

## SUBSTANTIAL IMPROVEMENT/DAMAGE

The NFIP states, if the cost of improvements to a building or 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 or rehabilitation, additions, repair, and reconstruction projects. Additionally, the cost of currently planned improvements will be added to the cost of previously made improvements and compared to existing market value to determine if the improvement exceeds 50% of the structures value.

## WHO WE ARE

### ► MISSION STATEMENT

The Stormwater Environmental Team is ultimately focused on protecting and improving the quality of local bodies of water. This is done by implementing flood control systems, water monitoring, and enforcing water-friendly construction practices that follow Environmental Protection Agency (EPA) standards. Keeping environmental issues in mind, the division strives to keep the city's water safe for recreation as well as usage at home.

## CONTACT US



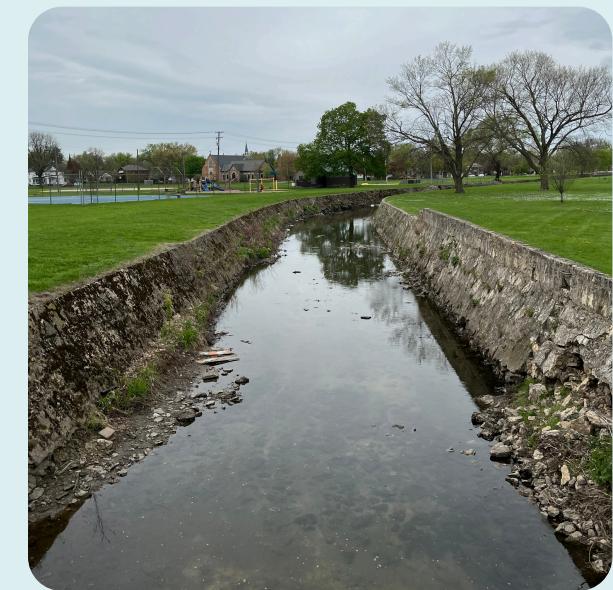
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TO OUR WEBSITE.



## CHURCHILL PARK FLOOD INFORMATION



## DEALING WITH A FLOODED BASEMENT

Follow these steps if your basement floods:

- Turn off electricity and gas if safe to do so
- Wear protective gear before entering the flooded area
- Check for signs of structural damage like bowing walls
- Call your insurance company and document the damage
- Remove water by using pumps, wet vacuums, or buckets

If the water level is more than a foot high only pump out 1 foot every 24 hours. US EPA warns residents that removing water too quickly can cause walls to crack or collapse.

## DRYING AND SANITIZING YOUR BASEMENT

After the water has been removed begin drying the area out right away. Mold growth can start as soon as 48 hours after moisture has entered the area.

1. Take salvageable items outside to dry
2. Keep windows and doors open to allow for ventilation
3. Use fans and dehumidifiers to dry the area thoroughly
4. Remove and dispose of wet carpeting, drywall, and insulation
5. Clean and disinfect all hard surfaces to prevent mold growth
6. Monitor for signs of mold or mildew

If you do see signs of mold, stop using fans. They may actually spread spores around.

## PROFESSIONALS

When to call a professional and who to call.

- Asbestos abatement specialist: the flooded area contains asbestos building material that were damaged
- Electrician: the wiring has been compromised
- General Contractor: large repair job
- Structural engineer or foundation expert: visual signs of structural damage or suspect structural damage
- Water damage restoration expert: the damage is more extensive than you can handle
- Waterproofing specialist: long term preventative solutions

## 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 communities in the National Flood Insurance Program (NFIP). Rockford is a part of the NFIP and residents are able to obtain flood insurance. Additionally, the City of Rockford participates in FEMA's Community Rating System (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 and do not wait until a flood is predicted before purchasing flood insurance.

## EMERGENCY MEASURES FOR HEAVY RAIN

- Use sandbags effectively
- Reinforce vulnerable areas
- Stay informed

## COMMON SOURCES OF BASEMENT FLOODING

- Cracks in foundation walls or floors
- Improperly sealed windows or doors
- Malfunctioning sump pumps
- Overflowing downspouts or gutters

Having the proper grading around your home is crucial for directing water away from your home's foundation.

## PREVENTING BASEMENT FLOODING

- Waterproof basement walls and floors by sealing unfinished wall with waterproofing paint and/or use silicon caulk to plug small cracks.
- Use caulk or expanding foam to close any gaps around basement windows and doors. Install window well covers if possible.
- Ensure your sump pump is functioning properly and consider buying a battery backup.
- Ensure your gutters and downspouts are not clogged with debris. Install downspout extensions to help direct water away from your foundation.

## BUYOUT OPTION

If you are interested in selling your property for open space the City of Rockford may apply for a grant to cover the cost. If you are interested in a buyout please contact the Stormwater team at 779-348-7175 for more information.