

At times flooding within the City of St. Charles 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 first to notice the oncoming situation. Residents are encouraged to notify the Police Department of the conditions. The Police will contact the Emergency Management Agency (EMA). Residents should be alert for programming interruptions on radio and television stations, and updates available via the internet.



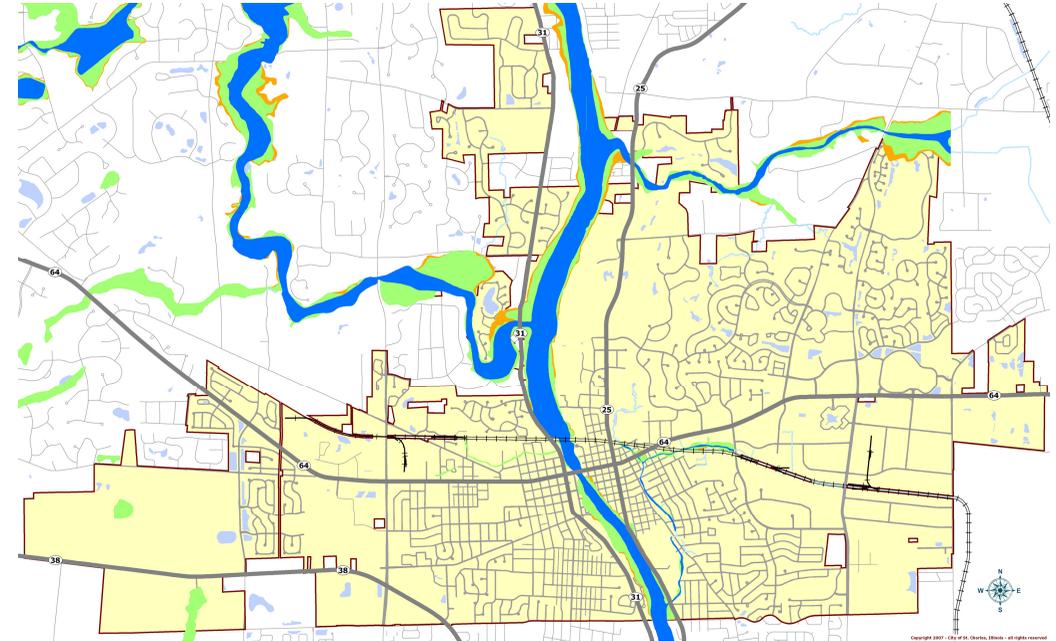
City of St. Charles Public Works Engineering Division

Dear Property Owner,

You are receiving this flyer because your property is in or near the Special Flood Hazard Area. The Engineering Department hopes you find it helpful and informative. More information is available at the City's website <http://www.stcharlesil.gov>



City of St. Charles Floodplain Information



Public Works Engineering Division
200 Devereaux Way
St. Charles, IL 60174
Phone: (630) 377-4486

City of St. Charles Engineering Division has FEMA Flood Maps available for viewing during regular office hours 8:00 am to 4:30 pm

THE LOCAL, FLOOD HAZARD

There are flood hazard areas throughout Kane County. While flooding from the Fox River, Ferson Creek, State Street Creek, 7th Avenue Creek, and Norton Creek can USUALLY be forecast in advance, ice jams and flash flooding along these rivers and the numerous Tributaries to these waterways may occur suddenly and unexpectedly.

To find out if your home is in a flood zone,

you may contact the City of St Charles Public Works Engineering Division (630) 443-3709 during regular business hours with an address for homes and businesses. A township and parcel number is needed to review vacant land.

FLOOD SAFETY

In a flood, your car is a coffin. More than half of all people who die in floods die from driving through floodwaters. Swift moving water may wash out a section of a roadway completely making an area that looks a few inches deep several feet deep. A vehicle with a low stance becomes a leaky raft in just 1 foot of water. Vehicles with large tires have a large air capacity (which causes flotation and reduces the friction that holds the tire to the road) and a larger side surface area for moving waters to push against. This allows shallow, fast moving water to push your vehicle into deep, fast moving water.

STAY ALIVE, NEVER DRIVE THROUGH FLOOD WATERS!

More good common sense tips:

1. Do not walk through floodwaters. Currents can be deceptive. Six inches of fast moving water can knock you off of your feet.
2. Stay away from power lines and electrical wires. Turn off the power to your home at the service box. Electricity travels through water. Electrocutation is

the number two killer during a flood.

3. Be alert to gas leaks. Turn off the gas to your house before a flood. If you smell gas, IMMEDIATELY contact Nicor (1-800-N-I-C-O-R-4-U) and notify the Fire Department. Do not use candles, lanterns or open flames unless your gas is shut off.
4. Keep children away from floodwaters, ditches, culverts, and storm drains. Floodwaters carry fluids from dead animals and human produced sewage. If that's not enough to keep your kids out of the floodwater, remember this - of the people who have been sucked into culverts and storm drains, EVERY SINGLE ONE died there.
5. Clean everything that has been wet. As mentioned, floodwater is contaminated and may cause severe health threats.
6. Never use gas engines such as generators, or make charcoal fires indoors. Carbon monoxide buildup can be lethal.
7. Watch for animals, especially snakes. Small animals have been flooded out of their homes and may seek shelter in yours.

FLOOD INSURANCE

Because the City of St. Charles is a participating member of the National Flood Insurance Program (NFIP), anyone can purchase flood insurance through his or her 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 homeowner's 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. Also, the City of St. Charles currently has a FEMA "Community Rating System" number of **5**, which helps to further reduce flood insurance premiums.

FLOOD PROTECTION

If your property is susceptible to flooding, there are some things you can do to reduce damages.

- Watertight seals can be applied to brick and block walls to protect against low level flooding. (less than 2 feet)
- Furnaces, air conditioners, water heaters and major appliances can be elevated on platforms or moved to higher floors.
- Temporary measures like sandbagging and removing items from the flooded area.
- Surprisingly, elevating or relocating the entire structure may be a feasible option with a very special rider on flood insurance policies. Would you like \$30,000.00 to assist in the cost of elevation or relocation? Contact this office and ask one of our Certified Floodplain Managers about Increased Cost of Compliance (ICC). We will see if you qualify for this program.

DRAINAGE SYSTEM MAINTENANCE

As simple as it may sound, simply keeping smaller ditches and streams free of debris can dramatically improve the outflow of run-off from low lying areas, as well as greatly reduce the occurrence of ice jams. It is illegal to dump materials into a required waterway and violators may be fined. There are also numerous drainage districts within the County that will relieve certain areas from congestion from fallen trees, leaves and beaver dams.

NATURAL AND BENEFICIAL

Floodplains play a valuable role in providing natural and beneficial functions to the City of St. Charles. 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 bio-diversity 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.

FLOODPLAIN PERMITS

All developments within the 100-yr. floodplain (not just construction of buildings, but filling, excavation, fences, etc.) are required to obtain a City of St. Charles Permit. Applications must be made prior to doing any work in a floodplain area. Contact the City of St. Charles Public Works Engineering Division for information at (630) 377-4486. You may report illegal development activities to the above number as well.

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.