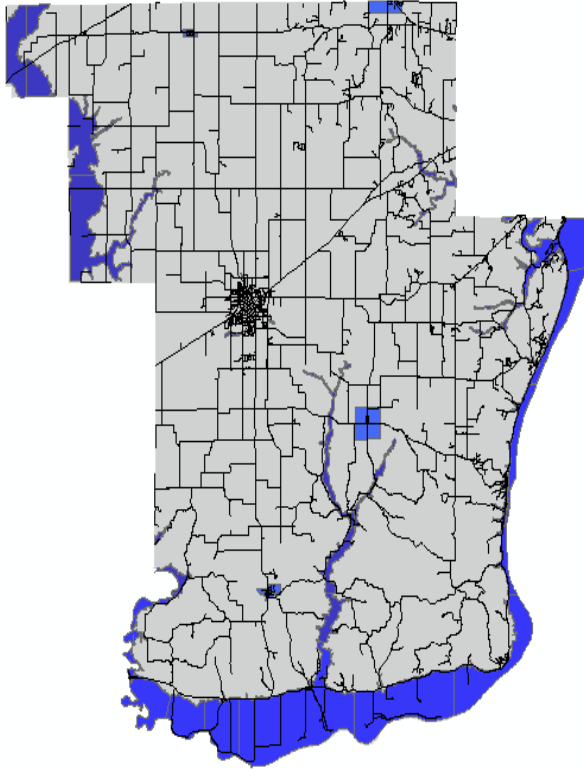


## JERSEY COUNTY FLOODPLAIN



Jersey County Floodplain Coordinator  
,Building Permit Administrator has FEMA  
Flood Maps, FIRM Maps and Elevation  
Certificates for viewing during regular

Mike Prough, CFM  
Administrative Building  
200 North Lafayette  
Jerseyville, Illinois 62052

Phone: (618) 498-5571 ext. 146

Fax: (618) 498-8735

E-mail: [mikeprough@jerseycounty-il.us](mailto:mikeprough@jerseycounty-il.us)

Many times, flooding within Jersey County can be predicted days in advance, giving ample warning for preparation and evacuation. However, in the event of a flash flood due to ice jams or large storms, you may be the 1st to notice the oncoming situation, and the Emergency Alert System needs to be activated. Notify the Sheriff's Department of the situation, and they will notify the Emergency Services & Disaster Agency (ESDA). Tune your radio to **WJBM, 1480 AM** for regular updates, as well as regular programming interruption on regular radio and television stations.

### JERSEY COUNTY

Dear Property Owner,

You are receiving this flyer because your property is in or near the Special Flood Hazard Area. The Department of Building Permit and Floodplain Coordinator provides site visits to review flood and flood-related data, such as floor elevations, data on historical flooding in local areas, provides names of contractors experienced in retrofitting techniques and construction. He will provide advice to the property owner and what recourse people have if they are dissatisfied with a contractor's performance

## THE LOCAL FLOOD HAZARD

Jersey County is bordered on two sides by the Illinois and Mississippi Rivers as well as having several minor contributory creeks, the Macoupin Creek, Piasa Creek, and Otter Creek. While flooding from the Mississippi River and the Illinois River can USUALLY be forecast in advance, over bank flooding and flash flooding along the Macoupin, Piasa and Otter Creeks can occur suddenly and unexpectedly. Jersey County can flood in any season, but floods are most common during the spring and summer months. The floods of 1972 and 1993 redefined the county's high water flood mark. To find out if your home is in a flood zone, you may contact the Jersey County Building Permit and Floodplain Coordinator at 618-498-5571 ext. 146 during regular business hours with an address for homes and businesses. Elevation Certificates are also available.

## FLOOD SAFETY

Half of all people who die in floods, die from driving through flood waters. Swift moving water may wash out a section of a roadway completely, making an area that looks a few inches deep several feet deep. A vehicle with a low stance becomes a leaky raft in just 1 foot of water. Vehicles with large tires have a large air capacity (which causes flotation and reduces the friction that holds the tire to the road) and a larger side surface area for moving waters to push against. This allows shallow, fast moving water to push YOUR vehicle into deep, fast moving **WATERS!**

More good common sense tips:

1. Do not walk through flood waters. Currents can be deceptive. Six inches of fast moving water can knock you off of your feet.
2. Stay away from power lines and electrical wires. Turn off the power to your home at the service box. Electricity travels through water. Electrocutation is the number 2 killer during a flood.
3. Be alert of gas leaks. Turn off the gas to your house before a flood. If you smell gas, IMMEDIATELY contact your public utility, gas provider or the Sheriff's Department. Do not use candles, lanterns or open flames unless your gas is shut off.
4. Keep children away from flood waters, ditches, culverts, and storm drains. Flood waters carry fluids from dead animals and human produced sewage. Even more importantly, every person ever sucked into a culvert or storm drain, EVERY SINGLE ONE died there.

5. Clean everything that has been wet. As mentioned, flood water is contaminated and may cause severe health threats.
6. Watch for animals, especially snakes. Small animals have been flooded out of their homes and may seek shelter in yours.
7. Never use gas engines such as generators, or make charcoal fires indoors. Carbon Monoxide buildup puts you to sleep. You don't wake up. Ever.

## FLOOD INSURANCE

Because Jersey County is a participating member of the National Flood Insurance Program (NFIP), anyone can purchase flood insurance through their local insurance agent via the NFIP. There is a 30 day waiting period for flood insurance coverage to begin. A home located WITHIN a Special Flood Hazard Area (SFHA) has a 26% chance of being damaged by a flood over the life of a 30 year mortgage, and your homeowners insurance WILL NOT cover flood damage. This is why flood insurance is mandatory for all federally backed mortgages. Your home doesn't have to be in a flood zone to get flooded. Flood insurance is available at a reduced rate for these properties.

Also, Jersey County is applying for FEMA's "Community Rating System", which can further reduce flood insurance premiums.

## FLOOD PROTECTION

If your property is susceptible to flooding, there are some things you can do to reduce damages.

- ◆ Watertight seals can be applied to brick and block walls to protect against low level flooding. (less than 2 feet)
- ◆ Furnaces, air conditioners, water heaters and major appliances can be elevated on platforms or moved to higher floors.
- ◆ Temporary measures like sandbagging and removing items from the flooded area.
- ◆ Surprisingly, elevating or relocating the entire structure may be a feasible option with a very special rider on flood insurance policies. **Would you like \$30,000.00 to assist in the cost of elevation or relocation? Contact this office and ask Mike Prough, Certified Floodplain Manager about ICC. He will see if you qualify for this program.**

## DRAINAGE SYSTEM MAINTENANCE

As simple as it may sound, simply keeping smaller ditches and streams free of debris can dramatically improve the outflow of run-off from low lying areas, as well as greatly reduce the occurrence of ice jams. It is illegal to dump materials into a required waterway and violators may be fined.

## NATURAL AND BENEFICIAL

Floodplains play a valuable role in providing natural and beneficial functions to Jersey County. Floodplains that are left undisturbed provide a wide range of benefits to both human and natural systems. The benefits provide aesthetic pleasure as well as function to provide active processes such as filtering nutrients and farm chemicals in run-off so that these areas and other wildlife can maintain bio-diversity and ecosystem sustainability. Floodplains contain historic and archeological sites that provide opportunity for education and study, enhance waterfowl, fish and other wildlife habitats and help provide feeding/breeding grounds, and lastly, floodplains provide natural erosion control and open space to reduce future flooding.

## FLOODPLAIN PERMITS

All development within the 100 -yr. floodplain (not just construction of buildings, but fillings, excavation, fences, etc.) is required to obtain a Jersey County Floodplain Building Permit. Application must be made prior to doing any work in a floodplain area. Contact Mike Prough, Building Permit Administrator/Floodplain Coordinator for information at (618) 498-5571, ext. 146. You may report 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.

Additionally, the cost of currently planned improvements will be added to the cost of improvements made over the life of the structure and compared to the existing market value to determine if the total improvements exceed 50% of the structure's value. If it does, the property must be brought up to current standards as part of the project, or the project will not be permitted. Since improvements are added cumulatively over the life of the structure, eventually ALL structures in flood prone areas will be elevated, relocated or demolished.