Flood Warning System

You should become familiar with these terms:

Flood Watch	Flooding is possible.
Flash Flood Watch	Flooding is possible with little or not warn- ing
	Flooding is imminent (it may take several hours to occur).
	Flash flooding is imminent & precautions should be taken.

Flood watches, warnings & forecast service are issued by the National Weather Service. Listen to local radio stations or a NOAA weather radio for up-to-date information & instructions in floodlike conditions. Use a battery powered radio in the event of a power outage. In the event of a flood, the Village of Sugar Grove Police Department & other public safety agencies will utilize additional methods of providing information to the community, such as the Emergency Alert System & Kane County's Code Red System.

Flood Safety

Before & During a Flood

- Stay alert to weather conditions & forecasts for flooding or flash flooding in your area.
- If you need to evacuate your home or business, stay calm and don't panic.
- Time permitting, turn off all utilities at the main switch and don't touch anything electrical.
- Report downed power lines to Com Ed at 1-800-334-7661 immediately.
- Any source of electricity is an electrocution hazard during & after a flood event. Stay away!
- Do not walk or drive through a flooded area, especially one with moving water. Drowning is the number one cause of flood deaths. Also, unseen hazards may exist in these areas.
- If you smell gas or suspect a leak, contact Nicor at 1-888-642-6748 immediately.
- Use flashlights for light & avoid open flames (candles, matches, etc.).
- Use a generator or other gasoline-powered machine outdoors. Carbon monoxide is the hazard with these.

<u>After a Flood</u>

• Clean up everything that got wet. Flood waters have picked up contaminants from roads, farms, etc. turning everyday household items into health hazards. When in doubt, throw them out.

Village of Sugar Grove 601 Heartland Drive Sugar Grove, IL 60554

ARE YOU READY FOR THE NEXT FLOOD?

A public service to the residents & property owners in flood prone areas in the Village of Sugar Grove. Your property is located in or near the regulatory floodplain.

Local Flood Hazards

The Village of Sugar Grove will experience flooding sometime in the future. History has shown that the community has some local flood hazard areas. These areas can experience frequent or infrequent inundations of water from rain/storm events. Flooding in Sugar Grove originates from three sources: Blackberry Creek in the Blackberry Creek Watershed, the Welch Creek / Duffin Drain / Aurora Airport Drain in the Big Rock Creek Watershed, and Rob Roy Creek (which is not a mapped floodplain) in the Big Rock Creek Watershed . Flooding following storms such as July 1983, July 1996 and February 1997 caused property damages to residents throughout the Blackberry Creek watershed.

Information is available from the following local departments & agencies:

Village of Sugar Grove, Community Development Department, 601 Heartland Drive, 630-391.7220 Sugar Grove Public Library, 125 S Municipal Drive, 630-466-4686



Business Name

Natural and Beneficial Functions of Floodplains

Floodplains are very important for many reasons, including water quality maintenance, groundwater recharge, biological productivity, fish and wildlife habitat, cultivation, recreation, aesthetics, and outdoor education. It is important to protect floodplains for these reasons and the primary way to do this is to set aside floodplain areas for little or no development, as the Village of Sugar Grove has done. The Village's Comprehensive Plan shows future land use in and adjacent to

the floodplains as reserved for open space. This will ensure that as the Village is developed over time that areas such as Blackberry Creek and Welch Creek are preserved generally in their present state. These areas may be developed as corridors for bike trails and other active and passive recreation.

Flood Hazard Maps

The Federal Emergency Management Agency (FEMA) publishes maps indicating flood hazard areas in the community & the degree of risk in those areas. These maps are referred to as Flood Insurance Rate Maps, or FIRM's. Copies of these maps are available for viewing at the Sugar Grove Public Library & at the Village of Sugar Grove Community Development Office. Floodplain maps are also available online at the FEMA webpage: www.fema.gov. The Community Development Department also maintains a GIS mapping system that incorporates information found on FIRM's. If you have guestions about whether or not a property or building is located in a Special Flood Hazard Area (SFHA), please contact the Community Development Department at 630-466-8954.

Flood Insurance

All property owners & renters are eligible for flood insurance, not just those that live in flood prone areas. Flood insurance is available to all residents because the Village of Sugar Grove participates in the NFIP which is administered by FEMA. Don't assume your homeowner's policy will protect you from property damage as

a result of flooding or rising waters. The majority of homeowner insurance policies do not cover losses from flood related events. If a property is located within a SFHA, insurance is required by law to obtain federally secured financing to buy, build, or improve a structure on that property. An insurance agent can assist in determining the amount of coverage required and can sell a separate flood insurance policy under rules set by the Federal government. All agents must charge the same rate. Rates for flood insurance will not change just because you file a claim since they are set on a national basis. A flood insurance policy can take 30 days to become effective. Verify that building contents coverage is included.

Floodplain Development Permit Requirements

Any development in the floodplain requires a Variance per requirements of Village Ordinance 604. This Ordinance establishes flood protection standards (located in Title 12, Chapter 8 of the Village Code). This Chapter also adopts the Kane County Stormwater Ordinance (see <u>www.co.kane.il.us/kcstorm</u>). These regulations require that you obtain a stormwater management permit before you build, alter, regrade, or fill if your property is located in the regulatory floodplain as identified on the FIRM. Please contact the Community Development Department before undertaking any of these actions or to report a violation.

Substantial Improvement / Damage Requirement in Floodplain

Buildings in the floodplain that are substantially improved, expanded, reconstructed, or repaired (including due to substantial damage, flood-related or otherwise) must meet the requirements of new construction specified in the Kane County Stormwater Ordinance (see <u>www.co.kane.il.us/kcstorm</u>). Substantial is defined as a cost greater than or equal to 50% of the building's mar-

ket value before the change or, in the case of addition, an increase in the floor area of more than 20%. All improvements, expansions, reconstructions, and repairs in the Village of Sugar Grove require a building permit.

Drainage Maintenance

A clear drainage system can convey stormwater more efficiently & can minimize flood damage to surrounding buildings & property. Citizens can greatly assist in this effort by keeping catch basins in front of their property free of debris. It is illegal to dump debris, grass clippings & other waste materials into drainage ditches & catch basins. Please contact the Police Department at 630-466-4526 to report illegal dumping into the Village's drainage system or to obtain further information.

Property Flood Protection

Preventive measures can be taken to minimize or eliminate the potential for flood damage to your existing home or business.

Temporary measures include:

Use of sandbags, plywood, plastic sheeting, & lumber to divert flood waters away from a building. Moving furniture or other possessions to upper floors, availability & time permitting. **Permanent measures (retrofitting*) include:** Elevating the structure &/or utility devices. Building a floodwall or berm. Installing sewer back flow prevention devices *More specific information ion retrofitting is available at the Sugar Grove Public Library.

Flood-Related Terminology

Floodplain - any land area susceptible to floodwaters. 100-Year Flood - a flood having a 1% chance of being equaled or exceeded in magnitude in any given year. 100-Year Floodplain - the area adjoining a river or watercourse covered by water during a 100-year flood. Floodway - the channel of a river or watercourse & adjacent areas that discharge the 100-year flood without increasing the water surface elevation more than 1'. Flood Fringe - that portion of the floodplain (outside the floodway) that may be inundated by flood waters. Encroachment - a man-made obstruction in the floodplain which displaces the natural passage of flood waters.

Surcharge - an increase in flood elevation due to encroachment of the floodplain.

- **FEMA** Federal Emergency Management Agency
- NFIP National Flood Insurance Program
- FIRM Flood Insurance Rate Map SFHA - Special Flood Hazard Area