

# Illinois Flood Fact Sheet



## Summer Season 2007

*Every summer, Illinois residents are at risk of flooding from severe storms and heavy rainfall. For example, nearly 10,000 homes suffered some kind of water damage from thunderstorms in Cook County, Illinois on August 2, 2001. In some areas of the state, rain fell at a rate of three to four inches per hour, and resulted in \$37 million in property damages.*

*In the last 10 years (1997 – 2006), Illinois has experienced six flood-related federally declared disasters.*

### ILLINOIS FLOOD FACTS

(Source: National Flood Insurance Program)

**Flooding costs Illinois.** In the past five years (2002–2006), insured flood losses totaled more than \$16.7 million.

**More Illinois residents are now flood insured.** Policies across the state have increased 3.5 percent in the past year, to 47,260 as of May 2007.

**However, many Illinois residents remain at financial risk.** There are more than 4.6 million households in Illinois (2000 U.S. Census), and 47,260 insurance policies in effect. Only approximately 1 percent of the state’s households are covered.

### BE FLOODSMART – REDUCE YOUR RISK

- **Learn your flood risk.** Properties that are not located within high-risk areas can also flood. Find out your flood risk right now by entering your address at **FloodSmart.gov** “Assess Your Risk.” Insurance agents can also help check your risk.
- **Plan for evacuation.** Plan and practice a flood evacuation route, ask someone out of state to be your “family contact” in an emergency, and make sure everyone knows the contact’s address and phone number.
- **Move important objects and papers to a safe place.** Store your valuables where they can’t get damaged.

- **Conduct a thorough home inventory.** Thorough documentation of your belongings will help you file your flood insurance claim. For more information, visit [www.knowyourstuff.org](http://www.knowyourstuff.org).
- **Build an emergency supply kit.** Food, bottled water, first aid supplies, medicines, and a battery-operated radio should be ready to go when you are. Visit [www.ready.gov](http://www.ready.gov) for a complete disaster supply checklist.
- **Reduce your flood risk through home improvements.** Visit **FloodSmart.gov** to learn about ways to lower your risk of sewer backup, electrical problems, basement flooding and other flood-related issues.
- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is typically a 30-day waiting period before a policy becomes effective. If you already have a flood policy, remember: your policy needs to be renewed each year.

### ADDITIONAL INFORMATION

Talk with your insurance agent about your flood insurance options. If you live in a high-risk area and carry a mortgage from a federally regulated lender, you are required to purchase a flood insurance policy. If your property is located in a low- to moderate-risk flood zone, you may be eligible for a low-cost Preferred Risk Policy, which can start as low as \$112 a year.

Visit **FloodSmart.gov** or call **1-800-427-2419** to learn how to prepare for floods, how to purchase a flood insurance policy and what the benefits are of protecting your property against flooding.

