

Managing Stormwater

The WMO aims to protect public health, safety, and welfare, and Cook County homes and businesses from flood damage by managing and mitigating the effects of development and redevelopment on stormwater drainage. It provides uniform minimum stormwater management regulations for Cook County that are consistent with the region.

The WMO replaces the MWRD's repealed Sewer Permit Ordinance (SPO). WMO permit requirements are more comprehensive than those of the SPO.

Single Family Homes

The WMO is not intended to regulate most single family homes. A permit is generally only required for single family home development that involves a Flood Protection Area or requires an extension of a public sewer to serve the parcel. These types of development are regulated under the WMO because they can have a significant potential for loss of property from flood drainage. Unlike residential subdivisions, single family home developments are exempt from the stormwater provisions of the WMO.

The WMO defines a "single family home" as a residential parcel containing less than 3 dwelling units. This does not include single family home parcels subdivided after May 1, 2014.

WMO: A Quick Guide for Homeowners

This pamphlet is an introduction for homeowners to the requirements and permit compliance process of the Metropolitan Water Reclamation District of Greater Chicago's Watershed Management Ordinance.



Metropolitan Water Reclamation District of Greater Chicago

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Metropolitan Water Reclamation District of Greater Chicago

A Quick Guide for Homeowners



Watershed Management Ordinance

Permit Application Process

If your home requires a permit, submit a Special Flood Hazard Area (SFHA) permit form (available at mwrld.org) along with supporting documentation to the MWRD. Send these materials to:

Metropolitan Water Reclamation District
of Greater Chicago
Local Sewer Systems Section
111 East Erie Street
Chicago, IL 60611-2893
Phone: 312.751.3255

Supporting documentation includes:

- Copy of most recent FEMA FIRM;
- Base Flood Elevation and waterway;
- Lowest floor elevation of single family home;
- Lowest entry elevation of single family home.

The “lowest floor elevation” is the elevation of the lowest floor of the enclosed area of the home, including basements. The lowest entry elevation is the elevation at which water can enter the home (doorway threshold, windowsill, etc.). For basements without waterproof window wells, the lowest entry elevation is the bottom of the window sill.

All elevations must be certified by either a Professional Engineer or Professional Land Surveyor.

For single family homes requiring a regular WMO permit, see “WMO: A Quick Guide for Developers.” All forms can be found at wmo.mwrld.org.

Permit Fees

Single family home SFHA Permit: No Fees

Regular WMO Permit: See WMO Fee Schedule at wmo.mwrld.org.

Review Times

Initial submittal review will be completed within 15 working days. Resubmittal review time is 10 working days.

A SFHA Permit is Required for Single Family Home Development:

- On a parcel which contains regulatory floodway according to the FEMA FIRM;
- On a parcel which is within 100 feet of a Zone “A” or “AE” Floodplain, according to the FEMA FIRM;
- Within 100 feet of an identified riparian environment or wetland.

A Regular WMO Permit is Required for Development:

- Requiring an extension of public sewer to serve the parcel;
- Impacting a wetland.

Single Family Home Development Includes:

- Construction of a new single family home building;
- A foundation expansion to an existing single family home that is considered a substantial improvement by the local municipality;
- Elevating an existing home.
- A permit is not required for development that consists solely of interior work or maintenance activities, such as repaving a driveway, replacing a roof, etc.

Development in Regulatory Floodways

The WMO specifies certain types of “appropriate uses” for development within regulatory floodways. The construction of non-habitable accessory structures, such as a detached garage or a storage shed, that do not block flood flows is considered an appropriate use. Construction of a new single family home in a regulatory floodway is not considered an appropriate use.

Helpful Definitions

100-Year Flood: Flooding event having a one percent chance of being equaled or exceeded in magnitude in any given year. Contrary to popular belief, it is not a flood occurring once every 100 years. The 100-year flood is otherwise known as the base flood.

Base Flood Elevation (BFE): The elevation of the floodwaters during a 100-year, or base flood event.

FIRM: Flood Insurance Rate Map (FIRM). A map issued by the Federal Emergency Management Agency (FEMA) that shows the limits of special hazard areas. These can be found at msc.fema.gov/portal.

Flood Protection Areas: Regulatory floodplains, regulatory floodways, riparian environments, wetlands, and wetland buffers.

Flood Protection Elevation (FPE): The base flood elevation plus two feet at any given location in the flood hazard area.

Regulatory Floodplain: Land area adjacent to a river, stream, lake, estuary, or other water body that is subject to flooding. This area acts to store excess floodwater.

Regulatory Floodway: Carries the bulk of the floodwater downstream and is usually the area where water velocities and forces are the greatest. National Flood Insurance Program (NFIP) regulations require that the floodway be kept open and free from development or other structures that would obstruct or divert flood flows onto other properties.

Riparian Environment: The vegetated area that surrounds a body of water. Riparian environments provide flood management, habitat for animals and water quality benefits.

Service Sewer: A sewer on private property that receives flow from a single building and connects to a sewer main or lateral.

Wetlands: Areas which are covered or saturated with water long enough to support plants typically adapted for life in wet soil conditions. Wetlands generally include swamps, marshes, bogs, and similar areas.