

## **Flood Safety**

The following common sense guidelines can help you from the dangers of flooding:

- **Do not drive through a flooded area.** More people drown in their cars than anywhere else. Do not drive around road barriers. The road or bridge may be washed out. A car can float in as little as two feet of water and be washed away.
- **Do not walk through flowing water.** Drowning is the number one cause of flood deaths. Currents can be deceptive. Six inches of moving water can knock you off your feet. Use a pole or stick to ensure that the ground is still there before you go through an area under water.
- **Stay away from power lines and electrical wires.** The number two flood killer, after drowning, is electrocution. Electrical current can travel through water. Report downed power lines to Ameren IP at 1-800-755-7000.
- **Turn off your electricity if your building is flooded.** If you don't feel safe doing this, call an electrician. Some appliances, such as television sets, can shock you even after they have been unplugged. Don't use appliances or motors that have been submersed unless they have been taken apart, cleaned, dried and inspected by a professional.
- **Be alert for gas leaks.** Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been thoroughly aired out.
- **Carbon monoxide exhaust kills.** Use a generator or other gasoline-powered machine outdoors. The same goes for camping stoves. Fumes from charcoal are especially deadly —cook with charcoal outdoors.
- **Clean everything that got wet.** Flood waters pick up sewage and chemicals from roads, farms, factories, and storage buildings.

Spoiled food and flooded cosmetics and medicines are health hazards. **When in doubt, throw them out.**

- If you have a flooding problem caused by river flooding and need assistance to mitigate this problem, please call the Building Official at 1-815-433-0161 ext. 219.
- If you have a problem with drainage from storm or rain related events and you need assistance in solving this problem, please call the City Engineer at 1-815-433-0161 ext. 220.

## **Flood Warning System**

Flooding along the Illinois River & Fox River can be predicted days in advance, giving ample warning for preparation and evacuation. In the event of a flash flood, you may be the first to notice the oncoming situation. **Notify the City of Ottawa's Police Department immediately at 1-815-433-2131.** The City's Emergency Notification System (CENS) can be activated to warn others in the area.

Tune your radio to WCMY 1430 AM for local and National Weather Service updates. Monitor the Ottawa Police Facebook page for updates and the current flooding situation.

## **Floodplain Permit Requirements**

Any development within the 100-year floodplain requires a Floodplain Development Permit from the City of Ottawa. Applications must be made before doing any work including; excavation, filling, fences, etc. For permit information or to report any illegal floodplain development contact the Building Official at 1-815-433-0161. Additional information is available on our website at [www.cityofottawa.org](http://www.cityofottawa.org) .

## **Drainage System Maintenance**

Simply keeping smaller ditches and streams free of debris can dramatically improve the run-off capacity in low-lying areas, as well as greatly reduce the occurrence of blockage that significantly contributes to flooding.

### **Substantial Improvement/Damage**

Insurable buildings inside the regulatory floodplain with a federally backed mortgage or loan will be required to have flood insurance as part of the requirements of the National Flood Insurance Program. Further, the NFIP requires when the cost of improvements or repairs from any cause that exceed 50% of the market value of the building, then the entire building must become code compliant per the City of Ottawa's Flood Damage Prevention Ordinance.

### **Flood Insurance**

The City of Ottawa participates in the National Flood Insurance Program. Flood insurance is highly recommended. Remember, even if the last storm or flood missed you and even if your home has been flood proofed, the next flood could be worse. Local insurance agents can sell a flood insurance policy under rules and rates set by the Federal government. Any agent can sell a policy and all agents must charge the same rates. Any house can be covered by a flood insurance policy. It does not matter if it is in the mapped floodplain or out of it.

Separate coverage can be obtained for the building's *structure* and for its *contents* (except for money, valuable papers, and the like). The *structure* generally includes everything that stays with a house when it is sold, including; the furnace, cabinets, built-in appliances and wall-to-wall carpeting.

Renters can buy contents coverage, even if the owner does not buy structural coverage on the building.

If you are building inside the floodplain, the purchase of flood insurance is mandatory if using a federally regulated/insured bank for a loan. Remember, there is a thirty day waiting period for flood insurance to take effect.

### **Natural & Beneficial Functions**

Floodplains play a valuable role in providing natural and beneficial functions to the area around the City of Ottawa. Undisturbed floodplains provide a wide range of benefits. Both the Illinois & Fox River's floodplains are used as a means to filter farm chemical run-off so that these areas can maintain bio-diversity and ecosystem sustainability. Both floodplains contain historic and archeological sites that provide opportunity for education and study. Both enhance waterfowl, fish and other wildlife habitats and provide feeding/breeding grounds.

### **Special Flood Hazard Areas**

The City of Ottawa has three distinct Special Flood Hazard Areas (SFHA). The boundaries of Goose Creek east of Norris Drive, to the mouth at the Fox River, The Fox River from Ottawa Regional Hospital to the mouth at the Illinois and the areas adjacent to either side of the Illinois River from the eastern to western City limits.

The areas around Goose Creek are at greatest risk for flash flood events because of its steep declining profile. The Fox River is influenced not just by local rain events but by most of Northeastern Illinois and Southern Wisconsin. The Illinois River is influenced by east northeast Illinois, into parts of Western Indiana, the Kankakee River, the Des Plaines and Chicago Rivers. It is important to understand that Ottawa is the watershed for over 11,000 square miles.

In 2008 the Illinois River reached 472.4 feet above sea level. Water inundated Central School. Allen Park was severely damaged and lost the tennis courts. Three houses near Fox River Park were completely destroyed and several others suffered major damage.

On April 18-19, 2013 a record flood of 473.8 caused limited damage to several properties. Most damaged property caused by the 2008 event have since been mitigated, including Central School.

### **Illegal Activity**

It is illegal to dump materials, yardwaste or debris into a required waterway and violators may be fined. (515 ILCS 5/5-5).

If you see someone dumping debris in our water courses or suspect any other illegal activity, please contact Community Development at 1-815-433-0161.

### Property Protection Measures

If your property is susceptible to flooding, there are many flood damage reduction measures you can employ.

- Watertight seals can be applied to brick and block walls to protect against low-level flooding.
- Utilities such as heating and air conditioning systems, water heaters and other major appliances can be elevated to higher floors in the structure or raised on platforms
- Temporary measures such as moving furniture and other valuables to higher floors or sandbagging exterior openings will also help.
- Elevating or relocating the entire structure may also be a feasible option.

### Additional Information

Information on whether **your property** is in the 100-year floodplain can be obtained from the Building Official or City Engineer by checking the City of Ottawa's Geographic Information System (GIS) which has all properties listed in the regulatory floodplain. Stop by City Hall at 301 West Madison Street or call the Community Development at 815-433-0161, ext. 219 or ext. 220

If you have flooding or drainage problems on your property, contact the City Engineer for solutions. He can be reached at 815-433-0161 ext 220.

Other information available at City Hall and online, includes:

- Special Flood Hazard Maps
- Elevation Certificates for any development within the regulatory floodplain.
- [www.cityofottawa.org](http://www.cityofottawa.org) Go to **Government** on home page, scroll down to **Flood Resources**
- [www.fema.gov/plan/mitplanning/](http://www.fema.gov/plan/mitplanning/)
- [www.illinoisfloods.org](http://www.illinoisfloods.org)

## City of Ottawa Flood Information

