

THE LOCAL FLOOD HAZARD

There are flood hazard areas throughout Whiteside County. While flooding from the Mississippi River and the Rock River can USUALLY be forecast in advance, Ice jams and flash flooding along the Rock River, Green River, Elkhorn, Jordan, Buffalo, Sugar, Spring, Rock, Otter, Holland & Coon Creeks, Winnebago ditch and the numerous Tributaries to these waterways may occur suddenly and unexpectedly. Of the 10 highest average crests for the Rock and Mississippi, 6 have occurred in the last 18 years, in 1993, 1996, 1997, 2001, 2002 and 2008. Ice jams and flash flooding has effected most of the channels mentioned above at various times. To find out if your home is in a flood zone, you may contact the Whiteside County Planning & Zoning Department at 815-772-5175 during normal business hours with an address for homes and businesses. A township and parcel number is needed to review vacant land. Elevation Certificates that have been submitted since 1985 are also available. If you have any drainage problems or issues, you may contact our office for information and help.

FLOOD SAFETY

The problems associated with flood emergencies are numerous. The threat to human life is extremely high. Residents and rescue workers alike are susceptible to the dangers of drowning or electrocution. In addition, the inundation of septic systems and wells by flood waters can cause numerous water born diseases to occur. There are several actions residents of flood hazard areas can take to decrease the potential of injury during a flood event:

1. 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 stick to ensure that the ground is still there before you go through an area where water is not flowing.

2. HAVE YOUR ELECTRICITY TURNED OFF BY THE POWER COMPANY.

Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Do not use appliances or motors that have been submerged in water unless they have been taken apart, cleaned, and dried.

3. HAVE YOUR NATURAL GAS SHUT OFF BY THE GAS COMPANY.

Be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

4. LOOK OUT FOR ANIMALS, ESPECIALLY SNAKES.

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

5. LOOK BEFORE YOU STEP. After a flood, the ground and floors are covered with debris including broken glass and nails. Floors and stairs that have been covered with mud can be very slippery.

6. CARBON MONOXIDE EXHAUST KILLS.

Generators and other gasoline powered equipment should be used outdoors. The same goes for camping stoves. Charcoal fumes are especially deadly. Cook with charcoal outdoors only.

THE EFFECTS A FLOOD DISASTER HAS ON YOU AND YOUR FAMILY MAY LAST A LONG TIME!

Many times, flooding within Whiteside County can be predicted days in advance, giving ample warning for preparation and evacuation. However, in the event of a flash flood due to ice jams or large storms, you may be the 1st to notice the oncoming situation. Notify the Sheriff's Department of the situation, and they will notify the Emergency Services & Disaster Agency (ESDA). Listen to the local radio and TV for emergency updates.

Office of
PLANNING & ZONING
DEPARTMENT

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Fax: 815-772-5249

www.whiteside.org

www.FEMA.gov

Whiteside
County,
Illinois



Dear Property Owner,

You are receiving this annual flyer because some or all of your property is in or near the Special Flood Hazard Area. The Planning & Zoning Department hopes you find this helpful and informative.



ARE YOU READY?

Floods

Floods are one of the most common hazards in the United States. Flood effects can be local, impacting a neighborhood or community, or very large, affecting entire river basins and multiple states.

Be aware of flood hazards no matter where you live, but especially if you live in low-lying area, near water or downstream from a dam. Even very small streams, gullies, creeks, culverts, dry stream-beds, or low-lying ground that appear harmless in dry weather can flood. Every state is at risk from this hazard.

Know the Terms

Familiarize yourself with these terms to help identify a flood hazard:

Flood Watch: Flooding is possible. Tune to NOAA Weather Radio, commercial radio or TV for information.

Flash Flood Watch: Flash flooding is possible. Be prepared to move to higher ground; listen to NOAA Weather radio, commercial radio or TV for information.

Flood Warning: Flooding is occurring or will occur soon; if advised to evacuate, do so immediately.

Flash Flood Warning: A flash flood is occurring; seek higher ground on foot immediately.

What to do during a Flood Watch or Flood Warning....

- Listen to the radio or TV or check the Internet to see whether a flood watch or flood warning has been posted for your area. A flood watch means that flooding is possible. A flood warning indicates that flooding is expected or is occurring.
- Check for instructions from your local emergency management agency or other local officials via the radio, TV or

internet.

- Locate your pre-assembled emergency kit and prepare other items to take with you in the event of an evacuation.
- Move valuable items from basements and ground-floor levels to higher areas.
- Turn off electricity at your breaker or fuse box and close your main gas valve. For fuel oil or propane tanks, turn off the fuel valve at the tank. Bring outdoor possessions inside or secure them adequately.
- Place sandbags anywhere water may enter your home.
- If instructed to do so, leave immediately. Avoid area of high or moving water and downed power lines along your evacuation route
- If flood waters enter your home or business before you can leave safely, move to the highest level, including the roof. It may take hours or even days before help can arrive.

Driving Flood Facts

- Six inches of water will reach the bottom of most passenger cars causing loss of control and possible stalling.
- A foot of water will float many vehicles.
- Two feet of rushing water can carry away most vehicles including sport utility vehicles (SUV's) and pick-ups.

FLOOD INSURANCE

Because Whiteside County is a participating member of the National Flood Insurance Program (NFIP), anyone can purchase flood insurance through their local insurance agent via the NFIP. There is a 30 day waiting period for flood insurance coverage to begin. A home located WITHIN a Special Flood Hazard Area (SFHA) has a 26% chance of being damaged by a flood over the life of a 30 year mortgage, and your homeowners insurance WILL NOT cover

flood damage. This is why flood insurance is mandatory for all federally backed mortgages. Your home doesn't have to be in a flood zone to get flooded. Flood insurance is available at a reduced rate for these properties. Whiteside County is now a part of FEMA's "Community Rating System", which can further reduce flood insurance premiums. Be sure to check your policy to ensure you have adequate coverage. Usually these policies cover the building structure, but not the contents. Contents coverage can also be obtained by asking. There is a 30 day waiting period before flood insurance coverage becomes effective. Plan ahead; do not wait until a flood is predicted before purchasing flood insurance.

FLOODPLAIN PERMITS

All development within the 100-year floodplain (not just construction of buildings, but filling, excavation, fences, etc.) is required to obtain a County Zoning Permit. Applications must be made in person prior to doing any work in a floodplain area. Contact Whiteside County Planning & Zoning for information at 815-772-5175. You may report illegal development activities to the above number as well.

NATURAL AND BENEFICIAL

Floodplains play a valuable role in providing natural and beneficial functions to Whiteside County. Floodplains that are left 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 and farm chemicals in run-off so that these areas can maintain biodiversity and ecosystem sustainability. Floodplains contain historic and archeological sites that provide opportunity

for education and study, enhance waterfowl, fish and other wildlife habitats and help provide feeding/breeding grounds, and lastly flood plains provide natural erosion control and open space to reduce future flooding.

SUBSTANTIAL IMPROVEMENT/DAMAGE

The NFIP 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.

Additionally, the cost of currently planned improvements will be added to the cost of improvements made over the life of the structure and compared to the existing market value to determine if the total improvements exceed 50% of the structure's value. If it does, the property must be brought up to current standards as part of the project, or the project will not be permitted. Since improvements are added cumulatively over the life of the structure, eventually ALL structures in flood prone areas will be elevated, relocated or demolished.

LEVEES AND FLOODING

There are two kinds of levees in Illinois: Those that have failed and those that will fail!

Less than 3% of people living behind levees in Illinois carry flood insurance. Many residents of the state have no idea that they live in "levee failure zones".

Levees can fail in a variety of ways: Overtopping; Piping; Seepage and Saturation; Erosion & Structural failures