

Flood Prevention Tips

Sump Pumps

A properly installed sump pump with drain tile can greatly reduce chances of getting water in your basement. Be sure to direct the discharge hose away from the house, out towards the street if possible. Otherwise divert it to a low point in the yard, clear of neighbors property. Discharge hose can not cross city sidewalks. Periodically clean sump pit and check operation of pump. *Federal, State and City laws prohibit discharge into the sanitary sewer.*

Flood Safety

There are several actions residents of flood hazard areas can take to decrease the potential of injury due to flooding:

- Know the flood warning procedures and evacuate the flood hazard area when advised to do so.
- Do not attempt to walk through a flooded area.
- Keep children away from flood waters, ditches, culverts, and storm drains.
- Do not drive through a flooded area or around road barriers; the road may be washed out.
- If your vehicle stalls in high water, abandon it immediately and seek higher ground.
- Have your electricity turned off by the Power Company or cut off all electric circuits at the fuse panel or disconnect switches. Stay away from power lines and electrical wires.
- If this is not possible, turn off or disconnect all electrical appliances. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.
- Shut off the water services and gas valves in your home.
- Look out for animals, especially snakes.
- Look before you step. After a flood, the ground and floors are covered with debris and mud and 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.
- Use a generator or other gasoline-powered machine outdoors only, they can produce dangerous levels of Carbon Monoxide (CO).

Clean everything that got wet. Flood waters may have picked up sewage and chemicals from roads, farms, factories, and storage buildings. Spoiled food, flooded cosmetics, and medicine can be health hazards. When in doubt, throw them out.

Property Protection Measures

Rather than wait for a code requirement, you can act now to protect your property from flood damage. There are various actions which can be taken to retrofit or flood-proof

structures. Electrical panel boxes, furnaces, water heaters, and washers/dryers should be elevated or relocated to a location less likely to be flooded. Basement floor drains and interior and exterior backwater valves can be installed, and interior floodwalls can be placed around utilities. Several retrofitting measures include:

- Elevating the building so that flood waters don't enter or reach any damageable portions of it.
- Constructing barriers out of fill or concrete between the building and flood waters.
- "Dry flood proofing" to make the building walls and floor watertight so water does not enter.
- "Wet flood proofing" to modify the structure and relocate the contents so that when flood waters enter the building there is little or no damage.
- Preventing basement flooding from sewer backup or sump pump failure.

If flooding is likely, and time permits, move essential items and furniture to the upper floors of your home. Keep materials like sandbags, plywood, plastic sheeting, and lumber handy for emergency waterproofing. This action will help minimize the amount of damage caused by floodwaters.

Flood Insurance

Standard homeowner's insurance policies do not cover losses due to floods. However, Norwalk is a participant in the National Flood Insurance Program, which makes it possible for Norwalk property owners to obtain federally backed flood insurance. This insurance is available to any owner of insurable property (a building or its contents) in Norwalk. Tenants may also insure their personal property against flood loss. Local insurance agents can sell a separate flood insurance policy under rules and rates set by the Federal government. Any agent can sell a policy and all agents must charge the same rates. Your rates will not change just because you file a damage claim; they are set on a national basis.

Most people have purchased flood insurance because it was required by the bank, with a federally backed mortgage or home improvement loan. Any property owner may purchase flood insurance whether they have a mortgage or not and whether they are in the SFHA (Special Flood Hazard Area) or not. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in Norwalk, there is usually more damage to the furniture and contents than there is to the structure. *Don't wait for the next flood to buy insurance protection. There is a thirty (30) day waiting period before National Flood Insurance coverage takes effect. Contact your insurance agent for more information on rates and coverage.*

Drainage System Maintenance

Do not dump or throw anything into the ditches, coulees, rivers or other bodies of water. Dumping is a violation of Norwalk City Ordinances. A plugged channel cannot carry water, and when it rains, the water has to go somewhere. Every piece of trash can

contribute to flooding. Even grass clippings and branches can accumulate and plug channels. If your property is next to a body of water, please do your part and keep the banks clear of brush and debris. The City has a storm drainage maintenance program and inspects it regularly. Norwalk has a storm drainage system which is composed of both open and closed segments. The open sections are drainage swales/ditches which are utilized to carry storm waters away from homes to drainage areas, such as coulees or rivers. The closed system is comprised of storm water inlets and piping which also carry the water from streets and developments to drainage areas.

Maintenance of the drainage system is very important so that a high flood flow capacity can be realized. To aid in this, the City of Norwalk clears and performs other maintenance work on the system. Work is also performed on an emergency basis as needed. Debris in ditches obstruct the flow of water and can partially or completely fill ditches, which can reduce the flood flow capacity and will also result in overflow onto roads and/or private property.

If you see dumping or debris in any body of water, or if you know of unapproved changes occurring to the drainage system, such as filling or rerouting of streams or ditches, or a nuisance situation which exists, please contact the Street Department at 419-663-6715.

Substantial Improvement Requirements

Always check with the Zoning Department before you build on, alter, re-grade, or fill on your property. A permit is needed to ensure that projects do not cause problems on other properties. If you see construction without a City permit posted, contact the Zoning Department at 419-663-6735.

New buildings in the floodplain must be protected from flood damage. Our building code requires that new buildings constructed in the floodplain must be elevated above the base or "100-year" flood elevation. No construction, including filling, can be allowed in the mapped floodway of Norwalk without an engineering analysis that proves that the project will not increase flood damage elsewhere. The ordinance also requires that all substantial improvements to a building be treated as a new building. A substantial improvement is when the value of an addition, alteration, or reconstruction project exceeds 50% of the value of the existing building.

Natural and Beneficial Floodplain Functions

Our floodplain plays a valuable part in providing natural and beneficial functions to the area. Floodplains that are relatively undisturbed, or have been restored to a nearly natural state, provide a wide range of benefits to both human and natural systems. These benefits can take many forms: some provide aesthetic pleasure and others function to provide active processes, like filtering nutrients. Our community has areas of its floodplain that are in a mostly undisturbed state that serve as a natural filtration system as well as providing flood and erosion control and wildlife habitats. Several of our other floodplain areas are used for recreational purposes such as our bikepaths and parks along the rivers. These natural and beneficial functions are not always easily recognized. *Here is a short list of some:*

- Provide flood water storage and conveyance.
- Filter nutrients and impurities from runoff.
- Provide open space for aesthetic pleasure.
- Maintain bio-diversity and the integrity of ecosystem.
- Contain historic and archaeological sites that provide opportunities for study.
- Provide natural flood and erosion control and reduce flood velocities and peaks.
- Create and enhance waterfowl, fish and other wildlife habitats and provide breeding and feeding grounds.
- Enhance agricultural lands for the harvest of wild and cultivated products.

Floodplain Development Regulations

The City of Norwalk has adopted, as part of the City Code, regulations on development in flood districts. These regulations specify two types of flood hazard areas; the floodway and the flood fringe. The purpose of these regulations is to control the alteration of natural floodplains; prevent or regulate the construction of flood barriers which will unnaturally divert flood waters or which may increase flood hazards in other areas; restrict or prohibit uses which may result in damaging increases in erosion or in flood heights or velocities; and the control of filling, grading, and other development which may increase flood damages. Floodplain development permits are required for construction or substantial improvements in flood hazard areas. Uses which have a low flood damage potential and do not restrict flood flows shall be permitted in the floodway, provided they are not prohibited by another ordinance. These uses shall not require structures, fill, dumping of material or waste, or storage of materials or equipment. The most common uses of the floodway are agricultural or recreational in nature, and parking/lawn areas of residences. Flooding fringe districts permit the same type uses as floodway districts. The construction of structures is also permitted, provided the lowest floor of any structure (which is the basement or the main floor if no basement is constructed) is no lower than the base flood elevation.