

Flood Insurance

- Develop an evacuation plan. Family members should have a given meeting place on higher ground. The elderly or disabled should have arrangements with family or neighbors for assistance.
- Develop a checklist for important items to remove from the basement in case of a flood. It is unlikely that you will get much warning, so a detailed checklist prepared in advance will prevent you from forgetting anything. AS SEVERE WEATHER DEVELOPS
- Monitor conditions. Weather alert radios are available starting at \$50: local news and the Weather Channel track developing storms. A battery-powered radio is a must. We discourage calling the Police or Fire Departments for updates during severe weather, as dispatchers are extremely busy with emergencies during these times.

If You Know a Flood Is Coming

- Shut off the gas and electricity and move valuable contents upstairs. Remember that turning off your electricity prevents your sump pump from operating. Having a backup generator will ensure that your sump pump continues to function in the event of a power outage. (Such generators are available at most hardware stores and can be purchased for about \$500).

During a Flood

- Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.
- Do not drive through a flooded area. Nationwide, more people drown in their cars than anywhere else.

During A Flood (Cont't)

- Don't drive around road barriers; the road or bridge may be washed out.
- 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 to the Power Company or Village emergency management office.
- Have your electricity turned off by the Power Company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.
- Look out for animals. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.
- Look before your 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 the area has been ventilated.



**Village of
Elm Grove**

WWW.ELMGROVEWI.ORG

FLOOD PROTECTION INFORMATION



Village of Elm Grove

**13600 Juneau Blvd
Elm Grove, WI 532122**

M-F 8-4:30p.m.

262-782-6700

OR

262-786-4141

(After hours PD non-emergency)

Village Flood Services

The first thing you should do is check your floodplain proximity. Flood maps and flood protection references are available at the Village hall. Village staff can assist you in locating your property on the flood maps to determine whether the property lies in the floodplain. Staff can also provide detailed information such as past flood problems in the area. If requested, the Public Works Department will visit a property to review its flood problem and explain ways to try to stop flooding or prevent flood damage. Call the Department at 782-6700.

What You Can Do

Several of the Village's efforts depend on your cooperation and assistance. Here is how you can help: Always check with the Village before you build on, alter, regrade, or fill on your property. A permit may be needed to ensure that projects do not cause problems on other properties. If you see building or filling without a Village permit, contact the Village hall at 782-6700.

- Do not dump or store anything into ditches or streams, especially firewood. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and when it rains the water has to go somewhere. Every piece of trash contributes to flooding. Contact the Village if you are aware of a blocked culvert.
- If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris. The Village has a stream maintenance program which can help remove major blockages such as downed trees.

Floodproofing

There are several different ways to protect a building from flood damage. These measures are called flood proofing or retrofitting. The most effective methods will actually keep water away from your home (as opposed to those that make the structure water resistant). Village engineer Mike Campbell recommends landscaping around your home to absorb excess water in the ground and making sure that downspouts are directed away from the house. For homes prone to flooding, he recommends downspouts that direct water 10 feet away from the home. In addition, beware of patios or other land uses that channel water toward the house.

Another way to keep water away from your home is to regrade your lot or build a small floodwall or earthen berm. These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway. The Village can provide this information.

Another approach is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended for houses with basements. And as a preventive measure, you should always keep window wells free of debris so water can adequately flow through them and away from your home.

Many houses, even those not in the floodplain, have sewers that may back up into the basement during heavy rains. A plug or standpipe can stop this if the water doesn't rise more than one or two feet deep. They can be purchased at a hardware store for under \$25. For deeper sewer backup flooding, talk to a plumber about overhead sewers, hung plumbing, or a backup valve.

Flood Insurance

Statistically, there is a greater chance that homeowners will experience flooding than fire, yet many households do not carry flood insurance. If you don't have flood insurance, talk to your insurance agent. The Federal government backs all flood insurance and you can get it through an agent or directly from the government (to order direct from the government, see www.fema.gov or call 1-800-427-4661). Typical rates for a \$250,000 home outside the floodplain are approximately \$300/year. Coverage for the same home in the floodplain would cost approximately \$1,500/year. Coverage under these plans includes up to \$250,000 for structural damage and \$60,000 for content damage. If you are already covered, check out the amount and make sure you have contents coverage. Flood insurance purchased as a condition of a mortgage or home improvement loan usually does not cover contents, only the structure. During the kind of flooding that happened in 1998, there was more damage to furniture and contents than to structures. Also keep in mind that flood insurance only applies to water that enters your home from the outside; a separate policy (usually a component of home owner's insurance) is necessary to cover sewer backup.

Contacting Your Insurance Agent

- Your flood zone (contact the Village Hall for this information)
- Estimated value of your home and contents
- Whether you are covered for flood damage to structure and contents and from damage caused by sewer backup

Remember: Even if the last flood missed you or you have done some floodproofing, the next flood could again bring widespread damage.

Important note: Any alteration to your building or land requires a permit from the Village. Even regrading or filling in the floodplain requires a permit.