




# FLOOD HAZARD ZONE INFORMATION

**Dear Resident:**

*As part of the City of Des Moines' Public Relations Program, this bulletin is being distributed to all addresses in designated 100-year flood plains of major rivers, creeks, and drainageways within the City of Des Moines. By receiving this bulletin, you are being alerted that all, or part of, the property on which you reside is in a flood hazard area. The purpose of this notification is to inform you of the flood hazard associated with these drainageways and to inform you of possible actions you can take to protect yourself.*

*Sincerely,*

  
Jeb E. Brewer, P.E.  
City Engineer

## 1. FLOOD HAZARD AREAS

The 100-year flood plain is the area that has a 1% chance of being flooded in any given year. However, depending on where you are located within the 100-year flood plain, your property may be subject to flooding more often or much more often than once every 100 years. Flooding typically takes place in spring and summer but can also occur in January and February from ice jams during unusually warm-weather periods, which cause rapid snow and ice melting. Rivers, streams, and basins that have flooded in the past are listed under "FLOOD WARNINGS".

## 2. FLOOD WARNINGS

The City of Des Moines currently has an "Early Warning Weather Alert" system in place and operational. This system employs stream, river, and rainfall gauges deployed throughout the area to monitor rainfall amounts and stream and river levels. This information is then gathered and used by the National Weather Service to forecast the levels of flooding expected and to disseminate warnings to residents by weather radio, tone-activated alert radios, and all major TV and radio stations.

Civil defense sirens are not used for flood warnings. When flooding is imminent and evacuation becomes necessary, announcements are made from police and fire vehicles equipped with public-address systems.

When flooding is possible, stay tuned to your local TV or radio, monitor your basement floor drain for sewer back-ups, and consider moving valuables to higher ground.

Warning times vary depending on which drainage basin your property is in and flash flooding in smaller creeks and basins can occur with little or no warning.

Basin name and warning time: 1. Des Moines River - 24 hours 2. Raccoon River - 10 hours 3. Walnut Creek - 2 hours 4. Four-Mile Creek - 3 hours 5. Yeader Creek - 0 hours 6. Hamilton Drain - 0 hours 7. Deans Lake - 24 hours 8. Leetown Creekway (7th Ward Ditch) - 0 hours 9. Rocklyn Creek - 0 hours.

## 3. FLOOD SAFETY

- A. Know the flood warning procedures.
- B. Plan escape routes to high ground.
- C. During times of heavy rainfall, stay tuned to radio or TV for possible flood warnings. Weather radio will broadcast flood watches and warnings.
- D. Evacuate the flood hazard area in times of impending flood or when advised to do so by the authorities.
- E. Do not attempt to cross a flooded area on foot or by car.
- F. If your car stalls in high water, abandon it and seek higher ground.
- G. Keep children away from flood waters, ditches, culverts, and storm drains.

- H. Be especially cautious at night.
- I. If your basement does become flooded, pumping water out too fast can cause the walls to collapse.
- J. Stay away from unstable stream banks.
- K. If flooding is imminent for your house, contact Midwest Power and Midwest Gas. Typically, Midwest Gas personnel will shut off gas at your meter.

#### **4. FLOOD INSURANCE – PLEASE SPREAD THE WORD**

Your homeowners' insurance policy will generally not cover losses due to flooding. Des Moines participates in the National Flood Insurance Program--which makes flood insurance available to everyone in the City.

Information about flood insurance can be obtained from your insurance agent. You do not have to live in the flood plain to qualify for flood insurance. Property owners anywhere in the City can insure their buildings and contents, and renters anywhere in the City can insure their possessions. Insurance may be purchased which covers less than full property value, unless full value coverage is required by your lender. There is a 30-day waiting period, after the insurance is purchased, before it goes into effect. The City belongs to the National Flood Insurance Program's Community Rating System as a Class 7 community, which earns the citizens within special flood hazard areas a 15% reduction in flood insurance rates, and those outside special flood hazard areas a 5% reduction in flood insurance rates.

#### **5. PROPERTY PROTECTION MEASURES**

Many buildings can be flood-proofed to protect them from flood damage by elevating above flood levels or constructing small protective berms or floodwalls. Many houses have sewers that back up into the basement during heavy rains. A plug or standpipe from a hardware store, or a backwater valve installed by a licensed plumber can help stop these backups.

Emergency measures that can be taken to minimize damage when flooding is imminent include moving furniture to higher levels and sandbagging. Information about retrofitting (flood-proofing) an existing structure can be obtained by calling the City of Des Moines Permit and Development Center.

#### **6. FLOOD PLAIN DEVELOPMENT PERMIT REQUIREMENTS**

The City of Des Moines has adopted regulations which apply to development within flood hazard areas. Development is considered building construction, remodeling, repair of damaged structures, installation of factory built homes, utility installation, as well as grading and/or filling of the land within the flood hazard areas.

If you plan any development on your property as defined above, you will need to apply for a Flood Plain Development Permit in addition to a building permit and/or a grading permit, at the Permit and Development Center. If you have any questions about the permits or the application process, call 283-4200 or stop in the Permit and Development Center, Armory Building, 602 Robert D. Ray Drive. The Permit and Development Center should also be contacted if you see any illegal development in a flood hazard area.

#### **7. SUBSTANTIAL IMPROVEMENT REQUIREMENT**

If your building is substantially damaged (more than 50% of its value before it was damaged) by flood, fire or other disaster, or if improvements (rehab., additions, etc.) are made which increase the value by more than 50%, or the floor area by more than 25%, you will then be required to bring your structure into compliance with current regulations. Current regulations require the lowest floor of the building to be at least one foot above the 100-year flood elevation. This regulation is enforced through the permit process.

#### **8. DRAINAGE SYSTEM MAINTENANCE**

In a rainfall event, streets, storm sewers, overland swales, ditches, tributary streams and rivers are all utilized for transportation and storage of storm water. For this reason, the City of Des Moines has regulations against dumping in streams and drainageways. Contact the Permit and Development Center at 283-4200 if you see illegal dumping or storage in a flood hazard area.

#### **FOR MORE INFORMATION CONTACT:**

1. The City of Des Moines Permit and Development Center at 283-4200.
2. The Iowa Department of Natural Resources at 281-8942.
3. The City of Des Moines Main Library at 283-4152 ext 3.
4. Polk County Emergency Management/Civil Defense at 286-2107.