

To find out if the property you are considering is susceptible to flooding or to arrange a free on-site inspection by a Certified Floodplain Manager, contact the Village of Montgomery at:

630-896-8080 (phone)

630-896-0791 (fax)

You can also visit Village Hall on weekdays between 8:00am and 4:30pm, excluding major holidays, at:

*200 N. River Street
Montgomery, IL 60538*



200 N. River Street
Montgomery, IL 60538

Phone: (331) 212-9023
E-mail: tfarruggia@montgomeryil.org

Flood Hazards

**Check Before
You Buy!**

*Learn more about
flood risk and
how you can
protect your new
home or business!*



Did You Know...

Flood damage is not just a coastal problem; it can occur in any community with water bodies or significant rainfall. If you are looking at a property, it is always recommended that you examine any possible flood hazard before putting money down.

The Village of Montgomery is here to help you determine the flood risk to your future home or business, and show you the steps you can take to mitigate those risks. Our Community Development Department can use the latest federal floodplain data to determine if the property is located in a Special Flood Hazard Area (SFHA). You can contact the Department at (630)896-8080 Ext. 1224. You should also ask your real estate agent and the seller if the property has experienced flooding in the past, or if it is subject to other hazards such as sewer back-up or subsidence.

How Do I Protect My Property?

Most homeowner's insurance policies do not cover flood damage. You may want to consider asking your local insurance agent about purchasing flood insurance through the National Flood Insurance Program (NFIP). If your future property is located in an SFHA and you are receiving a federally-backed loan or mortgage, holding a flood insurance policy through NFIP is likely a condition of your eligibility.

There are many cost-effective ways to safeguard your property against flooding. New buildings or additions can be elevated above the floodplain to drastically reduce risk, while existing buildings can be retrofitted with berms or floodwalls. Upon request, the Village of Montgomery can send a Certified Floodplain Manager to inspect a property and offer specific advice for how a structure can be better secured against flood damage. Furthermore, the Village can provide advice about financial assistance options that may be available for those who would like to take steps to protect their property against flooding.



For more information about flood risks and disaster preparedness, please visit:

www.fema.gov

www.redcross.org/prepare

For more information about the National Flood Insurance Program, please visit:

www.fema.gov/national-flood-insurance-program

What Should I Do If There Is Flooding On My Property?

The Village of Montgomery can often predict a flood event before it occurs, but unexpectedly strong storms or extraordinary circumstances are still plausible. It is important to be prepared for a flood event in order to protect both yourself and your property.

If your property experiences flooding:

- Turn off all utilities at the main switches or valves and unplug all electrical items. However, you should **NOT** touch anything electrical if you are wet or standing in water.
- It is possible that flooding can weaken the foundations of structures on your property. Use caution when walking through buildings that have experienced recent flooding, and do not re-enter structures that are still surrounded by floodwaters.
- Make sure that damaged septic tanks or other sewage systems are serviced as soon as possible to avoid contamination-related health risks.
- Check the references of all cleanup or repair contractors—unknown individuals offering their services around the neighborhood after a flood event may not be licensed or qualified.