## **City of Watseka**

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## CITY OF WATSEKA FLOOD INFORMATION LOCAL FLOOD HAZARD

The City Of Watseka is bordered on the South and West by Sugar Creek and to the North by the Iroquois River, the two converge at the Northwest corner of Watseka. The City has Special Flood Hazard Areas along these two tributaries' as well as areas near the "Main Ditch" flowing North/North West, Porter St and North Ninth to Sheridan and South Fifth.

The Special Flood Hazard Areas of Watseka are at risk of flash flooding due to the large watershed flowing into Sugar Creek and the Iroquois River receiving water runoff from Iroquois County, a small portion of Vermilion County, and large portions of Indiana County's Jasper, Newton and Benton. The City of Watseka has experienced major flood events in recent years 2008, 2015 and 2018.

Information regarding whether your property is located in the 100-year floodplain or any other information concerning your property can be obtained from the Building official. Please call and make an appointment (815) 432-2711 or stop by City Hall 201 Brianna Drive, or email <a href="mailto:code@watsekacity.org">code@watsekacity.org</a>

2018 FLOOD WATER COVERAGE MAP

**FLOOD PREDICTION SITES:** 

SUGAR CREEK AT MILFORD

**IROQUOIS RIVER AT IROQUOIS** 

**IROQUOIS RIVER NEAR CHEBANSE** 

FLOOD INSURANCE INFORMATION YOUR HOMEOWNERS INSURANCE DOES NOT COVER FLOODING

## THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

The City of Watseka participates in the National Flood Insurance Program.

The NFIP makes federally backed insurance available in participating communities for all buildings, whether they are in the floodplain or not.

Flood insurance covers losses directly caused by flooding. In simple terms, a flood is **an excess of water on land that is normally dry,** affecting two or more acres of land or two or more properties.

30 day waiting period for coverage to begin unless required by mortgage.

There are two types of flood insurance coverage available, Building and Contents.

# Building coverage up to \$250,000 single family, \$500,000 non-residential (commercial)

- Electrical and plumbing systems
- Furnaces and water heaters
- Refrigerators, cooking stoves, and built-in appliances like dishwashers
- Permanently installed carpeting
- Permanently installed cabinets, paneling and bookcases
- Foundation walls, anchorage systems, and staircases
- Detached garages

### Content's coverage purchased separately, limits up to \$100,000

- Personal belongings such as clothing, furniture and electronic equipment
- Curtains
- Washer and dryer
- Portable and window air conditioners
- Microwave
- Carpets not included in building coverage (e.g., carpet installed over wood floors)
- Valuable items such as artwork and furs (up to \$2,500)

## FloodSmart | The National Flood Insurance Program

## ANSWERS TO QUESTIONS ABOUT NATIONAL FLOOD INSURANCE PROGRAM

FEMA NATIONAL FLOOD HAZARD LAYER: Type in your address to see if you are in floodplain

## FLOOD SAFETY PROTECT YOURSELF AND OTHERS

**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 where the water is not flowing.

**Do not drive through a flooded area.** More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out. A car can float in as little as two feet of 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 Illinois* (800) 755-5000

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 gotten wet unless they have been taken apart, cleaned, dried, and inspected by a professional.

Watch for animals. Small animals like rats and snakes that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn items over and scare away small animals.

**Look before you step.** After a flood, the ground and floors are covered with debris including bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

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. If you have questions, call *Nicor Gas (888)* 642-6748

**Carbon monoxide 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 have picked up sewage and chemicals from roads, farms, factories and storage buildings. Spoiled food, flooded cosmetics and medicines are health hazards. When in doubt, throw them out.

Take good care of yourself. Wear gloves and boots. Wash your hands frequently during clean up. Recovering from a flood is a big job. It is tough on both the body and spirit and the effects a disaster has on you and your family may last a long time. Keep your eyes open for signs of anxiety, stress and fatigue in you and your family.

**Receive text messages.** Flood warnings, evacuation routes, emergency shelter, road closures, boil orders, or other emergency information, to enable, please call *City Hall (815) 432-2711* 

#### PROTECT YOUR PROPERTY FROM FLOODING

- Watertight seals can be applied to brick and block walls to protect against low level flooding.
- Major appliances, furnaces, air conditioners, water heaters can be elevated on platforms or moved to higher floors.
- Temporary measures such as sandbagging.
- Remove or elevate valuable personal items from flooded area.
- Consider moving or elevating entire structure to protect from flooding. Increased Cost of Compliance rider to your flood insurance policy may help with this.
- Consider installing flood vents to protect your foundation from flood damage.
- Do not allow grass clippings or leaves to block storm drains. Report illegal dumping into the drainage system (storm drains, sewers, streets, creeks, ditches or rivers) or blocked storm drains to Public Works (815) 432-4285 or City Hall (815) 432-2711

#### PROTECT YOUR HOME FROM FLOODING

#### **BUILD RESPONSIBLY**

## A LOCAL PERMIT IS REQUIRED FOR ANY DEVELOPMENT WITHIN THE 100-YEAR FLOOD PLAIN

#### **DEFINITION OF DEVELOPMENT:**

- a) Construction, reconstruction, repair or replacement of a building or an addition to a building.
- b) Installing a manufactured home on a site, preparing a site for a manufactured home or installing a travel trailer or recreational vehicle on a site for more than one hundred eighty (180) days. If the travel trailer or recreational vehicle is on-site for less than one hundred eighty (180) days, it must be fully licensed and ready for highway use
- c) Drilling, mining, installing utilities, construction of roads, bridges, or similar projects.
- d) Construction of levees, walls, fences, dams, or culverts, channel modifications, filling, grading, excavating, paving, or other nonagricultural alterations of the ground surface, storage of materials, or deposits of solid or liquid waste.
- e) Any other activity of man that might change the direction, height, or velocity of flood or surface water, including extensive vegetation removal

#### DEVELOPMENT DOES NOT INCLUDE:

- Maintenance of existing buildings and facilities such as reroofing or resurfacing of roads with an impervious surface when there is no increase in elevation.
- Plowing and cultivation and other similar agricultural practices that do not involve filling, grading or construction of levees.

#### **BUILDING PROTECTION:**

- Elevation of the structure's lowest floor to the Flood Protection Elevation (one foot above Base Flood Elevation)
- Elevation Certificate verifying elevation to Flood Protection Elevation.
- Flood vents to allow water to flow through structure (Wet Flood Proofed)
- Attached garages to be 0.1 foot above Base Flood Elevation.
- Commercial construction may be Dry Flood Proofed through the use of barriers.
- **SUBSTANTIAL IMPROVEMENT:** Any improvement, reconstruction, repair or additions to an existing building, the cost of which equals or exceeds fifty percent (50%) of the market value of the structure. If a structure is substantially improved, then the entire structure must comply with the Building Protection Standards.
- **SUBSTANTIAL DAMAGE:** Any damage to a structure due to flood, fire, wind, earthquake, etc. that exceeds fifty percent (50%) of the market value of the structure. If a structure is substantially damaged, then the entire structure must comply with the Building Protection Standards.
- To report any suspect illegal floodplain development please call *City Hall* (815) 423-2711
- For permits, floodplain development permits, permit information, call the *Building Department (815) 432-2711* or visit City Hall 201 Brianna Drive.
- For further information on Floodplain Development and Stormwater Management visit <a href="https://www.watsekacity.org/">https://www.watsekacity.org/</a> look under Residents-Ordinances-Title 14: Stormwater Management.

### **ELEVATION CERTIFICATE WITH INSTRUCTIONS**

## FEMA REQUIREMENTS FOR FLOODVENTS

### NATURAL FLOODPLAIN FUNCTIONS

- Fish and wildlife habitat protection.
- Natural flood and erosion control.
- Surface water quality maintenance (natural filter)
- Groundwater recharge.
- Biological productivity (preservation of plant and animal populations)
- Higher quality recreational opportunities (open space, fishing,

## birdwatching, boating etc.)





