

Chapter 8. Public Information

A successful floodplain management program involves both the public and private sectors. Public information activities advise property owners, renters, businesses, and local officials about hazards and ways to protect people and property from these hazards. These activities can motivate people to take steps to protect themselves and others.

Information can bring about voluntary flood protection activities at little or no cost to the Village. Property owners mitigated their flooding problems long before there were government funded programs. A study of northeastern Illinois public information efforts found that people favorably responded to and acted on information (see Figure 8-1). In fact, 60% of Illinois respondents who had retrofitted their homes, did so without outside financial assistance.

The typical approach to delivering information regarding flood hazards and protection options involves two levels of activity. The first is to broadcast a short and simple version of the message to every property owner that is potentially affected. The second level provides more detailed information to those individuals who have expressed interest and would like learn more.

This chapter starts with activities that are designed to reach out to the community. The goal is to advise and make the public aware of the potential flood hazards that exist in the Village, and to inform them on some of the steps that can be taken to alleviate these hazards. It then covers additional sources of information for those members of the public that want to learn more. It ends with the Village's overall public information strategy.

8.1 Outreach Projects

8.1.1 General: Outreach projects are the first step in the process of orienting people to the hazards they face. They are designed to encourage people to seek out more information and to take steps to protect themselves and their properties.

Research has proven that outreach projects work. However, only having an awareness of the hazard is not enough; people need to be told what they can do to alleviate or reduce the hazard, so projects should include information on safety, health and property protection measures. Research has also shown that a properly run local information program is more effective than national advertising or publicity campaigns. Therefore, outreach projects should be locally designed and tailored to meet local conditions.

Figure 8-1.

Information Brings Results

Dr. Shirley Laska of the University of New Orleans has studied various programs that encourage floodprone homeowner "self-protective behavior." In her book she notes "The research reported herein demonstrates considerable interest among and effort by flooded homeowners to retrofit their homes to protect them from future flood damage. Several measures were undertaken by those who retrofitted. Moreover, they spent their own money – often considerable sums – to implement the measures...."

"Having some source of retrofitting information appeared to encourage retrofitting, and the measures implemented by flooded homeowners who did consult an information source were evaluated by those owners as more protective than the measures implemented by homeowners who did not rely on a source [of information]."

Floodproof Retrofitting – Homeowner Self-Protective Behavior, University of Colorado, 1991, pages 221 and 223.

An outreach project can be a notice that is mailed or otherwise distributed to floodprone property owners or it can be an article on the Village website, in a newsletter or a newspaper that will reach floodprone properties. Other approaches, such as cable television shows, notices in public buildings, or booths at shopping centers, help but are not as effective as notices specifically directed to the owners of properties that should be protected.

Examples of other approaches include:

- Presentations at meetings of neighborhood, civic or business groups,
- Displays in public buildings or shopping malls,
- Signs in parks, along trails and on waterfronts that explain the natural features (such as the river and wetlands) and their relation to floods,
- Videos for cable TV or to loan to organizations or individuals,
- Brochures available in public buildings and at festivals,
- School programs, activities, and handouts, and
- Special meetings, such as floodproofing open houses.

8.1.2 Use in the Area: Each year the Village has implemented:

- Most editions of the Village’s bi-monthly *South Holland Today* have had a section on flood protection.
- Each year, the mayor sends a special six-page letter on flood protection to all floodplain residents.
- Booths or displays have been featured at various festivals, such as during the South Holland Business Association’s “Appreciation Days”, or at the Farmers Market.
- In 1996, the Public Relations Office prepared a ½ hour video on the Village’s flood hazards, the Thornton Transitional Reservoir project and technical and financial assistance available to help residents. In 2003, the Village helped South Suburban College prepare a short video “Keeping Your Home out of Deep Trouble.” Both videos have been aired regularly on public access cable TV.
- For several years, South Holland and neighboring communities Calumet City and Lansing coordinated Spring Flood Awareness Week activities. These included breakfast meetings with local businesses and open houses for the general public.

Figure 8-2 Outreach Projects

Flood insurance – a wise investment

For those residents living near the Little Calumet River, Thorn Creek, or one of the ditches in the Village, flood insurance is highly recommended. Even if the last storm or flood missed you or you have done some flood proofing, the next flood could be worse. Most homeowners' insurance policies do not cover a property for flood damage.

The Village of South Holland participates in the National Flood Insurance Program. Local insurance agents can sell a flood insurance policy under rules and rates set by the federal government. Any agent can sell a policy and all agents must charge the same rates.

Now is a good time to purchase flood insurance in South Holland. Due to South Holland's CRS rating (5), homeowners realize a 25 percent discount from standard flood insurance premiums.

Any house can be covered by a flood insurance policy. Detached garages and accessory buildings are covered under the policy for the lot's main building. Separate coverage can be

The cost varies from nothing up to about \$75 for a rider on your homeowner's insurance premium. However, there is a 30 day waiting period once homeowner has applied for flood insurance.

Floodproofing your home

Floodproofing a house means altering it so floodwaters will not cause damage. Different floodproofing techniques are appropriate for different types of buildings. Use the following as a guideline:

- ◆ If you have a basement, split level, or other floor below ground level, get a free copy of *Guide to Basement Flooding* from the Village Hall. There are lots of ways to protect your basement or lower floor from seepage and sewer backup.
- ◆ If your house is on a slab foundation, investigate a low floodwall, berm, or "dry floodproofing" (i.e., making the walls watertight and closing all the openings when a flood comes).

South Holland Today article



Flood protection display for festivals

- The first Open House was held in South Holland in 2001. It had a good turnout, but over the years, attendance declined. Therefore, in the last few years, the Mayor's Coffee was used to have staff talk about flood issues and the rebate program. In 2008, the Coffee was combined with the "roll out" of the new Flood Insurance Rate Map and over 100 people came. In September 2016 over 100 residents attended a Mayors Coffee dedicated to the August 29 and August 20, 2016 rain events in the Village.

Figure 8-3 Flood Awareness Week & Mayor's Coffee



2003 Flood Awareness Week Business Breakfast



2016 Mayor's Coffee

8.2 Real Estate Disclosure

Many times after a flood, people say they would have taken steps to protect themselves if only they had known they had purchased a property in the floodplain. Three regulations, one federal and two state, require that potential buyers of a parcel be told of their exposure to a hazard.

8.2.1 Flood Disaster Protection Act: Federally regulated lending institutions must advise applicants for a mortgage or other loan that is to be secured by an insurable building that the property is in a floodplain as shown on the Flood Insurance Rate Map (the A Zone).

Flood insurance is required for buildings located within the A Zone if the mortgage or loan is federally insured. However, there is no legal requirement as to how far in advance of closing the disclosure must occur. Sometimes, local officials are called on the day of closing by a distressed home buyer. Often, the bank's information is provided after the loan applicant is already committed to purchasing the property.

8.2.2 Illinois Residential Real Property Disclosure Act: This law requires a seller to tell a potential buyer if the seller is aware of any flooding or basement leakage problem, if the property is located in a floodplain, or if the seller has flood insurance.

This State law is not wholly reliable because the seller must be aware of a problem and willing to state it on the disclosure form. Due to the sporadic occurrence of flood events, a property owner may legitimately not be aware of potential flooding problems when a property is being sold.



Practices by local real estate boards can overcome the deficiencies of these laws and advise newcomers about the hazard earlier. They may also encourage disclosure of past flooding or sewer problems, regardless of whether the property is in a mapped floodplain.

8.2.3 Subdivision plats: *Illinois Compiled Statutes*, Chapter 55, Section 5/3-5029 requires that all subdivision plats must show whether any part of the subdivision is in the 100-year floodplain.

8.2.4 Use in the Area: The three laws described above are in effect in South Holland, but may not have much of an impact. These approaches would be more effective if real estate agents checked the Flood Insurance Rate Map and informed house hunters if a property is in the floodplain. Accordingly, Village staff met with real estate offices and reviewed this issue. Due to the large number of suburbs that they serve, it was concluded that such a program in only one town would not work – it should be addressed at the county level.

8.3 Technical Information

After an outreach project or real estate disclosure makes a person aware that a property is subject to flooding, that person should look further into the hazard and ways to mitigate its effects. The community can help by providing technical information and assistance. The community library and local web sites are obvious places for residents to seek information on hazards, hazard protection, and protecting natural resources.

8.3.1 Library: Books and pamphlets on hazard mitigation can be given to libraries, many of them obtained free from state and federal agencies. Libraries also have their own public information campaigns with displays, lectures, and other projects, which can augment the activities of the local government.

8.3.2 Use in the Area: Pursuant to the 1994 *Plan*, Village staff worked with the South Holland Public Library to collect and catalog relevant references. This has received Community Rating System (CRS) credit.

8.3.3 Handbook: The references that are available from Federal agencies are intended to be useful nationwide. Therefore, they cover many topics that are not appropriate to South Holland, such as how to deal with coastal storms and alluvial fan flooding. Some are too technical for most property owners and some may recommend measures that are contrary to state or local floodplain regulations.

Research has shown that a publication tailored to local conditions, especially one that is written for the reader's situation, is more effective than a general reference. The reader can identify with the situation and may have personally seen some of the examples. As a result, readers of such localized books are more likely to implement a property protection project.

8.3.4 Use in the Area: In 1996, the Village published two handbooks, one for surface flooding and one for basements. *Guide to Flood Protection* and *Guide to Protection from Basement Flooding* were displayed at the municipal building and made available to residents, on display in the Municipal Building for the taking, and included in the new residents package.

In 2007, the two booklets were combined into the *Guide to Flood Protection*. This publication is available to property owners and is available at the Village Hall.

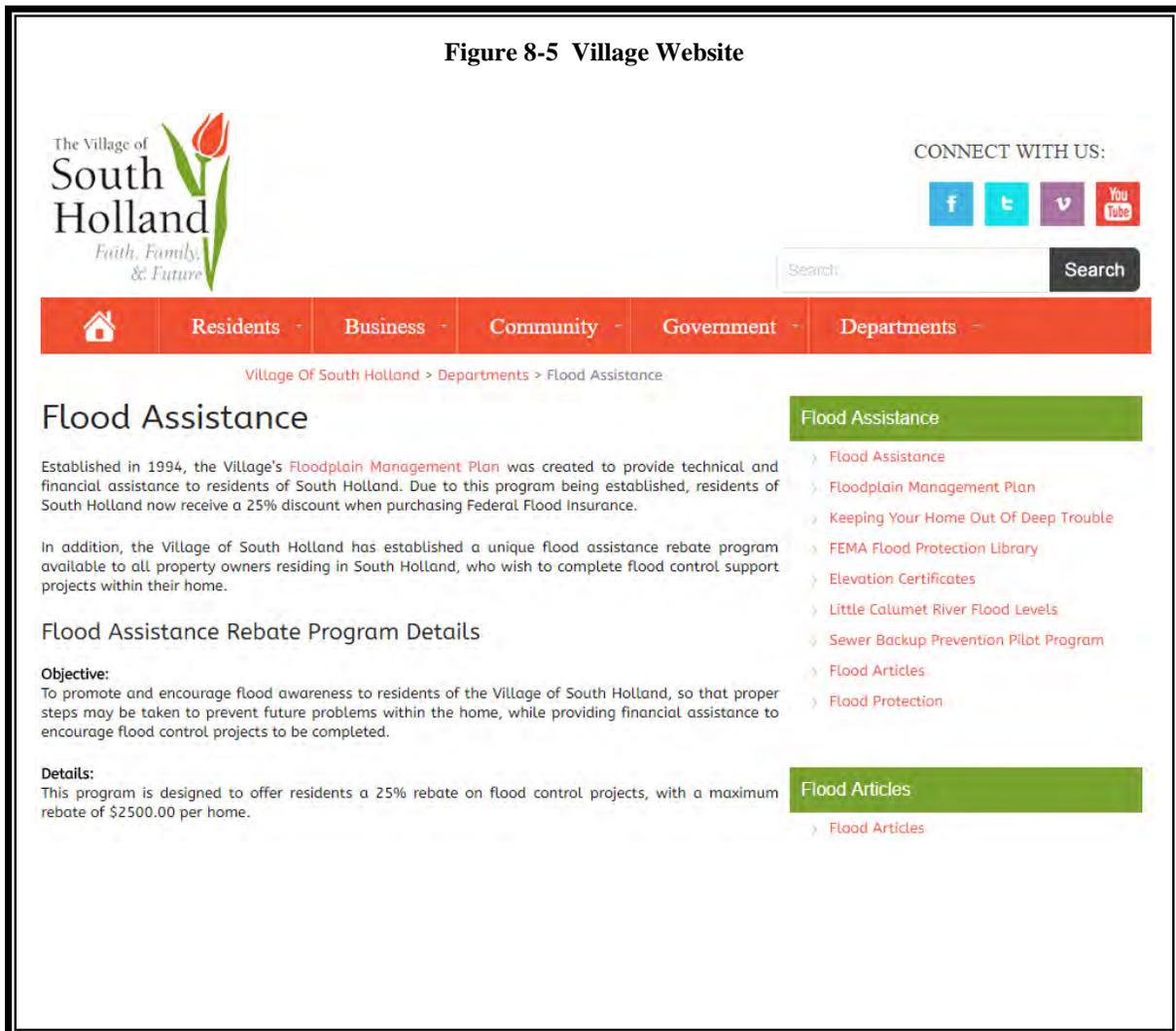
8.3.5 Website: Today, websites are the most popular research tools. They provide quick access to a wealth of public and private sites and sources of information. Through links to other web sites, there is almost no limit to the amount of up to date information that can be accessed by the user.

The Village has made an extensive amount of flood related information accessible to the community through its website. Information related to flood protection and safety, floodproofing, the Village rebate program, flood insurance, and links to real time flood gage data are just a few of the items included on the website. Also included and available for public viewing is a copy of the current Floodplain Management Plan. Between September 1, 2015 and August 30, 2017, there were 2,892 hits to the various Flood Assistance links and articles.

In addition to on-line floodplain maps, websites can link to information for homeowners on how to retrofit for floods and a "FEMA for Kids" site (www.fema.gov/kids/). This website teaches children how to protect their home and what to have in a family disaster kit.

8.3.6 Use in the Area: The Village now has a special section in its website for flood assistance. In addition to providing all the information supplied in the outreach projects and the *Guide to Flood Protection*, the site leads the user through a step-by-step approach to protecting property (See Figure 8-5). It also has links to more information from other sources, including the real time National Weather Service gage readings on the Little Cal and Thorn Creek (see Figure 6-2).

Figure 8-5 Village Website



8.4 Site Specific Information

The most intensive form of public information is providing assistance to individuals that directly affect their situation. This section reviews the more common activities.

8.4.1 Map Reading: Many benefits stem from providing flood information to inquirers. Communities can easily provide map information from FEMA's Flood Insurance Rate Maps (FIRMs) and Flood Insurance Studies. They may also assist residents in submitting requests for map amendments and revisions when they are needed to show that a building is outside the mapped floodplain.

Communities often supplement what is shown on the FIRM with maps that complement and clarify the FIRM and information on additional hazards, flooding outside mapped areas and zoning. When map information is provided, community staff can explain insurance, property

protection measures and mitigation options. They should also remind inquirers that being outside the mapped floodplain is no guarantee that a property will never get wet.

8.4.2 Use in the Area: Village staff respond to requests for Flood Insurance Rate Map information. The more difficult determinations are referred to the Flood Assistance Coordinator. This activity receives CRS credit.

8.4.3 Technical Assistance: Technical assistance provides one-on-one counseling with individual property owners. Technical assistance can be given in the form of telephone conversations, complementary critiques of the owner's plans or ideas, and visits to the building. A more intensive effort is a written "flood audit" which provides the owner with a written description of the flood hazard at the site and specific recommendations on how to protect the building.

8.4.4 Use in the Area: The Flood Assistance Coordinator gives advice over the phone and provides on site consultation for concerned property owners. This service is publicized in *South Holland Today* and receives CRS credit.

8.5 Public Information Program Strategy

A public information program strategy is a document that receives CRS credit. It is a review of local conditions, local public information needs, and a recommended action plan of activities. A strategy consists of the following parts, which are incorporated into this plan. The local flood hazard – discussed in Chapter 2 of this plan.

- The property protection measures appropriate for a specific hazard – in Chapter 7.
- Flood safety measures appropriate for the local situation – discussed in Figure 8-6.
- The public information activities currently being implemented within the community including those by non-government agencies – discussed in sections 8.1 – 8.4.
- Goals for the community's public information program – covered in Chapter 3.
- The outreach projects that will be done each year to reach the goals – in the Chapter 9 action plan.
- The process that will be followed to monitor and evaluate the projects – in the Chapter 9 action plan.

Figure 8-6 Flood Safety

- Do not walk through flowing water. Drowning is the number one cause of flood deaths. Currents can be deceptive; six inches of moving water can knock you off your feet. Use a pole or stick to ensure that the ground is still there before you go through an area where the water is not flowing.
- Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.
- Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Police by calling 911.
- Look out for animals that have been flooded out of their homes and who may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.
- Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.
- Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated. If you suspect a gas leak, call Nicor at 888/642-6748 (toll free).
- Carbon monoxide exhaust kills. Use a generator or other gasoline-powered machine outdoors. The same goes for camping stoves. Charcoal fumes are especially deadly -- cook with charcoal outdoors.
- Clean everything that got wet. Flood waters have picked up sewage and chemicals from roads, farms, factories, and storage buildings. Spoiled food, flooded cosmetics, and medicine can be health hazards. When in doubt, throw them out.
- Take good care of yourself. Recovering from a flood is a big job. It is tough on both the body and the spirit and the effects a disaster has on you and your family may last a long time.



Adapted from *Guide for Flood Protection*

At its May 9, 2004, plan review meeting, the Flood Liaison Committee conducted a public information strategy exercise. The members identified and ranked what they viewed as the best methods to disseminate flood-related messages and what the messages should include.

The Recommendations in Section 8.6.2 are based on this exercise, past successful activities, CRS credited activities and topics, and the review by the Flood Liaison Committee during the 2017 *Plan* update. These action items form the Villages' Public Information Program Strategy, which receives CRS credit.

8.6 Conclusions and Recommendations

8.6.1 Conclusions:

- a. There are a variety of ways to inform residents about flood protection measures that can be implemented to protect their lives and properties. The Village is already implementing many of these measures, relying heavily on the Village website, newsletter articles, displays at public events, direct mailings, and videos.

- b. Except for a minor disclosure requirement for new subdivision plats, potential buyers or renters of floodplain property are not advised of the flood hazard unless there is a mortgage through a federally regulated lender.
- c. Technical information is provided to South Holland residents via the public library, a homeowner's guidebook, and the Village's website.
- d. The Flood Assistance Coordinator and other Village staff provide site specific information to inquirers, including map information and technical assistance.
- e. The Village has publicized the FAC's availability to provide technical assistance and to review plans. Many residents have taken advantage of this service and the FAC has made numerous site visits and consultations.

8.6.2 Recommendations:

- a. The Village should ensure that the following ongoing public information activities are implemented each year:
 - 1. The flood protection library
 - 2. Articles on flood protection in *South Holland Today*
 - 3. Displays at various festivals and public activities
 - 4. Distribution of the mayor's annual letter on flood protection to floodplain residents
 - 5. Prepare short messages and inserts for utility bills
 - 6. Playing flood-related videos on flood protection and the Village's flood activities on cable TV
 - 7. Provide materials for the New Residents' Package given to all newcomers to the Village
 - 8. Providing flood map information to inquirers
 - 9. Providing advice on flood protection and retrofitting
 - 10. Providing advice on selecting and dealing with contractors
- b. The Village should update, expand, and/or initiate the following public information activities:
 - 1. Increase the information and links on the Village's web site
 - 2. Critique the materials provided to the schools each year and revise them as needed
 - 3. Review and update the *Guide to Flood Protection*
 - 4. Prepare a standard talk with PowerPoint slides for presentations at neighborhood meetings, civic groups, and similar forums
- c. The Village should work with neighboring communities to develop and implement joint public information activities that benefit everyone in the region, including:
 - 1. Conduct a Flood Awareness Week that coordinates Village efforts with the efforts of neighboring communities and state and federal agencies that are sponsoring awareness weeks.
 - 2. Educate insurance agents on flood insurance
 - 3. Conduct floodproofing open houses
 - 4. Educate contractors and home improvement stores' staff on property protection measures, construction regulations, and Village services

- d. The Village should ensure that the activities pursued under this public information program strategy convey the following messages:
1. The types of flooding that can occur in the Village
 2. A map of the area covered by the Flood Insurance Rate Map
 3. What various government agencies are doing about flooding
 4. Flood safety precautions, especially “Turn Around Don’t Drown”
 5. Flood insurance and what an insurance policy covers
 6. Floodproofing and other property protection measures
 7. Why sewers backup and sewer backup protection measures
 8. The natural and beneficial functions of the Village’s floodplains and open spaces
 9. Flood warning procedures
 10. Floodplain development permit requirements.
 11. The substantial improvement/damage requirements.
 12. Rules on dumping in channels and channel maintenance procedures

8.7 References

- Coordinator’s Manual, National Flood Insurance Program Community Rating System, 2017.
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