



Kyle Saunders
Director
Public Works Department

(Date)

Subject: Flooding and Flood Protection

Dear City of Rockford Resident:

You are receiving this letter because your property is in or near a Special Flood Hazard Area (SFHA), as mapped by the Federal Emergency Management Area (FEMA), or one of the City's seventy-nine (79) designated repetitive loss areas. In an effort to help you reduce your flood insurance premiums, we are providing information on the following:

- Flood Hazards in Rockford
- Flood proofing measures to reduce future flood damage
- Flood insurance to help recover from flooding
- Flood protection regulations to prevent flooding
- Flood Safety tips
- Natural and beneficial functions of floodplains

Please know the City of Rockford has already implemented a variety of flood protection activities including periodic cleaning of ditches, channels and creeks, regulating new construction and upgrades, and acquiring and preserving flood-prone areas as open space.

If you have experienced flooding in the past, here are some things you can do to prevent future damages:

- Investigate how water is entering your home and, if needed, contact the Public Works Stormwater Team (779-348-7175) for assistance,
- Understand your risk of flooding or sewer backup from FEMA's floodplain mapping and historical flooding information the City may have,
- Protect your home with appropriate floodproofing measures,
- Obtain flood insurance for your home and contents,
- Report violations to City ordinances to the Building Department, code enforcement (779-348-7444) or Stormwater teams
- Prepare for flooding by doing the following:
 - Know how to shut off the electricity and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go.
 - Make a household inventory, especially of basement contents.
 - Put insurance policies, valuable papers, medicine, etc., in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.



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- Visit the Red Cross website (www.redcross.org) to learn about developing a disaster response plan for your home or information about preparing your home for disasters.
- Consider some permanent flood protection measures.
 - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement before a flood can reduce property damage and save lives.
 - Consider elevating your house above flood levels.
 - Check your building for water entry points, such as basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found at FEMA's website, www.ready.gov/floods.
 - Note: some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department.
- Talk to the Community Floodplain Manager for information on financial assistance.
 - If you are interested in elevating your building above the flood level or selling it to the City, we may apply for a Federal grant to cover 75% of the cost.
 - Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
- Get a flood insurance policy.
 - Homeowner's insurance policies do not cover damage from floods. However, because our community 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 properties that have been flooded. Because our community participates in the Community Rating System, you will receive a reduction in the insurance premium.
 - Even if your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
 - Some people have 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 happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
 - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
 - Contact your insurance agent for more information on rates and coverage.



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If you need flood protection advice, historical flooding information, or flood elevation information, please contact the City of Rockford Stormwater Team.

Sincerely,

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