

### **NATURAL / BENEFICIAL FUNCTIONS:**

Floodplains play a valuable role in providing natural and beneficial functions to the area around, and including, River Forest. Floodplains that are relatively undisturbed provide a wide range of benefits to both human and natural systems. The floodplain provides aesthetic pleasure and filters nutrients from runoff. It enhances the habitats of waterfowl, fish and other wildlife, and provides feeding and breeding grounds. The floodplain also provides natural erosion control and open space so further flooding damage does not occur. It is illegal to dump materials into a waterway and violators may be fined. Please contact the Village if you observe illegal dumping or observe debris in our sewers or watercourses.

### **PROGRAM TO PROTECT BASEMENTS:**

The Village administers a program to protect basements from flooding. This program offers varying levels of reimbursement for the installation of eligible flood control improvements such as overhead sewers or backflow prevention valves. For more information about this program, visit: [www.vrf.us/floodingtips](http://www.vrf.us/floodingtips)

### **FLOODPLAIN PERMIT REQUIREMENTS:**

All development within the 100-year floodplain (not only construction of buildings, but also filling, excavation, installation of fences, etc.) requires a Building Permit from the Village. Applications must be made prior to doing any work in a floodplain area. Please contact the Village to receive all the information you will need in order to properly develop in the floodplain. You may also report any illegal development activities to the Code Enforcement Officer.

### **FLOOD INSURANCE:**

Most standard homeowner's insurance policies do not cover damage from floods. If you do not have flood insurance, please contact your insurance agent to consider adding that level of coverage. If you have flood insurance, review 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 upon request. 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 are building inside the floodplain, the purchase of flood insurance is mandatory if using a federally regulated/insured bank for a loan.

Since River Forest is part of the NFIP, our residents are able to obtain flood insurance at subsidized rates. If the Village were not part of the NFIP, flood insurance would still be available but the rates would be considerably more expensive.

The Village has applied to participate in FEMA's Community Rating System (CRS) program that will result in discounted flood insurance premiums for those residing in a floodplain. The Village was formally accepted into the CRS program in 2012.

### **FLOOD WARNING SYSTEM:**

Flooding along the Des Plaines River within River Forest can often be predicted several days in advance, giving ample warning time for preparation and evacuation. The Village monitors the river level during periods of wet weather. In the event of a possible flood, the Village's Electronic Emergency Notification System will be activated by contacting residents who have signed up for notifications. To sign up, visit the Village's website ([www.vrf.us/e-news.html](http://www.vrf.us/e-news.html)) and click on the "Click here to sign up for these notifications" link.



## **FLOODING & FLOODPLAIN INFORMATION**

The Village of River Forest is providing you with this brochure because your home is located within a floodplain and because it contains a wide range of important flooding and floodplain information.

The Federal Emergency Management Agency (FEMA) administers the National Flood Insurance Program (NFIP) and produces Flood Insurance Rate Maps (FIRM or Flood Map). Flood Maps show areas (floodways and floodplains) that are subject to flooding. Flood Maps for the River Forest area are available for reference at the Village Hall (400 Park Avenue) and Public Library (735 Lathrop Avenue).

For more information on protecting your property from flooding, floodplains, or to request a site-visit please contact:

Jeff Loster, Village Engineer  
Village Hall  
400 Park Avenue  
River Forest, Illinois 60305  
(708) 366-8500

For more information, please visit the following:

- FEMA website: [www.fema.gov](http://www.fema.gov)
- NFIP website: [www.floodsmart.gov](http://www.floodsmart.gov)
- Village website: [www.vrf.us/residents/flooding](http://www.vrf.us/residents/flooding)

### **FLOOD HAZARD AREAS:**

The Des Plaines River makes up the western border of the Village of River Forest. Most of the river's floodplain is contained within the Cook County Forest Preserve, but several homes in the Village are within the floodplain as well, including homes along Chicago, Keystone and Thatcher Avenues and River Oaks Drive.

In addition, due to the Village's flat topography, water tends to collect and pond in some non-floodplain areas. Under light rainfall conditions, sewers transport rainwater away from the Village to the Metropolitan Water Reclamation District's (MWRD) treatment plants or into the Deep Tunnel system. But during heavy or sustained rain in the Village or upstream areas, the Des Plaines River can rise and the Deep Tunnel can fill, causing rainwater to pond and flood properties in the Village.

The most common types of flooding in River Forest are sewer backups from the Village's combined sewer system and overbank flooding of the Des Plaines River. During a severe flood event, the River's banks may overflow near Lake Street and near the Chicago Avenue-Thatcher Avenue area, and sewers may back up near west Lake Street.

The watershed (area that drains to the river) of the Des Plaines River is very large – 480 square miles. Rain from as far away as southern Wisconsin can cause flooding along the Des Plaines River and in the Village.

Various floods from the Des Plaines River have affected River Forest. In 1987, floodwaters from the Des Plaines River flooded property in the area of River Oaks Drive. In September 2008, flooding from the river inundated the Chicago Avenue and Thatcher Avenue area and the River Oaks Drive area.

### **FLOOD SAFETY:**

The following guidelines can help avoid many of 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. If your house is about to flood, turn off the power at the service box. Electrical current can travel through water. Electrocutation is the second leading cause of death during floods.
- Be alert to gas leaks. Turn off the gas to your house before it floods. If you smell gas, report it to a Village official or 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 away from the flood waters, ditches, culverts and storm drains. Flood waters can carry many items that have dislodged themselves and could be dangerous. Culverts may suck smaller people into them, rendering them helpless.
- Clean everything that has been wet. Flood water will be contaminated with sewage and other chemicals which pose severe health threats.
- Look out for animals. Small animals that have been flooded out of their home may seek shelter in yours.
- Do not use gas engines (generators) or charcoal fires indoors during power outages. Carbon monoxide exhaust can pose serious health hazards.

### **PROPERTY PROTECTION MEASURES:**

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.
- Utilities such as heating and air conditioning systems, water heaters and other 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.

If you would like assistance in evaluating your flooding problem, please contact Village Staff.