

City of Zilwaukee Flood Protection Information

Flooding in our City is caused by two sources: The Saginaw River can overflow in a 100-yr. flood plan; the Universal Drain can overflow when water comes too quickly into the area.

Flooding can come with little warning. In September 1986, heavy rains caused an overflow of Universal Drain, thus flooding many streets, some basements, etc. Floods are dangerous. Even though they appear to move slowly a flood two feet deep and moving at three feet per second can knock a man off his feet and float a car.

Your property may be high enough that it was not flooded in 1986. However, it can still be flooded in the future because the next flood could be worse. If you are in a floodplain, the odds are that someday your property will be damaged. This letter gives you some idea of what you can do to protect yourself.

CITY FLOOD SERVICES: The first thing you should do is check your flood hazard. Flood maps and flood protection references are available at the City of Zilwaukee Office where a flood plain map is on display.

WHAT YOU CAN DO: Several of the City's efforts depend on your cooperation and assistance. Here is how you can help.

- Do not dump or throw anything into the ditches or streams. Dumping in our ditches and streams is a violation of the City of Zilwaukee Ordinance. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and when it rains the water has to go somewhere. Every piece of trash contributes to flooding.
- If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris. The City has a stream maintenance program which can help remove major blockages such as downed trees.
- If you see dumping or debris in the ditches or streams, contact the Department of Public Works at 755-0931 (leave message and your name and contact number, if no one is available).
- Always check with the Building Department before you build on, alter, regrade, or fill on your property. A permit may be needed to ensure that projects do not cause problems on other properties.
- If you see building or filling without a City permit sign posted, contact the Building Dept. at 755-0931.
- Check out the following information on flood proofing, flood insurance and flood safety.

FLOOD PROOFING: There are several different ways to protect a building from flood damage. One way is to keep the water away by regarding your lot or building a small floodwall or earthen berm. These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway. The Building Department can provide this information.

Another approach is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended for houses with basements or if water will get over two feet deep.

A third approach is to raise the house above flood levels. A small wood frame house can be elevated for less than \$10,000. Sound crazy? Check out some of the houses in Vassar. The owners had a contractor raise their homes.

Many houses, even those not in the floodplain, have sewers that back up into the basement during heavy rains. A plug or standpipe can stop this if the water doesn't get more than one or two feet deep. They can be purchased at a hardware store for under \$25. For deeper sewer backup flooding, talk to a plumber about overhead sewers or a backup valve.

These measures are called floodproofing or retrofitting. More information is available at the City of Zilwaukee Office. **Important Note:** Any alteration to your building or land requires a permit from the Building Department. Even regrading or filling in the floodplain requires a permit.

If you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs. It is unlikely that you will get much warning, so a detailed checklist prepared in advance would help ensure that you don't forget anything.

FLOOD INSURANCE: If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods. However, because Zilwaukee participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal Government and is available to everyone, even for properties that have been flooded.

Some people purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that can happen in Zilwaukee, there is usually more damage to the furniture and contents than there is to the structure.

At last count there were 285 flood insurance policies in Zilwaukee. If you are covered, check out the amount and make sure you have contents coverage. Remember: Even if the last flood missed you or you have done some floodproofing, the next flood could be worse. Flood insurance covers all surface floods.

FLOOD SAFETY:

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company or City emergency management office.

Have your electricity turned off by the Power company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have become wet unless they have been taken apart, cleaned and dried.

Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.