

FLOOD PROTECTION

There are different ways to protect a building from flood damage:

- ◆ Elevate furnaces and water heaters to a raised platform.
- ◆ Apply watertight seals to brick and block walls to protect against low-level flooding.
- ◆ Many homes—even those outside the floodplain—have sewers that may back-up into a basement during heavy rain. A plug or stand-pipe can stop this if the water does not rise more than 1 or 2 feet deep.
- ◆ Placing a rain barrel beneath a gutter downspout will avert basement flooding and help reduce flooding and pollution of local waterways.

DRAINAGE

The topography of Fond du Lac is relatively flat, which can cause drainage issues. Changes to a property and normal erosion over time can sometimes disrupt the proper flow of water. A permit is required for the placement of fill on a property. Some circumstances may require a drainage plan designed by a land surveyor or engineer.

If standing water persists in your yard for more than four or five days, and you live in a subdivision built prior to 1974, contact the City Engineering Division to see what help might be available. City staff is available to offer information for flooding issues and flood protection advice, including a site visit if requested.

DITCHES & STREAMS

As simple as it may sound, keeping ditches and streams free of debris improves the run-off capacity of low-lying areas and greatly reduces the blockage that may contribute to flooding. It is illegal to dump materials into a waterway or drainage course and violators may be fined.

Report problems and violations:
City Engineering Division (920) 322-3470

FLOODPLAIN REGULATIONS

BUILDING CONSTRUCTION-IMPROVEMENTS-REPAIR

Floodplain regulations affect new construction in a Special Flood Hazard Area, as well as alterations and repair of an existing building. **Things to know . . .**

- ◆ Before you plan a project, determine the flood hazard status of your property. Community Development staff can assist in locating your property on the FEMA FIRM map and provide guidance for construction in the floodplain. An elevation certificate prepared by a licensed surveyor or engineer will determine the flood hazard status of the building.
- ◆ Alterations, modification, rehabilitation, and repair of any type of building in a Special Flood Hazard Area is limited. If the cost to *improve* a building or the cost to *repair* damage (from any cause) exceeds 50% of the market value of the building (excluding land value), the National Flood Insurance Program requires the entire structure be made to comply with current floodplain standards to allow approval of the new work.
- ◆ The cost of building repair or improvements is added to the cost of previous work that has been documented by building permits and compared to the market value of the structure to determine if the proposed work will exceed 50% of its value. The City of Fond du Lac maintains a record of permits issued for a property.
- ◆ Chapter 690 of the Fond du Lac Municipal Code sets floodplain regulations. The code is available online in a searchable document on the City's website.

Remember...a permit is required PRIOR to the start of work! For information, contact the Building Inspector at (920) 322-3570.

www.fdl.wi.gov

FLOOD Protection INFORMATION



CITY OF FOND DU LAC

160 S Macy Street
Fond du Lac, WI

Community Development

(920) 322-3440

Building Inspection

(920) 322-3570

City Engineering

(920) 322-3470

What you should know...

- ◆ The area of the 100-year floodplain is referred to as a *Special Flood Hazard Area* (SFHA). In the timespan of a 30-year mortgage, there is a 1-in-4 chance that property in a SFHA will experience flooding.
- ◆ **FLOOD INSURANCE** is required for a federally regulated mortgage or loan on property in a Special Flood Hazard Area. Flood insurance is an option—but available—for property that is not mortgaged.
- ◆ Property owners can purchase building and contents coverage from any local property and casualty insurance agent. To find an agent that writes flood insurance visit: www.floodsmart.gov
- ◆ Flood losses are not covered by renter and homeowner insurance policies. There is a 30-day waiting period before flood insurance goes into effect, so don't delay!
- ◆ Floodplain management activities implemented by the City of Fond du Lac qualify policy holders for a 15% discount in the premium cost of a NFIP policy issued or renewed in a special flood hazard area.
- ◆ Flooding can often be predicted in advance, giving ample warning for preparation. Outlooks, watches, advisories and warnings are issued by the National Weather Service for potential weather events. Pay attention to local radio, television, or weather radio!
- ◆ Storms in 2008 are evidence that Fond du Lac is not immune to flooding. The visual inspection of damage and reports estimate that approximately 20% of the city was flooded in the storm event.
- ◆ Disaster experts classify floods according to the likelihood of occurring in a given time period. A 100-year flood is a destructive event that most assume would occur once per century. Not true! It means there is a 1% chance that such a flood could happen in ANY given year.
- ◆ For prediction and warning purposes, the National Weather Service identifies two types of floods—those that develop and crest over a period of six hours or more, and those that crest quickly (flash floods). Flash floods occur due to surface runoff from intense rainfall and are unpredictable—you may have just hours to execute a plan. Flash flooding is a concern in Fond du Lac because of the flat topography of the city.

Flood safety tips

Do not walk through flowing water.

Current can be deceptive; six inches of moving water can knock you off your feet. Drowning is the #1 cause of flood deaths.

Do not drive through a flooded area or around road barriers—the roadway or bridge may be washed out!

Stay away from power lines and wires. Electrical current can travel through water. Electrocutation is the #2 flood killer.

If your building is flooded, shut off the electricity. Some appliances can shock you even after unplugged.

Watch for animals. Small animals that have been flooded from their home may seek shelter in yours. Use a pole or stick to move items and scare animals away.

Look before you step. The ground is covered with debris after a flood—mud covered floors and stairs are slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Do NOT smoke or use candles or open flames.

Carbon monoxide exhaust kills! Use a generator or charcoal grill *outdoors*.

Clean everything that got wet. Flood waters pick up sewage and chemicals from many sources. When in doubt, throw it out!



INFORMATION

As a public service the City of Fond du Lac provides the following information:

- ◆ Basic flood map information including whether a property is in or out of the Special Flood Hazard Area (SFHA).
- ◆ Flood insurance data for a site, such as the flood zone, base flood elevation, and panel reference information from the Flood Insurance Rate Map.
- ◆ Flood map information including floodways and regulatory requirements for development in a floodway.
- ◆ Information for the mandatory purchase of flood insurance in a Special Flood Hazard Area.
- ◆ Property elevation certificate for construction that occurred in a Special Flood Hazard Area after April 17, 2012.
- ◆ List of FEMA-approved Letters of Map Amendment (LOMA).
- ◆ The Flood Insurance Study (FIS) covers the geographic area of Fond du Lac County and provides information on flood hazard areas, flooding sources, historical flood occurrence, and principal flood problems and causes (rainfall, local runoff, water way obstructions, drainage, ice jams).

Community Development Department
(920) 322-3440