

September 23, 2008

RE: Property @

Dear Resident/Title Holder:

You have received this letter because your property is in an area that has been flooded several times, due to intense rain events during wet seasons, causing both the Raccoon River and Walnut Creek to flow over their banks. Major flood events occurred most recently in 1990, 1993, 1998, 2004, 2007 and 2008.

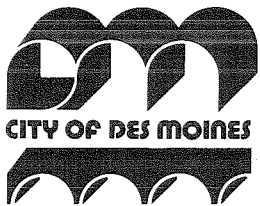
Here are some things that you can do to protect yourself and your neighborhood from flood damage:

1. Prepare for flooding by doing the following:

- Know the flood safety guidance on the last page of this letter.
- Know how to shut off the electricity and gas to your home when a flood comes.
- Make a list of emergency numbers and identify a safe place to go.
- Make a household inventory, especially of basement contents.
- Put insurance policies, valuable papers, medicine, etc. in a safe place.
- Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
- Develop a disaster response plan – see [www.redcross.org/services/disaster](http://www.redcross.org/services/disaster).
- Get a copy of *Repairing Your Flooded Home* from this Red Cross web site.

2. Consider some of the following permanent flood protection measures:

- Mark your fuse or breaker box to show the circuits to the flood prone areas. Turning off the power to the basement can reduce property damage and save lives.
- Elevate your house above flood levels.
- Check your building for water entry points. These can be basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
- Install a floor drain plug, standpipe, overhead sewer, or sewer backwater valve to prevent sewer backup flooding.
- More information can be found in *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding* at [www.fema.gov/rebuild/mat/fema312.shtm](http://www.fema.gov/rebuild/mat/fema312.shtm).
- Note that some flood protection measures may need permits and others may not be safe for your type of building, so be sure to contact the Permit and Development Center (283-4200).



PERMIT AND  
DEVELOPMENT CENTER  
ARMORY BUILDING  
602 ROBERT D. RAY DRIVE  
DES MOINES, IOWA 50309 –1881  
(515) 283-4200

ALL-AMERICA CITY  
1949, 1976, 1981  
2003

3. Get a flood insurance policy.

- It will help pay for repairs after a flood and, in some cases, it will help pay for the cost of elevating a substantially damaged building.
- Homeowner's insurance policies do not cover damage from floods. However, because the City of Des Moines participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because the City participates in the Community Rating System, you will receive a reduction in the insurance premium.
- Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. There is often more damage to furniture and contents than there is to the structure. Be sure you have contents coverage.
- Do not wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before the National Flood Insurance Program coverage takes effect.
- Contact your insurance agent for more information on rates and coverage.

The City of Des Moines web site home page at [www.dmgov.org](http://www.dmgov.org) also has flood information. *Flood Zone Information* is one of the Hot Topics at the right hand side of the page. The Central Library located at 1000 Grand Avenue also has numerous flood related documents available for public use on the second floor.

If you have questions concerning this letter please contact our Community Rating System Coordinator, Ross Stafford (283-4517). We look forward to further serving you.

Sincerely,

A handwritten signature in black ink, appearing to read "JEB Brewer". The signature is fluid and cursive, with a long horizontal stroke at the end.

Jeb E. Brewer, P.E.  
City Engineer