



Flooding is the Nation's #1 natural disaster. From 1995 to 2004, flood losses in the United States averaged \$867 million per year.

Whether you currently own your home or you are a prospective home buyer, the first thing you should do is check your flood hazard. A flood prone areas map showing the 100-year floodplain along the Rock River, Silver Creek and its tributaries, is available at the Watertown Public Library. You can also visit the Engineering Department at 106 Jones Street, on the second floor of City Hall to see if you are in a mapped floodplain. We also have Elevation Certificates available in our office for the public to view.

FLOOD HAZARD AREAS

The 100-year floodplain is the area that will be flooded on the average of once every 100 years. It has a 1% chance of being flooded in any given year. To put it another way, it has about a 25% chance of being flooded over the life of a 25-year mortgage. Smaller floods have a greater chance of occurring in any year and can still create a significant flood hazard to people and property close to the channel. Also, larger floods can and do occur. Watertown is subject to dangerous flash flooding during and following heavy storms or winter ice jams.

FLASH FLOODS CAN OCCUR WITHIN MINUTES! BE PREPARED TO EVACUATE FLOOD HAZARD AREAS QUICKLY!

Flood waters can rise very fast. The flood hazard includes fast-moving waters, sometimes accompanied by logs and other debris. In December, January and February, floods may be caused by ice jams with little or no warning.

WHAT YOU CAN DO

Several of the City's efforts depend on your cooperation and assistance. The following are ways you can help:

- 1) Do not dump or throw anything into the ditches or streams. Even grass clippings, leaves and branches can accumulate and plug channels and catch basins. A plugged channel cannot carry storm water and when it rains the water has nowhere to go. Every piece of trash contributes to flooding.
- 2) If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris. Downed trees could create a major blockage.

- 3) If you see dumping or debris in the ditches or streams, contact the Street Department at 262-4080 or the Engineering Department at 262-4060.
- 4) Always check with the Building Safety & Zoning Department before you build on, alter, regrade or fill on your property. A permit may be needed to ensure that projects do not cause problems on other properties.
- 5) If you know a flood is possible, you should shut off the gas and electricity and move valuable contents upstairs. It is unlikely that you will get much warning, so a detailed checklist prepared in advance would help.
- 6) Check out information in flood proofing, flood insurance and flood safety.

FLOOD WARNINGS

Watertown has developed a flood warning system for areas in the Rock River floodplains. Warnings will be disseminated by TV, Cable Channel 98, weather radio, and tone activated alert radios tuned into the Sheriff's Department communications broadcast frequency. The flood warning system along the Rock River is intended to provide advance warning of a flood hazard. It will be issued when rising water will impact life and property.

FLOOD SAFETY

There are several actions you can take to mitigate the flood hazard, including: 1) Know the flood warning procedures. 2) Plan escape routes to high ground. 3) During times of heavy rainfall, monitor the level of water in the drainage way. Stay tuned to radio or TV for possible flood warnings. 4) Evacuate the flood hazard area in times of impending flood or when advised by the Police or Fire Department. 5) Do not drive through a flooded area. More people drown in their cars than anywhere else. Do not drive around road barricades. The road or bridge may be washed out. 6) Stay away from downed power lines and electrical wires. The number two flood killer, after drowning, is electrocution. Electrical currents can travel through water. Report downed power lines to Wisconsin Electric Power Company at 1-800-662-4797 and then to the Watertown Fire Department (911). 7) If your car stalls in high water, abandon it at once and seek higher ground. 8) Keep children away from flood waters, ditches, culverts and storm drains. Currents can be deceptive. Six inches of moving water can knock you off your feet. 9) Be especially cautious at night.

FLOOD INSURANCE

Your homeowners' insurance policy will not cover losses due to flooding. The NFIP offers flood insurance to homeowners, renters and business owners if their community participates in the NFIP. Watertown participates in the National Flood Insurance Program, which makes flood insurance available to everyone in the City. Watertown has adopted and enforces ordinances that meet or exceed FEMA requirements to reduce the risk of flooding. Watertown is also a member of the Community Rating System (CRS), a voluntary incentive program which allows discounted flood insurance premium rates through your agent(s). Information about flood insurance can be obtained from your insurance agent. You do not have to live in the floodplain to qualify for flood insurance. The Rock River floodplain can be staked by the Engineering Department upon your request.

FEMA LINKS:

FEMA Website – <http://www.floodsmart.gov>

FEMA OUTREACH PROGRAM – <http://www.fema.gov/business/nfip>

[FEMA National Flood Insurance Elevation Certificate and Instructions](#)

FEMA Flood Map Store – <http://www.msc.fema.gov/>

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