

Important Information Regarding *Floodplain Safety & Insurance*

The website below can help you, the resident, to better understand how flood insurance can help protect you from economic losses and recover more quickly.

<https://www.floodsmart.gov>

The website below informs you how to safely handle home flooding issues.

<http://www.basementguides.com/flooding>

View the following web site to learn more about flood safety.

<http://www.fema.gov/plan/prevent/howto/index.shtm>



Flood Hazards in Zilwauke- The City of Zilwauke is located within the 100-year floodplain or Special Flood Hazard Area (SFHA). While encompassing the entire community, it is important to note that during most recent flooding, high water has been limited to near the Saginaw River. Water elevation and velocity greatly increase during a flood event. These flood waters can cause significant damage to structures and cause harm to their occupants.

Protect Floodplain Function- Floodplains play an important role in providing natural and beneficial functions to the surrounding area, including the City of Zilwauke. While there are no floodplains in the City property, Zilwauke Township, directly to the North, is home to the Crow Island State Game Area. Crow Island is owned by the State of Michigan and includes 3, 489 acres. It is a complex of evolving wetlands, managed wetland impoundments and agricultural uplands which provide homes for a variety of wildlife. Crow Island allows for natural erosion control and open space, so further flood damage does not occur.

Flood Warning- Flooding in Special Flooding Areas can usually be predicted in advance of it occurring, allowing time for reasonable warning for preparation and evacuation. The National Weather Service (NWS) accesses weather and river data to determine when flood warnings are necessary. Typically, an official warning from NWS is issued 24 hours in advance of the Saginaw River reaching the official flood stage. When a flood watch or warning is issued, you can tune into local radio stations **790 AM-WSGW, 96.1 FM -WHNN** or local television stations **WNEM channel 5, CBS channel 25** or www.weather.com online for the latest flood levels and road closures.

Keep Yourself and Family Safe- There are a few roads and low-lying areas in the City of Zilwaukee that are quickly covered by water during yearly flooding events. The Westervelt Road area is prone to flooding. During a flood is not the time to check out the river and water levels. If you come upon a “Road Closed” barricade while driving, please locate and alternate route. Most injuries and deaths in flooding events occur when unsuspecting citizens drive into flooded roadways. In as little as two feet of water, your vehicle can become buoyant and could cause the vehicle to be swept downstream into a deeper water hazard or river.

If flooding occurs, shut off the gas and electrical utilities immediately, to not cause additional hazards once your home is inundated with floodwater. If you must evacuate your property due to rising floodwater, remember not to walk through flowing waters because currents can be deceptive. **Keep away from floodwaters, ditches, culverts and storm drains.**

Keep children away from the flood waters, ditches, culverts and storm drains. Flood waters can carry unimaginable items that have dislodged themselves. Culverts may suck smaller children into them rendering them helpless.

It is vital to clean everything that has gotten wet. Flood water may be contaminated with sewage and other chemicals which pose as severe health threats.

Look out for animals which may have been dislodged from their natural habitat, especially snakes and turtles. Small animals that have been flooded out of their home may take refuge in yours.

Do not use gas engines, such as generators or charcoal fires, indoors during power outages. Carbon monoxide exhaust can pose serious health hazards.

Property Protection Measures- If your property is prone to flooding, there are many flood damage reduction measures that you can use.

Watertight seals can be applied to brick and block walls to protect against low-level flooding.

Utilities, such as air condition systems, water heaters and other major appliances, can be elevated to higher floors in the structure or on raised platforms.

Temporary measures, such as moving furniture and other valuables to higher floors or sandbagging exterior openings, will also help.

Elevating or relocating the entire structure may also be a feasible option.

Maintain Drain Systems- As simple as it sounds, keeping smaller drains and ditches free of debris can dramatically improve the outflow of water run-off from low-lying areas. It is illegal to dump materials into these waterways. There are few Saginaw County drains located in Zilwaukee that receive maintenance to ensure that man-made debris and naturally occurring vegetation are removed. If you observe any waterways adjacent to your property that are filled with sediment, vegetation, or debris, or if you see illegal dumping, please contact the Saginaw County Department of Public Works at 989-790-5258 or the Saginaw County Road Commission at 989-752-6140 to report any concerns with drains.

Flood Hazard Maps & Floodplain Determinations- The Zilwaukee City Hall maintains copies of Flood Insurance Rate Maps (FIRM) for SFHA's in Zilwaukee, located at 319 Tittabawassee Road. You may also obtain electronic copies from FEMA by calling 1-877-FEMA-MAP. FIRM's can be purchased directly for FEMA at www.fema.gov or you can download a map here. When purchasing or downloading maps, please reference the City of Zilwaukee's community number 260285.

Saginaw Area Geographic Information System (GIS) also has information regarding floodplains. Once at the [SAGAGIS homepage](#), search for your property and open the property information by clicking on it. Once at the property, use the menu to the right to click on "layers." The options and layers available for the interactive map are on the right side of the screen. Check the box next to the "Flood Hazard" and the flood zone information available will overlay the existing map.

The City of Zilwaukee cannot make official determination that your property is either within or outside of the SFHA. An official determination can only be made through an elevation survey and an elevation certificate, typically obtained by hiring a licensed land surveyor. Elevation certificates received are available to the public for review.

Substantial Improvement/Damage- The National Flood Insurance Program (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 and value), the entire building must be brought up to current floodplain management standards. Building improvement projects include exterior and interior remodeling, rehabilitation, additions and repair and reconstruction projects. Additionally, 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.

INSURE YOUR PROPERTY FROM FLOOD HAZARD- According to the NFIP a home located within the SFHA has a 26% greater chance of being damaged by a flood over the life of a 30-year mortgage than by fire or other loss. Your homeowner's insurance will typically **not** cover flood damage; therefore, flood insurance is mandatory for all federal backed mortgages. Keep in mind your home does not have to be in the SFHA to get flooded.

Since the City of Zilwaukee participates in the NFIP's Community Rating System, anyone who owns or rents property within the City of Zilwaukee can purchase flood insurance through a licensed local insurance agent at a 10% reduction. There is a 30-day waiting period for flood insurance coverage to begin.

It is important to check your policy to ensure that you have adequate coverage. Usually these policies cover the building structure, but not the contents. Contents coverage can also be obtained by asking. Make sure you plan, do not wait until a flood is predicted before purchasing flood insurance.

Build Responsibly- If you are considering grading, filling, building construction or building renovations there are special regulations that will apply to your project. These regulations have been put in place to keep homes and businesses reasonably safe from flooding. Start by applying for a building permit. The staff at City Hall is available to assist you to discuss your flooding and drainage concerns.

Here are some additional resources for flood safety:

FloodSmart <https://www.floodsmart.gov>

Red Cross Disaster Safety Checklist <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies.html>

How to Protect Your Home From Flood Damage <https://www.redfin.com/blog/how-to-protect-your-home-from-flood-damage/>

STEM Challenge for Kids – Building Flood Resistant Homes
<https://practicalaction.org/schools/beat-the-flood/>

The Best Homeowner's Insurance <https://www.reviews.com/insurance/homeowners/best/>

Flood Protection Library <https://crsresources.org/300-3/>