

THE LOCAL FLOOD HAZARD

There are flood hazard areas throughout Rock Island County. While flooding from the Mississippi and the Rock rivers can USUALLY be forecast in advance, Ice jams and flash flooding along the Rock River, Coal Creek, Eckhart Creek, Kyte Creek, Mill Creek, Shaffer Creek, Meridosia Ditch, Sylvan Slough and the numerous Tributaries to these waterways may occur suddenly and unexpectedly. Many of the highest crests on the Rock and Mississippi have occurred in recent years. Ice jams and flash flooding has affected most of the channels mentioned above at various times.

If you want to know if a property is in the Special Flood Hazard Area (SFHA), contact us or visit our website. We can provide you with information from the County's Flood Insurance Rate Maps (FIRMS) plus we have mapping software that allows us to provide additional information such as if you are in the floodway, flood depths at your property, natural conservation areas and wetlands, historical flooding info, soil conditions, topographic maps, and even some elevation data. We even have local information not on maps. We also have copies of FEMA Elevation Certificates on all buildings constructed or substantially improved in the floodplain.

FLOOD INSURANCE

Rock Island County is a participating member of the National Flood Insurance Program (NFIP), anyone in unincorporated Rock Island County can purchase flood insurance through the NFIP. There is a 30 day waiting period for flood insurance coverage to begin. A home within a Special Flood Hazard Area (SFHA) has a 26% chance of being flooded over a 30 year mortgage, and homeowners insurance does not cover flood damage. Flood insurance is mandatory for all federally backed mortgages located in a Flood Hazard Area. Homes outside the flood area can be flooded, and there are reduced rates for these properties. Unincorporated Rock Island County is a class 7 in FEMA's "Community Rating System", (CRS) which reduces flood insurance premiums by 15%! Contact your insurance agent to get a policy now!

FLOOD SAFETY

More than half of all people who die in floods drown in their cars. Swift moving water may wash out a section of roadway completely, making an area that looks a few inches deep to be bottomless. 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.

STAY ALIVE, NEVER DRIVE THROUGH FLOOD WATERS!

More common sense tips:

Stay away from power lines and electrical wires. Turn off the power at the service box. Electricity travels through water.

Be alert to gas leaks. Turn off the gas to your house before a flood. If you smell gas, IMMEDIATELY contact Mid-America Energy or the Sheriff's Department. Do not use candles, lanterns or open flames unless your gas is shut off.

Keep children away from flood waters, ditches, culverts, and storm drains. Flood waters carry fluids from dead animals and human produced sewage. If that's not enough to keep your kids out of the flood water, remember this - people who get sucked into culverts and storm drains usually do not make it out alive.

Clean everything that has been wet- including the space INSIDE the walls! As mentioned, Flood water is contaminated and may cause severe health threats.

Watch for animals, especially snakes. Small animals have been flooded out of their homes and may seek shelter in yours.

Never use gas engines, generators, or make charcoal fires indoors. Carbon Monoxide buildup can put you to sleep. You don't wake up.

Disasters happen without warning. Make a plan now on how to communicate and where to meet.

Don't enter a flooded building until it has been cleared by an inspector. Ask experts for help identifying possible hazardous conditions. It may not be safe to go back in the structure.

PROPERTY 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).

Elevate or move your furnaces, air conditioners, water heaters and major appliances to higher floors.

Temporary measures like sandbagging and removing items from low areas.

Financial Assistance could be available. Would you like \$30,000.00 to assist in the cost of elevation or relocation?

Surprisingly, elevating or relocating the entire structure may be feasible with a rider on flood insurance policies.

Contact us!

BUILD RESPONSIBLY

All development within the floodplain (Construction of buildings, filling, excavation, fences, storage, etc.) is required to obtain a Floodplain Development Permit. Applications must be made prior to doing any work. You may report illegal development activities to our office. Get a permit for all repairs!

SUBSTANTIAL IMPROVEMENT/DAMAGE

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 construction requirements.

Additionally, the percentage of currently planned improvements will be added to the percentage of improvements made over a rolling 10 year period to determine if the total improvements exceed 50% of the structure's value. If it does, the property must be brought up to current floodplain Construction requirements as part of the project, or the improvements or repairs will not be permitted. A home that is substantially damaged will be brought up to current standards, removed from the floodplain or it shall be demolished.

PROTECT NATURAL FUNCTIONS

Floodplains play a valuable role in providing natural and beneficial functions to Rock Island County. Floodplains offer a wide range of benefits such as aesthetic pleasure and as a function to provide active processes for filtering nutrients and farm chemicals in run-off so that these areas can maintain bio-diversity and ecosystem sustainability. Floodplains contain historic archaeological 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. Do not pour chemicals in ditches or streams!

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. Do not dump in these natural areas! If you see dumping in waterways contact us!

FLOOD WARNINGS

Often times, flooding 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, and the Emergency Alert System needs to be activated. Notify the Sheriff's Department of the situation, and they will notify the Rock Island County Emergency Management Agency (EMA). Tune your radio to local media outlets for EMA updates, as well as regular programming interruptions. The National Weather Service also broadcasts severe weather and emergency information on NOAA radio. A NOAA radio should be purchased for you to receive these transmissions during an emergency.

Rock Island County Zoning & Building has FEMA Flood Maps available for viewing during regular office hours.

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