

## FLOODPLAIN

### NFIP – The National Flood Insurance Program

#### YOUR HOMEOWNERS INSURANCE DOES NOT COVER FLOODS



The NFIP makes federally backed flood insurance available in participating communities for structures whether they are in the floodplain or not.

In addition to the County of Clinton, the following communities participate in the NFIP: Albers, Aviston, Bartelso, Breese, Carlyle, Centralia, Damiansville, Germantown, Hoffman, Keyesport, New Baden, and Trenton.

The NFIP provides flood insurance through more than 85 participating companies. Contact your insurance agent when you are ready to purchase a policy. Do not delay – typically there is a 30 day waiting period before the policy becomes effective. Review your policy carefully. The contents of a structure may not be covered.

#### **For more information:**

National Flood Insurance Program- [www.floodsmart.gov](http://www.floodsmart.gov)

Federal Emergency Management Agency (FEMA) – [www.fema.gov](http://www.fema.gov)

#### **Floodplain Development Regulations**

Clinton County has adopted a Floodplain Ordinance which outlines the regulations regarding development in the SFHA. The purpose of the regulations is to control the alteration of natural floodplains and to enforce compliance with the NFIP's Floodplain Regulations. Completion of appropriate floodplain development permits are required before any

construction within the SFHA commences. In addition, dumping of any materials in the SFHA is prohibited.

### **Developing in the Floodplain**

The Clinton County Floodplain Ordinance requires that any development in a mapped floodplain first obtain necessary permits from the Illinois Department of Natural Resources, the U S Army Corp of Engineers and the Environmental Protection Agency. ([Joint Application Form](#))  
<http://www.dnr.illinois.gov/WaterResources/Documents/ResmanJointApplicationFormIllinois.doc>.

Assuming state and federal permits are obtained or waived, additional conditions must be met to obtain the local ([Clinton County Floodplain Application](#)). [www.Clintoncounty zoning.com](http://www.Clintoncounty zoning.com)

The Base Flood Elevation will be required in addition to any other information on the application.

The 100-year base flood elevation at the site must be determined. That elevation can be obtained either through a registered professional engineer, or licensed land surveyor or by contacting the [Illinois State Water Survey](#), 2204 Griffith Dr., Champaign, IL. 61820, 217-333-3889.

All new buildings/additions or substantially improved buildings must be elevated to at least one foot above the base flood elevation and require an elevation certificate upon completion.

For more information regarding floodplain regulations, contact the zoning office at 618-594-6655.

## **Flood Safety**

### **OUTDOORS**

**Do not walk through flowing water.** Drowning is the number one cause of flood death. Currents can be deceptive; six inches of moving water can knock you off your feet. Use a pole or stick to ensure that the ground is still there before you go through an area where the water is not flowing.

**Do not drive through a flooded area.** More people drown in their cars than anywhere else. Don't drive around road barriers; the road may be washed out. A car can float in as little as two feet of water.

**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.

## **INDOORS**

**Turn off your electricity if your building is flooded.** If you don't feel safe doing this, call an electrician. Some appliances, such as television sets, can shock you even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, dried and inspected by a professional.

**Watch for animals.** Small animals like rats and snakes that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn items 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 area has been thoroughly aired out.

**Carbon monoxide exhaust kills.** Use a generator or other gasoline-powered machine outdoors. The same goes for camping stoves. Fumes from charcoal are especially deadly- cook with charcoal outdoors.

**Clean everything that got wet.** Flood waters have picked up sewage and chemical from roads, farms, factories, and storage buildings. Spoiled food and flooded cosmetics and medicines are health hazards. **When in doubt, throw them out.**

**Take good care of yourself.** Wear gloves and boots. Wash your hands frequently during clean up. Recovering from a flood is a big job. It is tough on the body and spirit and the effects a disaster has on you and your family may last a long time. Keep your eyes open for signs of anxiety, stress, and fatigue in you and your family.

## **TURN AROUND DON'T DROWN**

Six inches of fast moving water can knock you off your feet.

Most cars will float (and be swept away) in 18-24 inches of moving water. Trucks and SUV's are not much better with only 6- 12 inches of clearance. Once cars are swept downstream, they will often roll to one side or flip over entirely.



Weather your driving or walking, if you come to a flooded road, **turn around, don't drown.** You will not know the depth of the water nor will you know the condition of the road under the water. Road beds may be washed out under flood water.