

FLOOD HAZARD AREAS

Many residential areas along the Chippewa and Eau Claire Rivers are located within the 100-year flood plains. In particular, areas that are located along the banks of the Chippewa River, areas within the Third Ward Neighborhood and the Historic Randall Park neighborhood are subject to the restrictions of the flood plain ordinance.

In general, areas of Eau Claire are not subject to flash flooding. Heavy rainfall within a short period of time may cause flooding within the neighborhoods and downtown areas. Floods from both water bodies have hit Eau Claire within recent memory. The floodwaters from 1993 reached just short of the 100-year flood plain elevation.

Information on whether your property is in the 100-year flood plain can be obtained by coming into City Hall, Zoning and Planning office, and ask for assistance. Maps are available to look at, as well as other flood-related information. Contact the Department of Community Development at (715)839-4914.

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 anywhere 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.
- 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 2nd 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 city 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.

The City's sandbagging plan is designed to keep critical roads, buildings, and services protected, not to protect every house in the city that might flood.

FLOOD PLAIN PERMIT REQUIREMENTS

All development within the 100-year flood plain (not just construction of buildings, but filling, excavation, etc) may be required to obtain a city building permit. Applications must be made prior to doing any work in a flood plain area. Please contact the Building Inspector to receive all the information you will need in order to properly develop in the flood plain at (715)839-4947. You may report any illegal development 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 flood plain 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 Department of Community Development at (715)839-4914 for further information.

FLOOD INSURANCE

If you do not have 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 flood plain management programs that attempt to protect us from the multiple flooding hazards, Eau Claire is part of the NFIP and, thus, residents are able to obtain flood insurance. Additionally, because the City 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 flood plain, the purchase of flood insurance is mandatory if using a federally regulated/insured bank for a loan.

NATURAL & BENEFICIAL FUNCTIONS

Flood plains play a valuable role in providing natural and beneficial functions to the area around, and including, Eau Claire. Flood plains 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. Parts of both the Chippewa and Eau Claire rivers flood plain are used as a means to filter farm chemical run-off so that these areas can maintain bio-diversity and ecosystem sustainability. Both enhance waterfowl, fish and other wildlife habitats and provide feeding/breeding grounds. And lastly, both flood plains 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 of blockage that significantly contributes to flooding. It is illegal to dump materials into a required waterway and violators may be fined. If you see someone in the act of dumping or see debris in one of our watercourses, please contact the Department of Community Development at (715)839-4914.

FLOOD WARNING SYSTEM

Many times flooding along the Chippewa River can be predicted days in advance, giving ample warning for preparation and evacuation. The County's Emergency Alert System will be activated. Citizens should listen to their radios and televisions for further updates on weather conditions and take precautions as necessary.

ADDITIONAL INFORMATION

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

- FEMA.gov website
- City of Eau Claire, 203 S. Farwell Street, Eau Claire, WI 54701, (715)839-4902
- Flood plain FAQ page on www.eauclairewi.gov