

## FLOOD HAZARD AREAS

For planning and regulatory purposes, floodplains are defined as those areas subject to inundation by the 100-year recurrence interval flood event. This flood event has a 1 percent chance of being equaled or exceeded in any given year.

Floodplains in Ozaukee County were identified as part of the Ozaukee County Flood Insurance Study (FIS) and the accompanying Flood Insurance Rate Map (FIRM).

Information on whether your property is in the 100-year floodplain in the unincorporated area can be obtained by contacting the County Land & Water Management Department or viewing information from the Ozaukee County website <http://wi-ozaukeecounty.civicplus.com/339/Land-Information>

If you live in a village or City you should contact the respective municipal office. Maps are available to look at as well as other flood-related information. The Land & Water Management Department has Elevation Certificates for new development available as well. Contact the Land & Water Management Department at (262) 284-8313 or 238-8313 for further assistance.

## FLOOD SAFETY

The following common sense guidelines can help you from the dangers of flooding:

- Do not drive through a flooded area. More people drown in cars than any where else. Do not drive around barriers.
- Do not walk through flowing water. Currents can be deceptive. Six inches of water can knock you off your feet.

# Ozaukee County FLOOD INFORMATION

- Stay away from power lines and electrical wires. If your house is about to be flooded, turn off the power at the service box. Electrical current can travel through water. Electrocution is the 2<sup>nd</sup> leading cause of death during floods.
- Be alert to gas leaks. Turn off the gas to your house before it floods. If you smell gas, report it to a Village official or your gas company. Do not use candles, lanterns or open flames if you smell gas or are unsure if your gas has been shut off.
- Keep children away from the flood waters, ditches, culverts and storm drains. Flood waters can carry unimaginable items that have dislodged themselves. Culverts may suck smaller people into them rendering them helpless.
- Clean everything that has been wet. Flood water will be contaminated with sewage and other chemicals which pose severe health threats.
- Look out for animals, especially snakes. Small animals that have been flooded out of their home may seek shelter in yours.
- Do not use gas engines, such as generators, or charcoal fires indoors during power outages. Carbon monoxide exhaust can pose serious health hazards.

## PROPERTY PROTECTION MEASURES

If your property is susceptible to flooding, there are many flood damage reduction measures you can employ.

- Watertight seals can be applied to brick and block walls to protect against low-level flooding.
- Utilities such as heating and air conditioning systems, water heaters and other major appliances can be elevated to higher floors in the structure or

on raised platforms.

- Temporary measures such as moving furniture and other valuables to higher floors or sandbagging exterior openings will also help.
- Elevating or relocating the entire structure may also be a feasible option.

## FLOODPLAIN PERMIT REQUIREMENTS

All development within the 100-yr. floodplain (not just construction of buildings, but filling, excavation, etc.) is required to obtain a County Conditional Use Permit. Applications must be made prior to doing any work in a floodplain area. Please contact the Land & Water Management Department to receive all the information you will need in order to properly develop in the floodplain at (262)284-8313 or 238-8313. You may report any illegal development activities to the above number as well.

## SUBSTANTIAL IMPROVEMENT/DAMAGE

The National Flood Insurance Program (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. Building improvement projects include exterior and interior remodeling, rehabilitation, additions and repair and reconstruction projects. Additionally, the cost of currently planned improvements will be added to the cost of previously made improvements and compared to the existing market value to determine if the improvements exceed 50% of the structure's value. Please contact the Land & Water Management Department at (262) 284-8313 or 238-8313 for further information.

## **FLOOD INSURANCE**

If you do not have flood insurance, talk to your insurance agent. Most homeowner's insurance policies do not cover damage from floods. Flood insurance is only available to those participating communities in the National Flood Insurance Program (NFIP). Because of our floodplain management programs that attempt to protect us from the multiple flooding hazards, Ozaukee County is part of the NFIP and thus, residents are able to obtain flood insurance. Additionally, because the County participates in FEMA's CRS program, flood insurance premiums are discounted.

Be sure to check your policy to ensure you have adequate coverage. Usually these policies cover the building structure, but not the contents. Contents coverage can also be obtained by asking. There is a 30-day waiting period before flood insurance coverage becomes effective. Plan ahead; do not wait until a flood is predicted before purchasing flood insurance.

If you are building inside the floodplain, the purchase of flood insurance is mandatory if using a federally regulated/insured bank for a loan.

## **NATURAL & BENEFICIAL FUNCTIONS**

Floodplains play a valuable role in providing natural and beneficial functions to the area around, and including, Ozaukee County. Floodplains that are relatively undisturbed provide a wide range of benefits to both human and natural systems. These benefits provide aesthetic pleasure as well as function to provide active processes such as filtering nutrients. Floodplains are used as a means to filter farm chemical run-off so that these areas can maintain bio-diversity and ecosystem sustainability. Some floodplains contain historic and archeological sites that provide opportunity for education and study. Floodplains enhance waterfowl, fish and other wildlife habitats and provide

feeding/breeding grounds. And lastly, floodplains provide natural erosion control and open space so further flooding damage does not occur.

## **DRAINAGE SYSTEM MAINTENANCE**

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

## **FLOOD WARNING SYSTEM**

Many times, flooding along the Milwaukee River and Cedar Creek can be predicted (give time of advance warning) in advance, giving ample warning for preparation and evacuation. The Milwaukee River and Cedar Creek gauge information is available at <http://www.co.ozaukee.wi.us/index.htm> which provides actual and predicted flood height information. However, in the event of a flash flood due a large rain event, you may be the first to notice the oncoming situation and have only hours to execute your plan. Notify the County Sheriff Department. Emergency information will be made available on the local radio and TV stations.



## **ADDITIONAL INFORMATION**

If you should require further or more detailed information regarding flood-related issues in Ozaukee County, here are some additional sources:

- FEMA.gov website
- Ozaukee County Land & Water Management Department  
(262) 284-8313 or 238-8313  
121 W. Main Street  
Port Washington, WI 53074
- Floodplain Information on the <http://wi-ozaukeecounty.civicplus.com/295/Land-Water-Management>