

CITY OF WOODSTOCK FLOOD INFORMATION

LOCAL FLOOD HAZARD AREAS

A relatively small number of properties in Woodstock experience periodic flooding. Many of these areas in the north and east side of the City are along and in the vicinity of Silver Creek. Flood hazard properties to the south, between Dean Street and Route 47, are near Apple Creek, and properties in the west and south of the City are close to the Kishwaukee River. A number of floodplain areas in the City also consist of isolated depressional areas that are subject to seasonal flooding. A number of these areas, such as the Westwood Conservation Area and the Silver Creek Conservation Area, are owned by the City.

Flooding in these areas can occur for a variety of reasons, including excessive precipitation, improper grading, poorly maintained storm sewers or drain tiles, and other reasons. Even if your property has not been flooded or is high enough that it has not flooded recently, it may still be flooded in the future. If you are in the floodplain, the odds are that someday your property will be subject to a flood event and damaged. Some ideas about how to protect your property are provided below. Information as to whether your property is in a floodplain can be obtained from the City. A property owner should first check Woodstock's local flood hazard maps to see if a property is in a mapped floodplain. These maps and related flood protection references are available at City Hall (121 West Calhoun Street) and at the Department of Public Works (326 Washington Street).

FLOOD SAFETY

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

- Do not drive through a flooded area. More people drown in their cars than anywhere else. Water can reduce breaking ability and may cause the engine to malfunction. Don't drive around road barriers; a road, culvert, or bridge may be washed out.
- Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive and six inches of moving water can knock you off your feet.
- 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 ComEd or the City emergency personnel.
- Have your electricity turned off by ComEd. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.



- Be alert for gas leaks. Turn off the gas to your house before it becomes flooded. If you smell gas, report it to the City or Nicor. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames if you smell gas or until you know the gas has been turned off and the area has been ventilated.
- Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours.
- Look before you step. After a flood, the ground and floors can be covered with debris including broken glass and nails. Floors and stairs that have been covered with mud can be very slippery.
- Do not use gas engines, such as generators, or charcoal fires indoors during power outages. Carbon monoxide exhaust is dangerous and can cause serious health hazards.

FLOOD INSURANCE

If you don't have flood insurance, talk to your insurance agent. Most homeowner's insurance policies do not cover damage due to flooding. Flood insurance is only available to communities that participate in the National Flood Insurance Program. Because of the City's floodplain management programs and its efforts to provide multiple flood hazard protection, Woodstock is part of the National Flood Insurance Program and residents are able to obtain flood insurance. Additionally, because the City participates in the Federal Emergency Management Agency's Community Rating System (CRS) Program, flood insurance premiums are discounted.

Be sure to check your policy to ensure that you have adequate coverage. Usually these policies cover a building's structure, but not the contents. Contents coverage can be obtained by asking. At last count, there were 33 flood insurance policies in Woodstock. There is a 30-day waiting period before flood insurance coverage becomes effective. Plan ahead – don't wait until a flood event is predicted before buying flood insurance. If you are building inside the floodplain, the purchase of flood insurance is mandatory if using a federally regulated/insured bank for a loan.

PROPERTY PROTECTION MEASURES

If your property is susceptible to flooding, there are a number of flood damage reduction measures that you can take, including the following:

- Watertight seals can be applied to brick and block walls to protect against low-level flooding.
- Utility components, such as heating and air conditioning systems, water heaters and other major appliances can be elevated to higher floors in the structure or onto raised 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.



NATURAL AND BENEFICIAL FUNCTIONS

Floodplains play a valuable role in providing natural and beneficial functions to the area around, and including, Woodstock. Floodplains that are relatively undisturbed provide a wide range of benefits to both human and natural systems. These benefits provide aesthetic pleasure as well as function to provide active processes such as filtering nutrients. Parts of the Silver Creek, Kishwaukee River, and Apple Creek floodplains are used as a means to filter farm chemical run-off so that these areas can maintain bio-diversity and ecosystem sustainability. These floodplains contain historic and ecological sites for education and study. They enhance waterfowl, fish and other wildlife habitats and provide sites for feeding and breeding. Furthermore, they also provide natural erosion control and open space so further flooding damage does not occur.

FLOODPLAIN PERMITTING REQUIREMENTS

All development within a 100-year floodplain (not just building construction, but filling, excavating, installation of fences, etc.) is required to obtain a permit from the City. Applications must be made and a permit issued prior to doing any work in a floodplain area. Please contact the City's Department of Community & Development (815-338-4305) to obtain information you will need to properly develop in the floodplain. If you observe any illegal activity occurring in the floodplain, it can also be reported to this number.

SUBSTANTIAL IMPROVEMENT/DAMAGE REQUIREMENTS

The National Flood Insurance Program requires that if the cost of improvements to a building or the cost to repair damages (from any cause) to a building exceeds 50% of the market value of the building (excluding land value), the entire building must be brought up to current floodplain management standards. Building improvement projects include exterior and interior remodeling, rehabilitation, additions, repair, and reconstruction projects. Additionally, the cost of currently planned improvements will be added to the cost of previously made improvements and compared to the existing market value to determine if the improvements exceed 50% of the structure's value. Please contact the City's Department of Community & Development (815-338-4305) for further information.

DRAINAGE SYSTEM MAINTENANCE

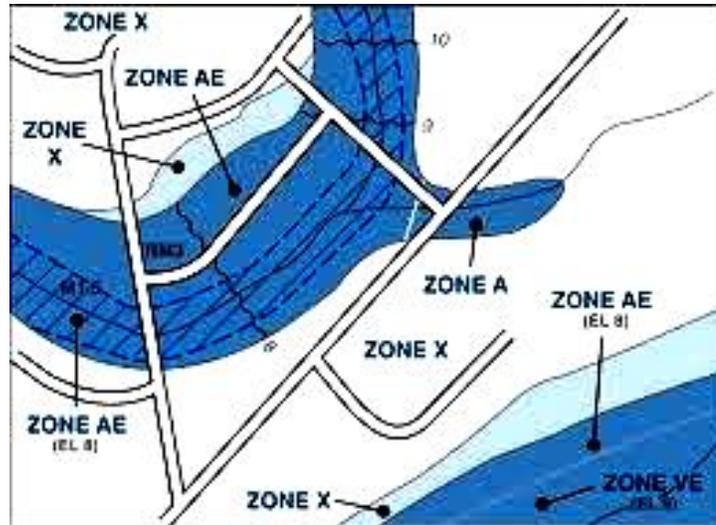
As simple as it may sound, simply keeping smaller swales, ditches, drainage routes and streams free of debris can dramatically improve the run-off capacity of low-lying areas, as well as greatly reduce the occurrence blockage that contributes to flooding. It is illegal to dump materials into a waterway and violators may be fined. If you see someone dumping or observe debris in one of the City's water courses, please contact the City at (815)-338-4305.

ADDITIONAL INFORMATION

As a public service the City of Woodstock can provide you with the following information upon request.

- Whether a property is in or out of a Special Flood Hazard Area (SFHA) as shown on the City of Woodstock's current Flood Insurance Rate Maps (FIRM).

- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation or depth, if depicted on the FIRM.



- A handout on the flood insurance purchase requirements that can help those who need a mortgage or loan for a property in a SFHA (*a copy of this handout is attached and additional copies can be obtained from the City*).
- Copies of completed FEMA Elevation Certificates for buildings constructed since 1979 when the City began participating in the National Flood Insurance Program.

Requests for this information can be made to the Department of Community & Economic Development which is located at City Hall, 121 West Calhoun Street (815-338-4305). City Hall is open from 8:30 a.m. until 5:00 p.m., Monday thru Friday. Additional information is available at the Woodstock Public Library or from the Federal Emergency Management Agency. General information regarding floodplains is available at www.fema.gov/hazard/flood/index.shtm and can also be obtained by visiting www.fema.gov/about/programs/nfip/index.shtm. NFIP publications can also be requested by going to www.fema.gov/business/nfip/libfacts.shtm.