

Flood

The Village of Bartlett has four drainage areas. The area west of Route 59 and north of Stearns Road drains toward a tributary of Brewster Creek. The central part of Bartlett and south of the Metra tracks drains toward the southwest, through Beaver Pond to Brewster Creek. The eastern portion drains south via Country Creek. Southeast and southern Bartlett drain toward the West Branch of the DuPage River. Country Creek is a tributary to the West Branch. If an extremely heavy storm event occurs, water from these creeks may flood adjacent property.

During the Village's growth from the 1970s to the present, development included the construction of storm water storage facilities, consisting of wet (retention) or dry (detention) storm water storage areas. Retention areas include the ponds and small lakes throughout the Village. Many detention areas also provide open space for recreation. All of these areas will store storm water runoff during a storm event and release it at a slow rate so as not to "overload" or flood areas downstream.

Storm water storage facilities are designed to store runoff generated by a 100-year storm event. (Currently, a 100-year storm event is defined as 7.58 inches of rain in a 24-hour period.) Keep in mind that a 100-year storm doesn't mean this storm occurs only once in 100 years, but that the likelihood of a storm of this magnitude occurring is 1% in any given year. It is possible to have 100-year storms two years in a row or even a month apart.

VILLAGE FLOOD SERVICES:

The first thing you should do is check your flood hazard risk. Flood maps and flood protection references are available at Bartlett Public Library. You can also visit the Building Department at Village Hall to see if your property is in a mapped flood plain.

Portions of some residential properties in Bartlett do fall within the limits of the flood plain. The Building Department can give you more information, such as past flood problems in the area. It also has a handout on selecting an architect, engineer or contractor who can provide technical information to correct problems.

If you believe you may have a flooding problem, please contact Public Works, 630-837-0811 or the Building Department, 630-837-0800. A Public Works engineer or Building Department staff will visit your property free of charge to check any

flooding problem and suggest ways to minimize flooding or reduce flood damage.

OVERHEAD SEWER PROGRAM

If you have had a sewer backup problem, the Village has an overhead sewer program available. Overhead sewer service may reduce sewer backup problems.

For homes without overhead sewers that have had sewer backups in the basement during heavy rains, a plug or standpipe can stop this if the water doesn't get higher than one or two feet deep. These can be purchased at a hardware store for approximately \$25 or less. For deeper sewer backup flooding, talk to a plumber about overhead sewers or a check valve.

The Village continues to work with homeowners to provide overhead sewers or check valves. These measures are called floodproofing or retrofitting. More information is available from the Public Works Department.

Important Note: Any alteration to your building and regrading or filling your property requires a permit from the Building Department.

WHAT YOU CAN DO TO MINIMIZE FLOODING:

Several of the Village's efforts rely on your cooperation. Here is how you can help:

- Do not dump or throw anything into ditches or streams. Dumping in a ditch or drainage way is a violation of Bartlett Ordinance #99-98. Even grass clippings and branches can plug channels and prevent proper drainage. Every piece of trash contributes to flooding.
- If your property is next to a ditch or stream, please help keep the banks clear of brush and debris. Public Works can remove major blockages, such as downed trees.
- If you see dumping or debris in the ditches or streams, contact Public Works at 630-837-0811.
- Always check with the Building Department before you build on, alter, regrade or fill on your property. A permit may be needed to ensure that projects do not cause problems on other properties.
- If you see building or filling without a permit posted, contact the Building Department, 630-837-0800.
- Check out the following tips on floodproofing, insurance and safety.

Proper maintenance of the grading of your yard can minimize minor drainage problems and prevent more serious flooding conditions. Homeowners are responsible for maintaining the

Protection

grading of their yard, including any features of the stormwater management system located within the yard.

Following any rain event, stormwater may collect and form ponds in swales and low spots within yards. This can be a concern for many residents because it makes these areas of the yard unusable and brings concern about the grass. Typically, water can pond over grass for 72 hours before impacting the health of the grass.

If you know a flood is coming, shut off the gas and electricity and move valuables upstairs. A detailed checklist prepared in advance helps ensure that you don't forget anything.

VILLAGE FLOOD INSURANCE RATING

The Village of Bartlett has continued to improve its classification in the National Flood Insurance Program's (NFIP) Community Rating System (CRS) and has earned deep discounts on flood insurance for Bartlett residents. According to the Federal Emergency Management Agency (FEMA) the Village's current CRS rating is 7. This means that Bartlett residents are eligible for a 15% premium discount for flood insurance policies and new federally guaranteed loans.

The NFIP rating system was implemented in 1990 to recognize and encourage community floodplain management activities that exceed the minimum standards. Under the rating program, the NFIP recognizes and adjusts flood insurance premium rates for communities that move to meet the three goals of the CRS: reducing flood losses; facilitating accurate insurance ratings; and promoting awareness of flood insurance.

There are 10 CRS classes. Class 1 requires the most credit points and gives the largest premium reduction. Class 10 receives no premium reduction. Of the more than 1,000 communities that currently participate in the program, the vast majority have been rated as Class 9 and Class 8. A much smaller percentage fall within the Class 7 rating along with Bartlett, and only a rare few are Class 5 or higher.

According to the FEMA report, Bartlett receives credits for its storm water management practices, its high regulatory standards, open space preservation, flood data maintenance, public education through the *Bartletter* newsletter and the ready availability of elevation certificates, flood maps and other flood-related information.

FLOOD INSURANCE

If you don't have flood insurance, talk to your insurance agent. Homeowner policies do not typically cover flood damage. However, because Bartlett participates in the National Flood Insurance Program, you can purchase a separate flood policy. This insurance is backed by the federal government and available to everyone, even properties that have been flooded. There is a 30-day waiting period before it goes into effect.

Some people purchase flood insurance as a requirement of their mortgage or home improvement loan. Usually these policies only cover the building's structure and not the contents. During the kind of flooding that occurs in Bartlett, there is more damage to the furniture and contents than to the structure.

If you have flood insurance coverage, check the amount and make sure you have contents coverage. Remember, even if the last flood missed you or you have floodproofed, the next one could be worse.

Fast Flood Facts

- ~ Floods and flash floods happen in all 50 states.
- ~ Everyone lives in a flood zone - it's just a question of whether you live in a low, moderate or high risk area.
- ~ Most homeowner insurance does not cover flood damage.
- ~ Just an inch of water can cause costly damage to your property.
- ~ Flash floods often bring walls of water 10 to 20 feet high.
- ~ A car can easily be carried away by just two feet of floodwater.
- ~ Winter storms and snow melt are common (but often overlooked) causes of flooding.
- ~ Your home has a 26% chance of being damaged by a flood during the course of a 30-year mortgage, compared to a 9% chance of fire.
- ~ Nearly 25% of flood insurance claims come from moderate to low-risk areas.

Information from www.floodsmart.gov, the official site of the National Flood Insurance Program.