

FLOOD HAZARD AREAS

Floodplains are areas susceptible to flooding that are adjacent to rivers, streams and lakes. In flat areas, the floodplain can extend more than a mile from the flooding source.

Along large rivers like the Kishwaukee and Fox, floodplains usually flood during the spring after heavy snow seasons. On these and other floodplains, such as small streams and ponds, flooding can result within hours of intense rain. On the larger rivers and lakes, there may be days of flooding.

Information on whether your property is in a Special Flood Hazard Area can be obtained by coming into the Department of Planning & Development in the Administration Building and having the Stormwater Division help you. Maps are available to look at as well as other flood-related information. The County also has Elevation Certificates for new development available back to 2004. Contact the County office at (815) 334-4560 for further assistance.

FLOOD SAFETY

The following common sense guidelines can help you from the dangers of flooding:

- Do not drive through a flooded area. More people drown in cars than any where else. Do not drive around barriers.
- Do not walk through flowing water. Currents can be deceptive. Six inches of water can knock you off your feet.
- Stay away from power lines and electrical wires. If your house is about to be flooded, turn off the power at the service box. Electrical current can travel through water. Electrocutation is the 2nd leading cause of death during floods.
- Be alert to gas leaks. Turn off the gas to your house before it floods. If you smell gas, report it to your gas company. Do not use candles,

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lanterns or open flames if you smell gas or are unsure if your gas has been shut off.

- 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 people into them rendering them helpless.
- Clean everything that has been wet. Flood water will be contaminated with sewage and other chemicals which pose severe health threats.
- Look out for animals, especially snakes. Small animals that have been flooded out of their home may seek shelter 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 susceptible to flooding, there are many flood damage reduction measures you can employ.

- Watertight seals can be applied to brick and block walls to protect against low-level flooding.
- Utilities such as heating and air conditioning 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.

FLOODPLAIN PERMIT REQUIREMENTS

All development within the 100-yr. floodplain (not just construction of buildings, but filling, excavation, fences, etc.) is required to obtain a Stormwater Management Permit. Applications must be made prior to doing any work in a floodplain area. Please contact the Department of Planning & Development to receive all the information you will need in order to properly develop in the floodplain at (815) 334-4560. You may report any illegal development activities to the above number as well.

SUBSTANTIAL IMPROVEMENT/DAMAGE

The 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 land 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. Please contact the County Building Inspector at (815) 334-4560 for further information.

FLOOD INSURANCE

If you do not have flood insurance, talk to your insurance agent. Most homeowner's insurance policies do not cover damage from floods. Flood insurance is only available to those participating communities in the National Flood Insurance Program (NFIP). Because of our floodplain management programs that attempt to protect us from flooding hazards, McHenry County is part of the NFIP and thus, residents are able to obtain flood insurance. Additionally, because the County participates in FEMA's CRS program, flood insurance premiums are discounted.

Be sure to check your policy to ensure you have adequate coverage. Usually these policies cover the building structure, but not the contents. Contents coverage can also be obtained by asking. There is a 30-day waiting period before flood insurance coverage becomes effective. Plan ahead; do not wait until a flood is predicted before purchasing flood insurance.

If you are building inside the floodplain, the purchase of flood insurance is mandatory if using a federally regulated/insured bank for a loan.

NATURAL & BENEFICIAL FUNCTIONS

Floodplains play a valuable role in providing natural and beneficial functions to the area around, and including, McHenry County. Floodplains that are relatively undisturbed provide a wide range of benefits to both human and natural systems. These benefits provide aesthetic pleasure as well as function to provide active processes such as filtering nutrients. Floodplain and wetlands are used as a means to filter farm chemical run-off so that these areas can maintain biodiversity and ecosystem sustainability. Floodplains contain historic and archeological sites that provide opportunity for education and study. They enhance waterfowl, fish and other wildlife habitats and provide feeding/breeding grounds. And lastly, floodplains

provide natural erosion control and open space so further flooding damage does not occur.

DRAINAGE SYSTEM MAINTENANCE

As simple as it may sound, simply keeping smaller ditches and streams free of debris can dramatically improve the run-off capacity of low-lying areas, as well as greatly reduce the occurrence blockage that significantly contributes to flooding. It is illegal to dump materials into a required waterway and violators may be fined. If you see someone in the act of dumping or see debris in one of our watercourses, please contact the County Office at (815) 334-4560.

FLOOD WARNING SYSTEM

Many times, flooding can be predicted in advance, giving ample warning for preparation and evacuation. However, in the event of a flash flood due a large rain event, you may be the first to notice the oncoming situation and have only hours to execute your plan. Notify your local Police/Fire Department. Flood threat predictions are disseminated on the NOAA Weather Wire or NOAA Weather Radio. Real-time stream gage readings for sites on the Fox River and the Kishwaukee River can be accessed on the internet at websites below.

ADDITIONAL INFORMATION

If you should require further or more detailed information regarding flood-related issues in McHenry County, here are some additional sources:

- FEMA website and FEMA Map Service Center
www.FEMA.gov www.msc.fema.gov
- McHenry County
Department of Planning & Development
667 Ware Road, Woodstock, IL
(815) 334-4560
www.co.mchenry.il.us
- National Weather Service (NWS)
www.crh.noaa.gov/crh
- Stream-gage reading
<http://il.water.usgs.gov/data/McHenry>