After a Flood

The following are guidelines for the period following a flood:

- Listen for news reports to learn whether the community's water supply is safe to drink. Boil water until authorities declare the water supply safe to drink.
- Avoid floodwaters; water may be contaminated by oil, gasoline, or raw sewage. Water may also be electrically charged from underground or downed power lines.
- Avoid moving water.
- Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.
- Stay away from downed power lines, and report them to the power company.
- Return home only when authorities indicate it is safe.
- Stay out of any building if it is surrounded by floodwaters.
- Use extreme caution when entering buildings; there may be hidden damage, particularly in foundations.
- Service damaged septic tanks, cesspools, pits, and leaching systems as soon as possible. Damaged sewage systems are serious health hazards.
- Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage and chemicals.
- Do not pump water out of basement faster than 1 foot per 3 hours; any faster and the walls could collapse.
- Contact insurance agent who handles your flood insurance to file a claim.
- Separate your property (damaged vs. undamaged).
- Make a list of damaged contents and photograph them.
- List areas of structural damage.

For FEMA Disaster Assistance call 1-800-621-3362
More information at:

www.FEMA.gov

THE VILLAGE OF SOUTH ELGIN

Where tradition meets the future

What to do...

Before

During

After

a Flood

Before a Flood

To prepare for a flood, you should:

- Avoid building in a floodplain unless you elevate and reinforce your home.
- Elevate the furnace, water heater, and electric panel if susceptible to flooding.
- Install "check valves" in sewer traps to prevent flood water from backing up into the drains of your home.
- Construct barriers (levees, beams, floodwalls) to stop floodwater from entering the building.
- Seal walls in basements with waterproofing compounds to avoid seepage.
- Install a battery backup for the sump pump.

Flood Insurance:

- Home and Property insurance does not include flood insurance.
- The National Flood Insurance Program provides flood insurance through private agents that is backed by the Federal Government.
- Flood insurance is available for renters, homeowners and commercial property owners.
- NFIP flood insurance does not cover basement improvements, but does cover structure elements and essential equipment in basements.
- There are 2 parts to flood insurance:
  - Building Coverage; protects structure and essential parts
  - Contents Coverage: protects furnishings and other items
- Riders can be added, such as; sewer backup, sump pump failure.
- Generally, there is a 30 day waiting period for flood insurance.
- Flood insurance can be purchased, even if the property has been previously flooded.
- 25% of flood claims come from outside of flood hazard areas.

Don't underestimate the chances of your home flooding.
This can happen to any home,
no matter how well protected!

During a Flood

If a flood is likely in your area, you should:

- Check www.SouthElgin.com for updates on flooded areas.
- Get sandbags from Public Works @ 847-695-2742.
- Listen to the radio or television for information.
- Be aware of streams, drainage channels, and other areas known to flood suddenly. Flash floods can occur in these areas with or without such typical warnings as rain clouds or heavy rain. Do not wait for instructions to move away from these areas.

If you must prepare to evacuate, you should do the following:

- Secure your home. If you have time, bring in outdoor furniture. Move essential items to an upper floor.
- Turn off utilities at the main switches or valves if instructed to do so. Disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water.

If you have to leave your home, remember these evacuation tips:

- Do not walk through moving water. Six inches of moving water can make you fall. If you have to walk in water, walk where the water is not moving. Use a stick to check the firmness of the ground in front of you.
- Do not drive into flooded areas. If floodwaters rise around your car, abandon the car and move to higher ground if you can do so safely. You and the vehicle can be quickly swept away.

The following are important points to remember when driving in flood conditions:

- Six inches of water will reach the bottom of most passenger cars causing loss of control and possible stalling.
- A foot of water will float many vehicles.
- Two feet of rushing water can carry away most vehicles including sport utility vehicles (SUV's) and pick-ups.