

Date: August 9, 2014

From: Honorable Tom O'Neill, Chairman  
Peoria County Board

Dear Property Owner:

You have received this letter because your property is in an area that has been flooded several times. Since 1978, 8 major flood events caused a major watershed located in Peoria County (Illinois River, Kickapoo Creek) to flow over its banks causing severe damage. Major flood events occurred in 1979, twice in 1982, 1983, 1995, 2008, 2009 and the most severe and recent in April 2013.

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

**1. Check with the Department of Planning & Zoning on the extent of past flooding**

Department staff can tell you what would be an appropriate flood protection level and can inform you of possible flood protection options. Department staff can meet you at your property, at the department office, or over the phone.

**2. Prepare for flooding by doing the following:**

- Know how to shut off electricity and gas to your house 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.
- Photograph any damages, losses, or high water marks.
- Develop a disaster response plan. See the Red Cross' website at [www.redcross.org](http://www.redcross.org) for information about preparing your home and family for a disaster.

**3. Consider some permanent flood protection measures.**

- Consider elevating your house above flood levels.
- Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.

- 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.
  - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Planning & Zoning Department.
- 4. Talk to the Planning & Zoning Department for information on financial assistance.**
- If you are interested in elevating your building above the flood level or selling it to the County, we may apply for a Federal grant to cover a portion of the cost. If you are interested, it is important to contact the Planning & Zoning Department for a consultation regarding your situation.
  - Review the enclosed handout, *Sources of Financial Assistance for Property Protection*.
- 5. Get a flood insurance policy.**
- Flood insurance will help pay for repairs after a flood; and in some cases, it will help pay the costs of elevating a substantially damaged building.
  - Homeowner's insurance policies do not cover damage from floods. However, because the County 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 County participates in the Community Rating System, you will receive a reduction in the insurance premium.
  - If you already have flood insurance, be sure to contact your agent to verify you are receiving up to 25% in premium reductions.
  - 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 the furniture and contents than there is to the structure. Be sure you have contents coverage.
  - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
  - Contact your insurance agent for more information on rates and coverage.

By doing the above things to protect yourself and your neighborhood from flood damage, you can be prepared in the event of a disaster. For more information contact the Planning & Zoning Department or visit [ww.fema.gov](http://ww.fema.gov) for helpful ideas and assistance.

Sincerely,

Honorable Tom O'Neill, Chairperson  
Peoria County Board

Encl: Sources of Financial Assistance for Property Protection