

## FLOOD PROTECTION

There are different ways to protect a building:

- ◆ Elevate furnaces, water heaters, electric panels, washing machines, clothes dryers, refrigerators, freezers. Outside of a building, elevate air conditioning units and generators.
- ◆ Apply watertight coatings and sealants to foundation walls, windows and doorways to help prevent flood water from leaking into your house through cracks.
- ◆ Install check valves on pipes entering your house to prevent a flooded sewage system from backing up into your home.
- ◆ Keep gutters and downspouts clear of leaves, twigs and debris. Point downspouts away from your home so that water does not pool at the corners of your house.
- ◆ Place a rain barrel beneath a downspout to avert basement flooding and help reduce flooding and pollution of local waterways.
- ◆ Do you have flood insurance? How about coverage for sewer backups?

## DRAINAGE

The topography of Fond du Lac is mostly flat which can cause drainage issues for a property. Normal erosion over time and changes to a property to add fill, plantings, patios, etc. can disrupt the proper flow of water. If significant standing water persists in your yard for more than a week, contact the City to see what options might be available. Staff can offer information for flooding issues and flood protection advice. In some circumstances a drainage plan designed by a land surveyor or engineer might be necessary.

## DITCHES & STREAMS

As simple as it sounds, keeping ditches and streams free of debris improves the run-off capacity of low-lying areas and greatly reduces blockage that may contribute to flooding. Be aware—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

Floodplain development regulations apply to new building construction and to alterations and repair of existing buildings.

### Things to know . . .

- ◆ As you consider changes to your property, first know its flood hazard status. Community Development staff can assist in locating your property on the FEMA map and provide guidance for floodplain regulations.
- ◆ An elevation certificate prepared by a licensed surveyor or engineer determines the flood hazard status of a building.
- ◆ If an existing building in a Special Flood Hazard Area does not comply with floodplain regulations, it is referred to as a *nonconforming structure*.
- ◆ Alteration/modification/rehabilitation/repair of a nonconforming building is limited. If the cost to improve the 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 altered to comply with floodplain standards to allow approval of the new work.
- ◆ The cost of repair or alteration to a nonconforming building is added to the cost of previous work that has been done through the years. The total cost is compared to the market value of the structure to determine if the proposed work will exceed 50% of its value. The City maintains a record of permits for a property to document repair or alteration.
- ◆ Chapter 690 of the Fond du Lac Municipal Code contains floodplain regulations. For easy access the code is available in a searchable document on the City's website.

### Remember...

A permit is required PRIOR to the start of work!  
Questions? Call the Building Inspector: (920) 322-3570.

# FLOOD

## Protection

### THINGS TO KNOW AND DO



## CITY OF FOND DU LAC

160 S Macy Street

### Community Development

(920) 322-3440

### Building Inspection

(920) 322-3570

### City Engineering

(920) 322-3470



[www.fdl.wi.gov](http://www.fdl.wi.gov)

## Things to 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 is 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](http://www.floodsmart.gov)
- ◆ Flood losses caused by nature are not covered by homeowner and renter insurance policies. There is a 30-day waiting period before flood insurance goes into effect, so don't delay!
- ◆ Floodplain management activities adopted by the City of Fond du Lac qualify policy holders for a 15% discount in the premium cost of a National Flood Insurance Program (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!
- ◆ Weather events in 2008 and in late winter 2019 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 2008 summer 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

**Turn Around. Don't Drown.®** Drowning is the #1 cause of flood deaths. As little as 6" of water can knock you down and one foot of moving water can sweep your vehicle away.

**Do not walk or drive through flooded areas.** Floodwater can contain dangerous debris and downed power lines.

**Never drive around barricades**—the roadway may be washed out. Stay off of bridges over fast-moving water—a bridge can wash away without warning.

**Stay away from power lines and wires.** Electrical current can travel through water.

**Do not touch electrical equipment if it is wet or if you are standing in water.** If it is safe to do so, turn off electricity to prevent shock.

**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 check for damage. Do NOT smoke or use candles.

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

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

**Know how to stay informed.** Monitor weather reports provided by local news media. Sign up for text or email alerts for emergency notifications. Consider buying a NOAA Weather Radio for emergency information and instructions.



## 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 the Special Flood Hazard Area (SFHA).
- ◆ Flood insurance data, 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 certificates for construction that occurred in the SFHA after April 17, 2012.
- ◆ 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, waterway obstructions, drainage, ice jams).

Community Development Department  
(920) 322-3440  
[www.fdl.wi.gov](http://www.fdl.wi.gov)