inches of water can knock you off your feet.
- Stay away from power lines and electrical wires. Turn off the power at the service box if your house is about to be flooded. Electrical current can travel through water. Electrocutation is the 2nd leading cause of death during floods.
- Be alert to gas leaks. Turn off the gas to your house before it floods. Report any potential leaks to the City or the gas company. Do not use candles, lanterns or open flames if you smell gas or are unsure if your gas has been shut off.
- Keep children and pets away from flood water, ditches, culverts, ponds and storm drain inlets. Flood waters can carry items that have dislodged themselves. Culverts may draft smaller people into them rendering them helpless.
- Clean and disinfect anything that is wet. Flood waters may contain sewerage or chemicals which pose a health threat.
- Look out for animals, especially snakes. Small animals that have been flooded out of their home may seek shelter in yours.
- Do not use gas engines, such as generators, or charcoal fires **indoors** during power outages. Carbon monoxide exhaust can pose serious health hazards.

If your property is susceptible to flooding, there are many flood damage reduction measures you can employ:

- Watertight seals can be applied to brick and block walls to protect against low-level flooding.
- Major appliances can be elevated to higher floors in the structure or on raised platforms.
- Temporary measures such as moving furniture and other valuables to higher floors or sandbagging exterior openings will also help.
- Elevating or relocating the entire structure may also be a feasible option.
- Installation of overhead sewers or a sump pump with a battery backup.

Unfortunately, the City's sandbagging plan is designed to keep critical public infrastructure, roads, bridges...etc... The City can't protect every house, garage, drive, deck or yard from flooding.

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⇒ <http://www.floodsmart.gov/floodsmart/>

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