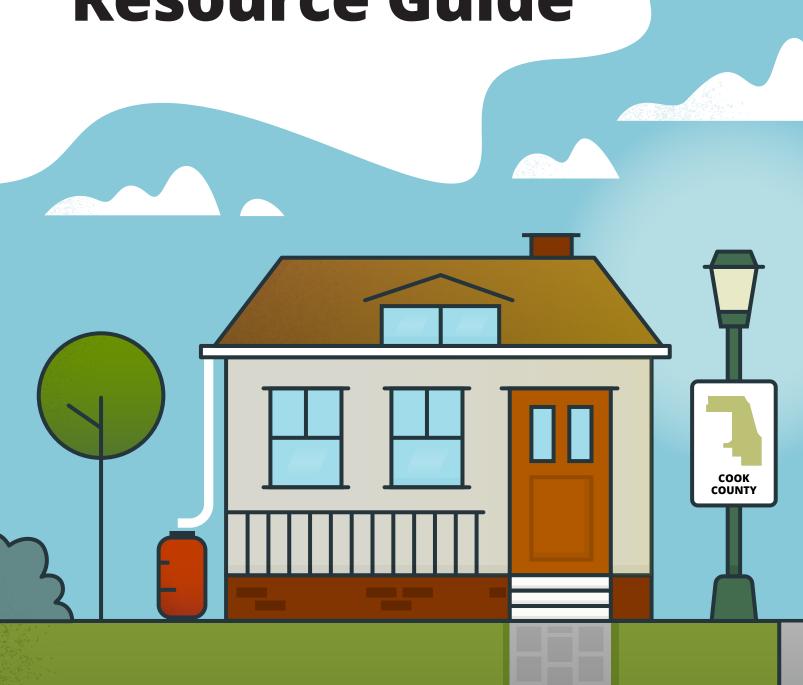


WHAT TO DO AND WHERE TO GET HELP





Flooding can be devastating, leaving behind damage, stress and financial hardship.

The Metropolitan Water Reclamation District of Greater Chicago (MWRD) works around the clock to manage stormwater, mitigate flooding and protect our water environment, but unpredictable storms and other forces of nature are inevitable. The MWRD created this resource guide to provide clear information and practical tools to help residents recover and prepare for the future when those storms and flooding occurs.

Inside this document you will find:

- · steps to take after a flood
- ways to protect your home and family
- resources available throughout Cook County

Our goal is to make it easier for you to navigate recovery and to connect you with the support you need.

Stormwater Management

The MWRD oversees a countywide effort to manage stormwater runoff, reduce flooding, improve the health of our waterways, and protect the source of our drinking water, Lake Michigan.

Learn more about our work and how you can help.

Table of Contents

What you should do during flooding	1
Understanding your sewer	2
How the MWRD reduces flooding	3
The MWRD and the Chicago Area Waterway System	4
You can help reduce flooding	5
Overflow action	6
Stormwater Partnership Program	7
Municipality contacts	8
Additional resources	1

FLOOD EMERGENCY CHECKLIST

Be safe: Check for electrical hazards and avoid contact with floodwater.

Call for help: Report flooding to your local municipality (or 311 in Chicago).

Document: Take photos and videos of the damage before cleaning.

Clean safely: Review health guidelines for cleanup.

Health & Safety

- **Electrical Hazard:** Do not enter a flooded basement or room if the power is on.
- **Contamination:** Assume all floodwater is contaminated, especially from a sewer backup. Wear gloves and masks.
- Mold: Mold can begin to grow within 24-48 hours. Dry all materials as quickly as possible.

Flood Insurance 101

Most homeowner's insurance policies do not cover flooding. Review your policy and ask your insurance agent about two items:

- 1. overland flood insurance (like the NFIP)
- 2. sewer and drain backup rider.

What you should do during flooding

Identify where the water is coming from.

It may be coming from severe storms in your area, but other possible sources include plumbing leaks, roof leaks, or a malfunctioning sump pump.

Once you've identified the cause, consider contacting a licensed professional for repairs.

Notify your local municipality.

Your municipality needs to be notified so they can respond and track flooding issues and offer available assistance.

Chicago residents can call 3-1-1, visit **311.chicago.gov**, or use the CHI311 app.

Suburban Cook County residents should contact their local municipality (see pages 8-10). Your municipality manages local sewers and works with the MWRD to manage stormwater.

Document any damage to help with insurance claims or disaster assistance.

Clean up safely to protect your health.

- After floodwater or a sewer backup enters your home, clean up as soon as it is safe to return.
- Wear protective gear such as rubber boots, gloves, goggles and a N-95 mask.
- Remove standing water, then scrub hard surfaces with soap and clean water before disinfecting them.
- Dry the area completely using fans or dehumidifiers to prevent mold growth.
- Throw out any items that cannot be washed or disinfected.
- If appliances, electrical systems, or gas lines were affected, have a qualified professional inspect them before use.

Have a plan

Every household should be prepared before flooding occurs. Create a family communications plan, know your evacuation routes, and assemble an emergency kit with essentials such as drinking water, nonperishable food, firstaid supplies, batteries, and a flashlight. For more ideas and guidance on building a supply kit, visit ready.gov/kit.



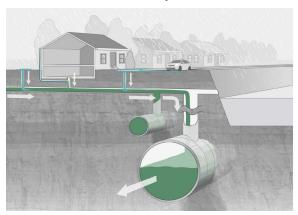
FOR MORE ON WHAT TO DO DURING FLOODING

mwrd.org/what-to-do-during-flooding

Understanding your sewer

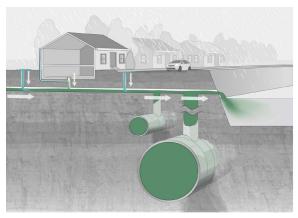
Water from your home flows through a private pipe into your neighborhood sewer, which is owned and maintained by your municipality.

These local sewers connect to larger MWRD intercepting sewers, which carry water to treatment plants where it is cleaned and released back into waterways.



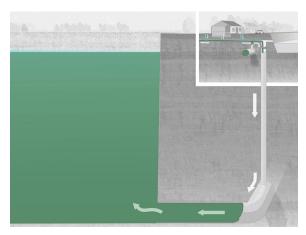
Many communities in the Chicago area have combined sewer systems, where both sewage and rainwater share the same pipes.

During heavy rainfall, too much water can enter these systems, causing combined sewer overflows (CSOs) that release untreated water into waterways.



To address this, the MWRD built the Tunnel and Reservoir Plan (TARP), or Deep Tunnel, which captures excess water in huge tunnels and reservoirs until it can be treated after storms.

Basement backups and street flooding often happen when rainwater enters neighborhood sewers faster than it can flow through them.

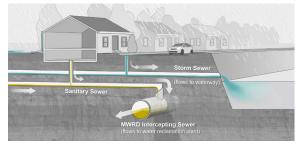


Even when there is space in MWRD's larger systems, backups can still occur due to clogged or damaged pipes, or simply because the local sewers reach capacity.

The MWRD helps prevent flooding by maintaining sewers, working with municipalities on stormwater projects, and installing green infrastructure like rain gardens and permeable surfaces to absorb rain where it falls.

Residents can help too by disconnecting their downspouts, protecting their private sewer lines, reducing water use during storms, and taking steps to prevent runoff, which improves water quality and reduces flooding risks.

Newer communities in the MWRD service area have a different type of sewer system. In separate sewer systems, sanitary sewage flows through one set of pipes to MWRD intercepting sewers, while stormwater drains through storm sewers that empty to waterways.



This prevents untreated stormwater from mixing with sewage and overloading water reclamation plants, but these systems too require regular maintenance and rehabilitation work to ensure reliable service and to prevent excessive infiltration and inflow from entering sewers, causing basement backups and sanitary sewer overflows.

Find out what kind of sewer system you have in our municipality directory on pages 8-10.



FOR MORE ON UNDERSTANDING YOUR SEWER

mwrd.org/understanding-your-sewer

How the MWRD reduces flooding

The Chicago region's flat landscape makes it prone to flooding.

Since its founding in 1889, the MWRD has focused on reducing flooding and improving water quality for over five million residents.

The MWRD manages major infrastructure



Chicago Area Waterway System, which includes canals and rivers that protect Lake Michigan, provide drainage, and support navigation.



Tunnel and Reservoir Plan (TARP) captures sewage and stormwater during heavy rains to prevent sewer overflows, holding water until it can be treated.



Channel improvements, which clear and widen streams to improve water flow and prevent erosion.



Flood control reservoirs, which temporarily store water from rivers and streams during storms.

The MWRD also works with communities on long-term flood prevention:

- Through four partnership programs: Stormwater, Green Infrastructure, Conceptual Projects and Voluntary Flood Prone Property Acquisition.
- Enforcing the Watershed Management Ordinance (WMO) to reduce runoff from new developments
- Promoting green infrastructure like rain gardens, permeable pavement, and other systems that absorb water where it falls
- Small Stream Maintenance program keeps waterways clear of blockages
- Native landscaping helps naturally manage stormwater and reduce pollution



You can access real time TARP levels on our website



The MWRD and Chicago Area Waterway System

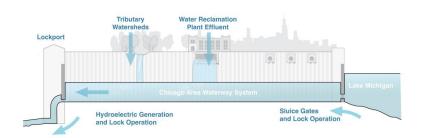
The MWRD manages the Chicago Area Waterway System (CAWS) to control water levels and reduce the risk of flooding.

Lake Michigan is normally higher than the CAWS. Before a storm, the MWRD lowers the CAWS water level by releasing more water at Lockport and closing the lake's sluice gates (underwater doors) to create extra space for stormwater while maintaining enough depth for boat traffic.

While CAWS operations can reduce overbank flooding, there are limits to their effectiveness. They can only help when the waterway level is higher than the lake, and they don't control flooding in areas outside the CAWS, such as the Des Plaines River.

Additionally, street flooding and basement backups often occur when neighborhood sewers are overwhelmed. Controlling the level in the CAWS helps ensure that when the MWRD's Tunnel and Reservoir Plan (TARP) facilities are full, sewers can send as much overflow as possible to the CAWS instead of backing up into basements.

However, municipal sewers are generally decades old and were not sized to convey flow from some of the large storms we experience today. In these situations, neither TARP nor lowering the CAWS can prevent flooding because the storm is delivering more water into the local sewer system than can be conveyed downstream to TARP and the CAWS.



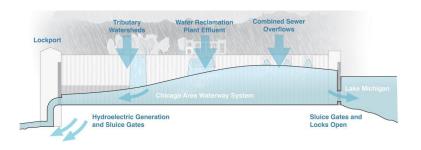
Under normal conditions,

water flows into the CAWS from Lake Michigan, local streams, and water reclamation plants, then flows downhill toward the Lockport Powerhouse.



During moderate storms,

additional sluice gates are opened to increase outflow while keeping lake gates closed to prevent extra water from entering.



In extreme storms, we maximize the flow released through Lockport, but water can still rise faster than it can be released. If water levels near the control structures at the lake exceed the lake's water level and flooding becomes imminent, the MWRD works with the U.S. Army Corps of Engineers to open the lake's gates to release water into the lake, a process called a "reversal."



FOR MORE ON THE MWRD AND CHICAGO AREA WATERWAY SYSTEM

mwrd.org/chicago-area-waterway-system-operations

You can help reduce flooding

Flooding is a natural part of our region's landscape, but you can take steps to help reduce its impact and protect water quality.

Too much water can overwhelm sewers, leading to street flooding, basement backups, and overflows into local waterways. By making small changes at home, you can keep more water out of the sewer system.



Disconnect
downspouts so
rainwater flows into
your yard instead of
the sewer



Replace paved areas with water-absorbing surfaces



Report waterway blockages or flooding to your local municipality



Use less water during storms



Install a rain barrel and rain garden

Read the "Green Neighbor Guide."



This online resource provides homeowners with detailed information, outlines the equipment needed and gives step-by-step instructions to help manage stormwater at home through practices that utilize green infrastructure.

The guide takes readers through effective stormwater management practices, such as disconnecting downspouts, installing rain barrels, rain gardens and dry wells, and constructing permeable pavement to soak up more water. Each of these applications varies in the amount of time and resources required, but each has its own impact on the land.

You can download a free copy at mwrd.org/GNG-English.







Overflow Action

You can help reduce basement backups and flooding by conserving water before, during and after rainstorms.

In most of the Chicago area, rainwater goes through the same set of pipes as the water that goes down the drain in your home. When too much water enters sewers too quickly, the sewers can back up into streets and basements. Additionally, extra water in sewers can cause them to overflow into the river in some cases. Every little bit of conservation can help reduce the overall amount of water in the system.

Ways to conserve water



Delay or reduce shower times



Put off running the dishwasher



Wait to wash clothes



Replace old and leaky faucets, toilets and showerheads with new products approved by EPA WaterSense



The MWRD sends out Overflow Action Alerts as reminders to conserve water when heavy rains are forecast.

Overflow Action Alerts are a joint initiative of the MWRD and Friends of the Chicago River.

Sign up to receive Overflow Action Alerts



Stormwater partnership programs

The MWRD works with local government organizations to protect communities from flooding through four partnership programs: Stormwater, Green Infrastructure, Conceptual Projects and Voluntary Flood Prone Property Acquisition. Local governments and public agencies in Cook County can apply to the MWRD for help with funding stormwater projects.



Stormwater Partnership Program

MWRD provides funding to build shovel-ready stormwater management projects.

The MWRD Stormwater Partnership Program funds (top left) projects that address flooding through a variety of traditional engineering solutions including localized detention, upsizing storm sewers and culverts, pumping stations, establishing drainage ways, as well as green infrastructure.



Green Infrastructure Partnership Program

MWRD provides funding to build GI projects.

The MWRD's Green Infrastructure Partnership Program involves funding projects (top right) like permeable pavement and rain gardens that allow stormwater to infiltrate the ground before entering the sewer system



Conceptual Projects

MWRD provides technical assistance to study your flooding problem and design a solution. Selected conceptual projects (bottom right) unite MWRD engineers with communities to develop a mutually agreed-upon solution to a stormwater problem. The MWRD provides technical assistance needed on the project, which can include preliminary engineering.



Voluntary Flood-Prone Property Acquisition Program

MWRD provides funding to acquire flood-prone properties. Acquisitions are voluntary.

Some homes located within the floodplain sustain repetitive damage from multiple flood events (bottom left). The FPPA program helps local municipalities acquire these properties in flood-prone areas from willing sellers and restore the property as green space that can better manage stormwater.











FOR MORE ON STORMWATER PARTNERSHIPS

mwrd.org/stormwater/partnerships

Municipality Contacts

Alsip S villageofalsip.org 708-385-6902 Arlington Heights C&S vah.com 847-308-5000 Barrington S, D barrington-il.gov 847-304-3400 Barrington Hills S, D barrington-il.gov 847-304-3400 Berlett S barlettil.gov 630-837-0800 Bellwood S vil.bellwood.il.us 708-547-3500 Bensenville S, D bensenville.gov 630-766-8200 Berseley S berkeley.ll.us 708-449-8840 Berwyn C berwyn-il.gov 708-588-2660 Blue Island C blueIsland.org 708-597-882-260 Blue Island C buersyn-il.gov 708-859-4525 Broadview S bridgeview-il.gov 708-594-2525 Broadview S brodkfield Il.gov 708-881-3600 Broadview C S broadview-il.gov 708-681-3600 Burbank S broadview-il.gov 708-681-3600 Burbank S burr-ridge.gov </th <th>Municipality</th> <th>Type Of System</th> <th>Website</th> <th>Phone</th>	Municipality	Type Of System	Website	Phone
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	Ford Heights			
		С		708-366-2323

- Type Of System Key
 C Combined sewer system
 S Separate sewer system
 D Does not discharge into District Facilities

Municipality	Type Of System	Website	Phone
Forest View	С	forestview-il.org	708-788-3429
Frankfort	S, D	frankfortil.org	815-469-2177
Franklin Park	C&S	villageoffranklinpark.com	847-671-4800
Glencoe	S	villageofglencoe.org	847-835-4111
Glenview	S	glenview.il.us	847-724-1700
Glenwood	S	villageofglenwood.com	708-753-2400
Golf	C	villageofgolf.us	847-998-8852
Hanover Park	S	hpil.org	630-823-5600
Harvey	C&S	cityofharveyil.gov	708-210-5300
Harwood Heights	C&S	harwoodheights.org	708-867-7200
Hazel Crest	S	villageofhazelcrest.org	708-335-9600
Hickory Hills	S	hickoryhillsil.org	708-598-4800
Hillside	S	hillside-il.org	708-449-6450
Hinsdale	S	villageofhinsdale.org	630-789-7000
Hodgkins	S	villageofhodgkins.org	708-579-6700
Hoffman Estates	S	hoffmanestates.org	847-882-9100
Hometown	C	cityofhometown.org	708-424-7500
Homewood	S	village.homewood.il.us	708-798-3000
Indian Head Park	S	indianheadpark-il.gov	708-246-3080
Inverness	S	inverness-il.gov	847-358-7740
Justice	S	villageofjustice.org	708-458-2520
Kenilworth	C&S	vok.org	847-251-1666
LaGrange	C&S	villageoflagrange.com	708-579-2300
LaGrange Park	C&S	lagrangepark.org	708-354-0225
Lansing	C&S	villageoflansing.org	708-895-7200
Lemont	C&S	lemont.il.us	630-257-1550
Lincolnwood	C	lincolnwoodil.org	847-673-1540
Lynwood	S	lynwoodil.us	708-758-6101
Lyons	C	villageoflyons-il.net	708-442-4500
Markham	C&S	cityofmarkham.net	708-331-4905
Matteson	S	villageofmatteson.org	708-283-4900
Maywood	C	maywood-il.gov	708-450-6300
McCook	S	villageofmccook.org	708-447-9030
Melrose Park	C&S	melrosepark.org	708-343-4000
Merrionette Park	S	merrionettepark.org	708-396-3183
Midlothian	S	villageofmidlothian.net	708-389-0200
Morton Grove	C&S	mortongroveil.org	847-965-4100
Mount Prospect	C&S	mountprospect.org	847-392-6000
Niles	C&S	vniles.com	847-588-8000
Norridge	C&S	villageofnorridge.com	708-453-0880
North Riverside	C&S	northriverside-il.org	708-447-4211
Northbrook	S	northbrook.il.us	847-272-5050
Northfield	S	northfieldil.org	847-446-9200
Northlake	S	northlakecity.com	708-343-8700
Oak Brook	S, D	oak-brook.org	630-368-5000
Oak Forest	S	oak-forest.org	708-687-4050
Oak Lawn	S	oaklawn-il.gov	708-636-4400
Oak Park	C	oak-park.us	708-358-5700
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Municipality	Type Of System	Website	Phone
Olympia Fields	S	olympia-fields.com	708-503-8000
Orland Hills	S	orlandhills.org	708-349-6666
Orland Park	S	orlandpark.org	708-403-6100
Palatine	S	palatine.il.us	847-358-7500
Palos Heights	S	palosheights.org	708-361-1800
Palos Hills	S	paloshillsweb.org	708-598-3400
Palos Park	S	palospark.org	708-671-3700
Park Forest	S, D	villageofparkforest.com	708-748-1112
Park Ridge	C&S	parkridge.us	847-318-5200
Phoenix	C	villageofphoenix.com	708-331-2636
Posen	C	villageofposen.org	708-385-0139
Prospect Heights	S	prospect-heights.il.us	847-398-6070
Richton Park	S	richtonpark.org	708-481-8950
River Forest	C	vrf.us	708-366-8500
River Grove	C&S	rivergroveil.gov	708-453-8000
Riverdale	C&S	villageofriverdale.net	708-841-2200
Riverside	С	riverside.il.us	708-447-2700
Robbins	S	robbins-il.com	708-385-8940
Rolling Meadows	S	cityrm.org	847-394-8500
Roselle	S	roselle.il.us	630-980-2000
Rosemont	S	rosemont.com	847-825-4404
Sauk Village	S	saukvillage.org	708-758-3330
Schaumburg	S	villageofschaumburg.com	847-895-4500
Schiller Park	C&S	villageofschillerpark.com	847-678-2550
Skokie	C	skokie.org	847-673-0500
South Barrington	S	southbarrington.org	847-381-7510
South Chicago Heights	S, D	southchicagoheights.com	708-755-1880
South Holland	C&S	southholland.org	708-210-2900
Steger	S, D	villageofsteger.org	708-754-3395
Stickney	С	villageofstickney.com	708-749-4400
Stone Park	S	vosp.us	708-345-5550
Streamwood	S	streamwood.org	630-736-3800
Summit	С	summit-il.org	708-563-4800
Thornton	S	thorntonil.us	708-877-4456
Tinley Park	S	tinleypark.org	708-444-5000
University Park	S, D	university-park-il.com	708-534-6451
Westchester	S	westchester-il.org	708-345-0020
Western Springs	C&S	wsprings.com	708-246-1800
Wheeling	S	wheelingil.gov	847-459-2600
Willow Springs	S	willowsprings-il.gov	708-467-3700
Wilmette			
Williette	C&S	wilmette.gov	847-251-2700
Winnetka	C&S S	wilmette.gov villageofwinnetka.org	847-251-2700 847-501-6000

Additional Resources

Local, state, and federal agencies operating in or around Cook County that offer resources to people impacted by flooding.

FEDERAL RESOURCES

Centers for Disease Control and Prevention (CDC)	Provides guidance and resources to help residents prepare for, stay safe during, and recover after floods, including information on floodwater safety, mold cleanup, and preventing illness or injury.	1-800-CDC-INFO (800-232-4636) cdc.gov/floods
Additional CDC Resources	cdc.gov/floods/safety/floodwater-after-a safety.html cdc.gov/floods/about/	n-disaster-or-emergency-
Federal Emergency Management Agency (FEMA)	Provides disaster assistance to individuals and businesses, including housing aid, temporary shelter, and repair grants after a federal disaster declaration. Assists with applications for Individual Assistance.	1-800-621-FEMA (3362) TTY: 1-800-462-7585 disasterassistance.gov fema.gov
Additional FEMA Resources	chicago.gov/content/dam/city/depts/wa FEMAcleanUp.pdf	ter/supp_info/
Internal Revenue Service (IRS) Disaster Assistance	Offers tax relief for individuals and businesses in federally declared disaster areas, including extended filing deadlines and casualty loss deductions.	1-866-562-5227 irs.gov
National Flood Insurance Program (NFIP) – administered by FEMA	Offers flood insurance to homeowners, renters, and businesses. Assists policyholders with claims and provides information on floodplain management and insurance coverage.	1-877-336-2627 floodsmart.gov
U.S. Army Corps of Engineers (USACE)	Supports flood risk management, levee information, and technical assistance during and after flooding events. May assist local governments with sandbagging and flood-fighting measures.	312-846-5330 (Chicago District) usace.army.mil
U.S. Department of Housing and Urban Development (HUD)	May provide housing assistance and recovery funding to communities through Community Development Block Grants – Disaster Recovery (CDBG-DR) and related programs.	1-202-708-1112 hud.gov
U.S. Environmental Protection Agency (EPA)	Provides information and technical support on safe cleanup of floodwater, mold, drinking water, and environmental hazards after disasters.	1-202-272-0167 (Headquarters) epa.gov/natural- disasters/flooding
U.S. Department of Agriculture (USDA) – Farm Service Agency (FSA)	Provides financial and technical assistance to farmers impacted by floods, including crop loss programs, emergency loans, and conservation assistance.	1-866-466-8176 (Illinois State FSA Office) fsa.usda.gov

STATE OF ILLINOIS RESOURCES

Illinois Department of Public Health (IDPH)	Provides information on health and safety after floods, including mold cleanup, drinking water safety, and sanitation. Offers public health guidance and resources for affected communities.	217-782-4977 (General Information) TTY: 800-547-0466 dph.illinois.gov
Additional IDPH Resources	dph.illinois.gov/content/dam/soi/en/web aftertheflood-web.pdf dph.illinois.gov/content/dam/soi/en/web idph/topics-and-services/emergency-pre flooding/after-flood-cleanup-pamphlet.p	o/idph/publications/ paredness-response/
Illinois Department of Commerce and Economic Opportunity (IDCEO)	Supports economic recovery for businesses impacted by disasters, including funding opportunities, small business support, and coordination with federal partners.	217-782-7500 (Main) illinois.gov/idceo
Illinois Department of Insurance (IDOI)	Provides consumer information about flood insurance and guidance on filing claims. Educates residents that standard homeowners or renters insurance does not cover flood damage and offers resources on the National Flood Insurance Program (NFIP).	866-445-5364 (Toll-Free Consumer Assistance Line) idoi.illinois.gov
Illinois Department of Natural Resources (IDNR)	Manages floodplain regulations, permits, and technical assistance on floodplain mapping and mitigation strategies. Also provides information on the National Flood Insurance Program.	217-782-6302 (Main Office) dnr.illinois.gov
Illinois Department of Transportation (IDOT)	Provides information and support for transportation infrastructure impacts due to flooding, road closures, and assistance with damage assessments related to public roadways.	217-782-7820 (IDOT Information Line) idot.illinois.gov
Illinois Emergency Management Agency and Office of Homeland Security (IEMA-OHS)	Coordinates statewide emergency management, preparedness, response, and recovery efforts. Provides flood safety information, mitigation grant opportunities, and community resources through the Ready Illinois website.	217-782-2700 iemaohs.illinois.gov ready.illinois.gov
Illinois Environmental Protection Agency (IEPA)	Oversees environmental protection and water quality issues; can assist with cleanup guidance, debris disposal, and potential water contamination concerns following a flood.	217-782-3397 (Main) epa.illinois.gov
Illinois Finance Authority (IFA)	Offers financial tools and programs that may support businesses and local governments recovering from disaster-related losses.	312-651-1300 (Main) il-fa.com

LOCAL / COOK COUNTY & MUNICIPAL RESOURCES

Cook County Department of Emergency Management & Regional Security (EMRS)	Coordinates Cook County's emergency response, including flood issues; helps with local coordination after flooding.	312-603-8180 cookcountyil.gov Emergency Management & Regional Security.
Cook County Disaster Recovery and Resilience / CDBG-DR	Programs using Community Development Block Grant – Disaster Recovery funds to help with rebuilding, mitigation, housing recovery.	312-603-1000 for general Cook County info & accommodations like translations. Response@ cookcountyil.gov for disaster-recovery email.
City of Chicago — OEMC (Office of Emergency Management & Communications)	Information for homeowners, renters, businesses impacted by disasters; helps with applying for FEMA, etc.	312-746-9111 chicago.gov/oemc disaster assistance instructions FEMA application: 1-800-621-FEMA
NON-PROFIT ORGANIZATION	NS	
American Red Cross, Greater Chicago Chapter	Disaster relief, shelter, emergency food, assistance in filling out claims, emotional support, etc.	1-800-RED-CROSS (1-800-733-2767) (24 hours) Chicago office: (312) 729-6100 redcross.org/local/illinois
Additional Red Cross Resources	redcross.org/about-us/news-and-events/n Safety-Steps-for-Returning-Home-After-th	
	redcross.org/get-help/disaster-relief-and disaster-cleanup.html	l-recovery-services/
Delta Institute	A Chicago-based nonprofit organization that partners with communities across Illinois to develop nature-based and climate-resilient solutions. Provides technical assistance, planning, and project implementation support for stormwater management, green infrastructure, and watershed restoration.	312-554-0900 delta-institute.org
The Salvation Army – Greater Chicagoland / North & Central Illinois Division	Food, shelter, essential supplies, long-term recovery services depending on scale of disaster.	1-800-SAL-ARMY (1-800-725-2769) salvationarmyusa.org
United Way / 2-1-1	Information & referral service: can help you locate local resources for food, shelter, clean-up help, legal help after floods.	Dial 211 from inside Cook County or use United Way Chicago website, 211metrochicago.org



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