

# **Flooding: It Can Happen to Anyone!**

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Two areas within the City of Dearborn Heights are located in floodplain areas. Parts of the City's Southern region are located in the Ecorse Creek floodplain, while parts of the Northern region are located along and near Hines Drive.

Flash flooding is generally the type of flooding individuals in both regions experience. In this case, flooding is defined as "outside" flood waters that breach buildings through windows, doorways, etc. (basement flooding as a result of sewer back-ups, although a significant source of local damage, is not considered "flash flooding" by FEMA definitions).

While these areas can withstand normal amounts of rainfall (moderate rainstorms or thunderstorms of a relatively short duration), more extreme amounts (2-4 inches over a short time period) sometimes causes an overflow of the creek banks. While most of the North end flooding remains limited to stretches along Hines Drive (which is designed to collect and hold excess amounts of water in that area), significant amounts of flooding in the South end sometimes endangers the residential and business areas along Ecorse Creek.

While it has been several years since flood waters have caused property damage in Dearborn Heights, several storms have caused localized flooding that temporarily filled streets in the flood-prone areas.

Information on whether your property is in the 100-year floodplain can be obtained through the Building and Engineering Department at City Hall. Maps are available for review, along with other flood-related information. The City also has Elevation Certificates for new development. You can reach the City's Building and Engineering Department at (313) 791-3470 for this information.

## **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.
- 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 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 flood waters, ditches, culverts and storm drains. Flood waters can carry unimaginable items that have dislodged themselves (as well as raw sewage and chemicals). Culverts may suck smaller people into the rendering them helpless.
- Clean everything that has been wet. Flood water will be contaminated with sewage and other chemical which pose severe health threats.

- Look out for animals, especially snakes. Small animals that have been forced out of their homes 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 them 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 place 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 for some.

### **Floodplain Permit Requirements**

All development within the 100-year floodplain (not just construction of buildings, but filling, excavation, fences, etc.) is required to obtain a City Development Permit. Applications must be made prior to doing any work in a floodplain area. Contact the City's Building Inspector to receive all the information you need in order to properly develop in the floodplain at (313) 791-3470. You may report any illegal development activities to the above number as well.

### **Substantial Improvement/Damage**

The NIFP 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. For more information, contact the City's Building and Engineering Department.

### **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 that participate in the National Flood Insurance Program (NIFP). Because of our floodplain management programs that attempt to protect us from flooding hazards, Dearborn Heights is part of the NIFP 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 the “flood season” begins 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 Dearborn Heights. 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. Both of the City's floodplains (Hines Drive and Ecorse Creek) enhance waterfowl, fish and other wildlife habitats and provide feeding/breeding grounds. And lastly, both 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 reducing the occurrence 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 City's Department of Public Works at (313) 791-6000.

### **Flood Warning System**

In most cases, flooding of these waterways comes as a result of large rain events, where large amounts of rainfall occur over a short period of time. During these events, you may be the first to notice the oncoming situation and have only hours to execute your plan. If so, we recommend you contact the Dearborn Heights Police Department at 313-277-6770, and the City's emergency alert a.m. radio transmitter (broadcasting on a.m. 1690) will be activated during emergency situations. In cases of water that reaches dangerous levels, you will also see regular interruption on local radio and television stations advising you of the situation.