



THE CITY OF  
**DAVENPORT**  
IOWA | USA

# Spring Flood Update

March 2023 | Flood Preparation Community Meetings

# Community Rating System (CRS)

DAVENPORT  
IOWA | USA

- FEMA National Flood Insurance Program (NFIP)
- Voluntary Incentive Program
- Supports reduced flood insurance costs for participating communities
- Promotes community resilience to flooding



**Davenport policies receives a  
15% rate reduction due to the  
City's participation in CRS.**

# Key Resources

- Website  
[beprepareddavenport.com](http://beprepareddavenport.com)
  
- Sign-up for alerts  
[davenportiowa.com/alertiowa](http://davenportiowa.com/alertiowa)



Current Conditions >



City Planning >

PREPARE FOR FLOODING



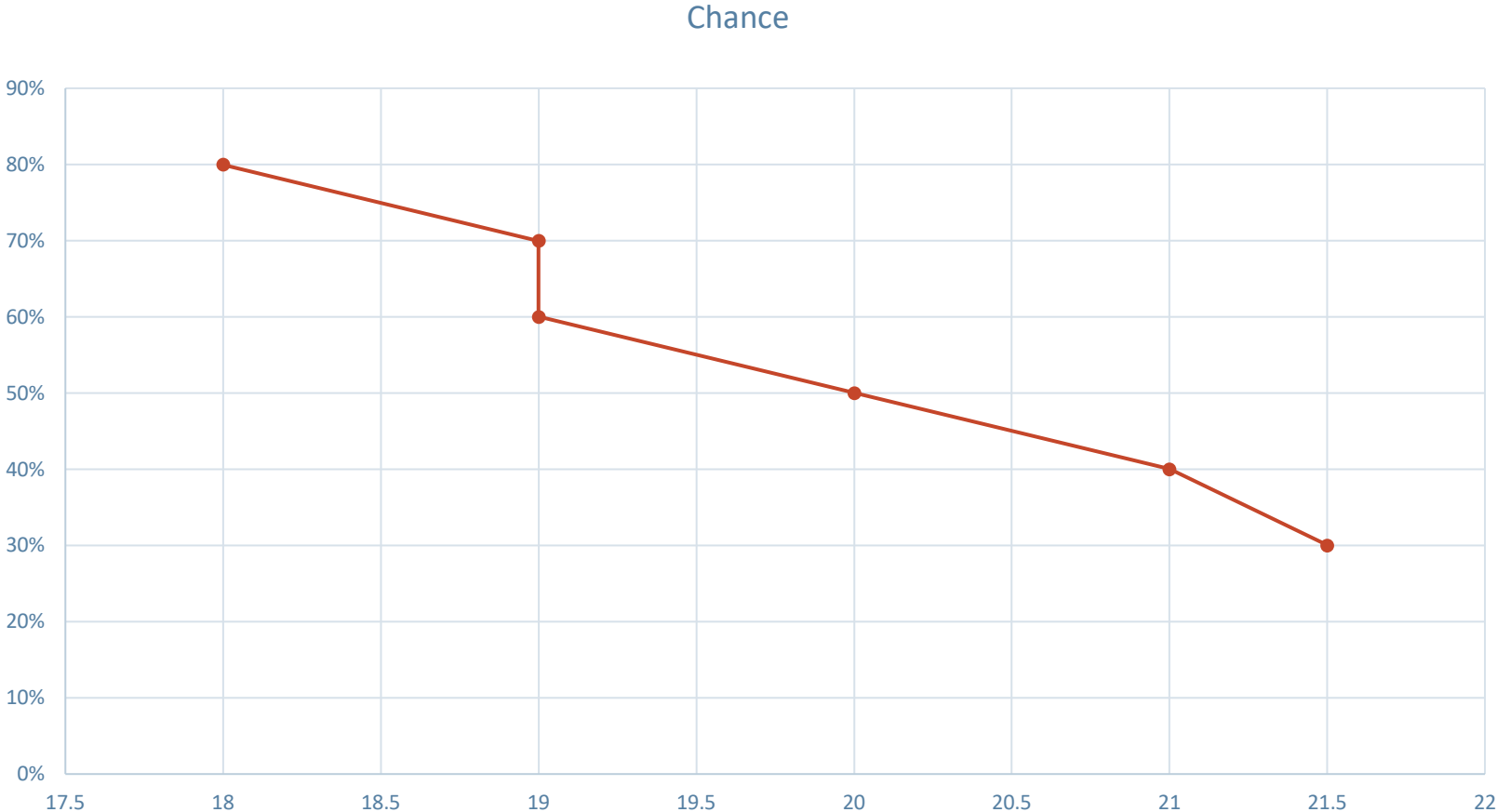
Residents >



Businesses >

# Flood Outlook

- As of March 9, NWS Flood Briefing
- 4<sup>th</sup> Briefing, tentatively scheduled March 23
- Slow melt and little precipitation will reduce potential



# Flood Preparations & Plan

- The City is responsible for:
  - Defending the City's structural assets from flood water
  - Keeping travel routes open to the extent feasible and safe
  - Preventing the traveling public from entering areas inundated with floodwater
  - Enforcing building codes and the Flood Damage Prevention Ordinance
  - Supporting private property owners:
    - Sand and sandbags
    - Flood risk reduction and mitigation consultation and assistance

# Sand and Sandbags

- Will be by request beginning early April, if applicable to potential river stage
  - [davenportiowa.com/pwrs](https://davenportiowa.com/pwrs)
- Filled sandbags if available, otherwise sand and sandbags
- Will be collected as debris following a flood



# Private Temporary Barriers

- Sand can be delivered, may be capped depending on request volume
- Assistance with pulling temporary barriers is available on request
- Hauling away of used sand is available



Do not place barriers in the traveled right-of-way without prior permission. Call 563.326.7923 if placing in the right-of-way.

# Other Actions that Reduce Risk

- Know the low entry point for water at your property
- Try to move things that have value to you out of potential flood areas at the property
  - Higher ground on the property, or
  - Temporary relocation
- Organize insurance and other important documents. Keep them in a safe place.

*The less risk you put to your personal property, the better you'll be able to come back from a flood.*



# Flood Insurance

- If you do not have flood insurance, know that it can take up to 30-days for coverage to go into effect.
- Base policies do not cover building contents. Talk your agent.
- Tenants are eligible to purchase flood insurance.

Supports Eligibility for the Increased Cost of Compliance Program.

NOTE: Applicable to NFIP policies. Private insurance policy holders should talk to their agent.

Provides up to \$30,000 to help cover the cost of mitigation measures that will reduce flood risk.

Applies to property determined to be substantially damaged or property experiencing repetitive loss.

# Substantial Damage

- Substantial Damage, is “damage of any origin sustained by a structure whereby the cumulative percentage of damage during a ten-year period, the cost of which equals or exceeds 50% of the market value of the structure before the damage occurred regardless of the actual repair work performed.” per City Code Chapter 15.44.070.
- Is different from Substantial Improvement.

# Substantial Damage Management Plan

- Substantial Damage Assessments will be conducted at all property directly impacted/touched by flood water
  - This may be by drone if property is inaccessible
  - Secondary assessments may be requested as/if applicable
  - It is helpful if property owners grant access to interior locations in support of the determination; property enhancements may positively impact the outcome of an assessment
  - Alerts will be sent, and announcements made, with information on assessment and recovery activities and resources as applicable to the event – subscribe to alerts at [www.davenportiowa.com/alertiowa](http://www.davenportiowa.com/alertiowa)
- All property located in a Special Flood Hazard Area are subject to Substantial Damage Assessment and Substantial (or Non Substantial) Damage Determination from all types of disaster, not just flooding

# Substantial Damage Management Plan



- Property owners will receive a determination and information about required work and permits.
- Repairs and improvements to all property located in Davenport cannot be performed without an approved permit application. Property owners may be fined for un-permitted work.
- Properties receiving a determination of substantial damage will be required to meet additional requirements. Property owners who receive a substantial damage determination will be provided with information on appeals, next steps, and related resources.

# Debris

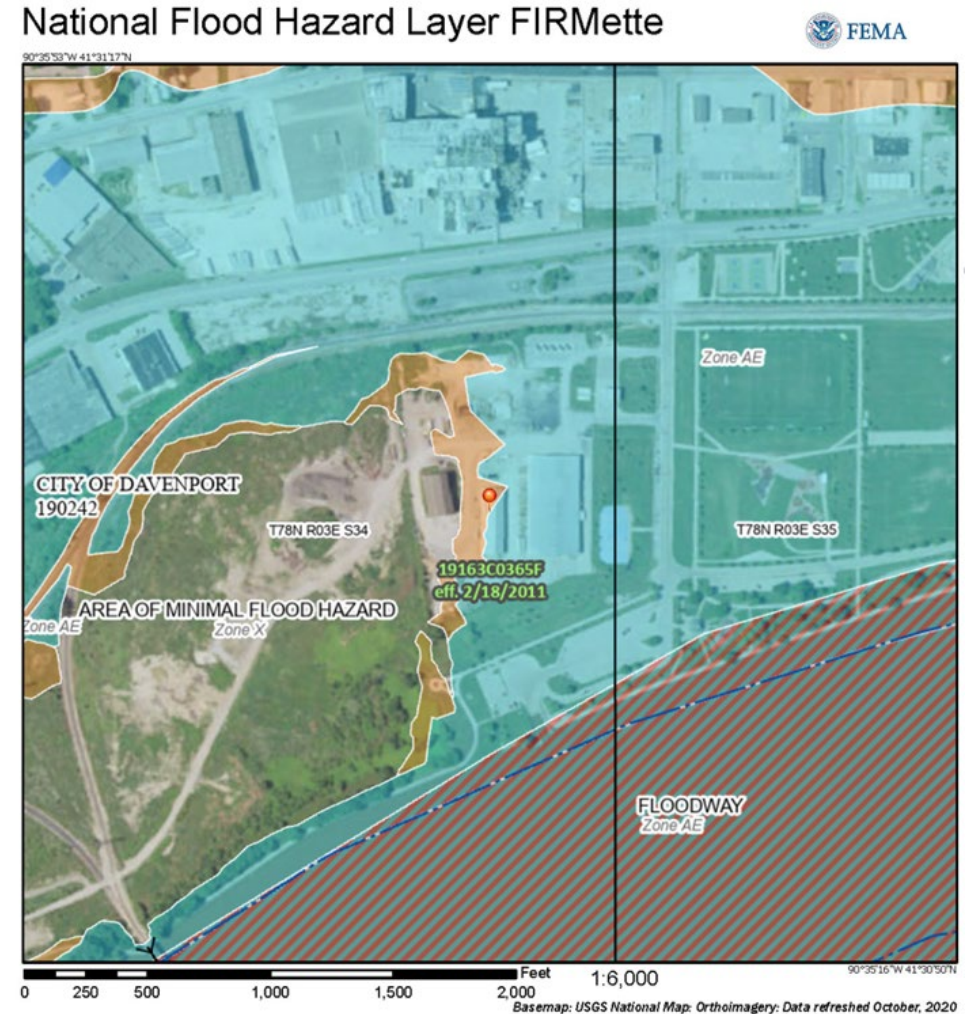
The City will pick up, haul away and properly dispose or store all sand and sandbags placed for collection by all affected property owners following a flood.

This service is not limited to solid waste customers.

- Debris disposal guidance will be provided as necessitated by an event.
- Alerts and announcements will be made – sign-up at [www.davenportiowa.com/alertiowa](http://www.davenportiowa.com/alertiowa)
- Private property owners should use available property insurance resources for debris collection and disposal falling outside of available assistance provided by the City.
- The City will collect eligible (as determined by event and debris management guidelines) debris from solid waste customers (all single family through 3-plex multi-family residential units having an active water account)

# Related News

- FEMA proposed updates to Scott County's Flood Insurance Rate Maps (FIRM)
- Updated LIDAR and other data points
- Flood zone designation of some properties changed
- Mailing to affected property owners
- Appeals due by Tuesday, April 11
- Staff is there to help



**[www.beprepareddavenport.com](http://www.beprepareddavenport.com)**



- Resources
  - Flood Insurance
  - How to find out if a property is in a flood hazard area
  - Mitigation Measures
  - Current response and recovery information and resources
  - More...
- We Are Here to Help
  - [flood@davenportiowa.com](mailto:flood@davenportiowa.com)
  - 563.326.7765

