

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. If you notice flash flooding, call 911 and the City's Police, Fire and Emergency Management Agency will coordinate a response. Residents should be aware of radio and television alerts, and updates available via social media such as Facebook and Twitter.



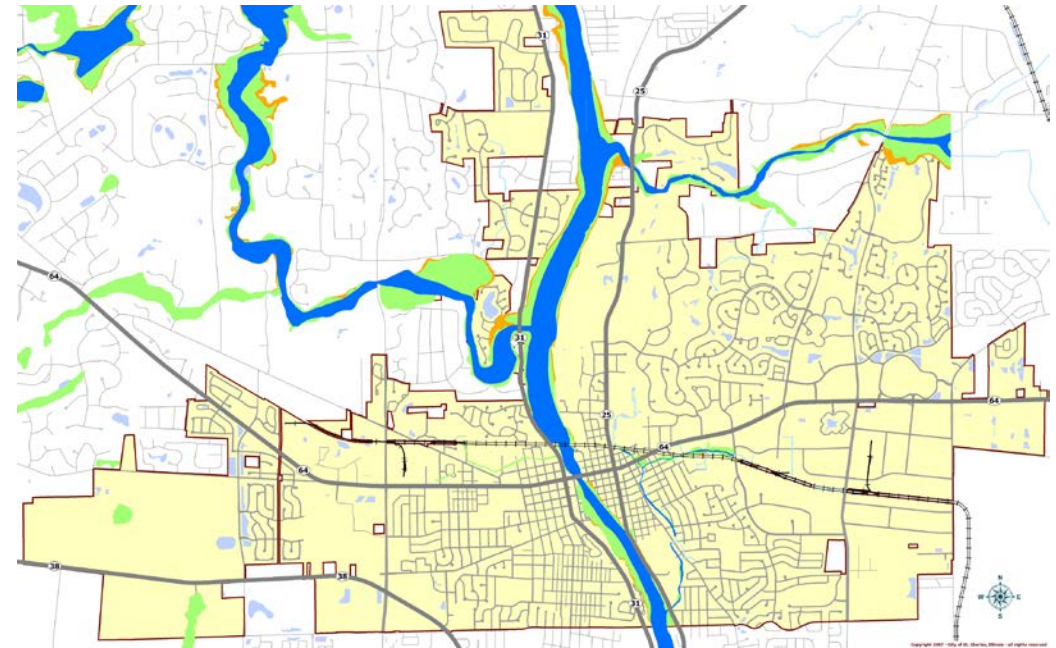
**City of St. Charles  
Public Works  
Engineering Division**

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, 7<sup>th</sup> 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 at (630) 377-4486 during regular business hours with an address for homes and businesses. A township and parcel number is needed to review vacant land.

## FLOOD SAFETY

Do not drive through flooded areas. More people drown in cars than anywhere else. 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.

More common sense tips:

1. Do not walk through flooded areas. Six inches of moving water can knock you off of your feet.
2. Stay away from power lines and electrical wires and turn off your power before it floods. Electrical current can travel through water. Electrocution is the second leading cause of death during floods.
3. Beware of gas leaks and turn off the gas to your house before it floods. If you

smell gas, report it to the gas company, and do not use candles, lanterns or open flames.

4. Keep children away from flood waters, ditches, culverts, and storm drains. Flood waters can carry dangerous items and may suck smaller people into culverts or drains.
5. Clean everything that has been wet. Flood water carries fluids from dead animals and sewage. Flood water 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 sandbags and removing items from areas prone to flooding.
- Elevating or relocating the entire structure may be a feasible option with a special rider on flood insurance policies. Contact the City of St. Charles Public Works Engineering Division at (630) 377-4486 about the Increased Cost of Compliance (ICC). If you qualify for this program, it can provide \$30,000 to assist in the cost of elevation or relocation.

## DRAINAGE SYSTEM MAINTENANCE

It is important to remember that keeping smaller ditches and streams free of debris can dramatically improve the flow of water run-off from low lying areas. This includes clearing obstruction such as fallen trees, leaves and beaver dams. Please note: It is illegal to dump materials into waterways and violators may be fined.

If you are experiencing drainage or flooding problems and would like to schedule a site visit with City staff, please contact the Public Works Engineering Division at (630) 377-4486. The City has photos and flood data for flooding events which may help in the assessment of the drainage problems you may be experiencing.

## NATURAL AND BENEFICIAL FUNCTIONS OF FLOODPLAINS

The benefits of floodplains are numerous. Floodplains can offer aesthetic pleasure while performing important functions, such as filtering nutrients and farm chemicals in run-off so these areas can maintain biodiversity and ecosystem sustainability. Floodplains enhance the habitats of waterfowl, fish and other wildlife habitats, sustain feeding / breeding grounds, and provide natural erosion control and open space to reduce future flooding. Floodplains even contain historic and archeological sites that offer opportunities for education and study.

## FLOODPLAIN PERMITS

All developments within the 100 year 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 this 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.

Building improvement projects include exterior and interior remodeling, rehabilitation, additions, repairs, and reconstruction projects. Additionally, the 50% threshold is a cumulative value. 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. If it does, the structure must be brought up to current standards as part of the project, or the project will not be permitted.