

Frequently asked questions about a Stormwater Utility and Stormwater in general:

What will the Stormwater Utility do?

The O'Fallon Stormwater Utility will fix drainage problems if the water is coming from a public source, such as a street or drainage system, and if the repair serves some public good. (See Wills and Won'ts for additional detail on what the Stormwater Utility will do.)



Qualifying problems include:

- Flooding of a living space
- Severe stream bank erosion
- Blocked creeks, storm drainage pipes or drainage ditches
- Undersized storm drainage pipes or culverts
- Sinkholes over storm drainage pipes

Problems that do not qualify include:

- Yard flooding
- Drainage problems caused by landscaping
- Drainage concerns caused by roofing or gutter problems
- Water that flows from adjoining property
- Wet areas due to underground springs or wetlands
- Water standing in a drainage ditch on private property that is not in a drainage easement



Why is there a Storm Water fee?

The O'Fallon Stormwater will fee pay for local efforts to reduce flooding and reduce water pollution. Stormwater is rain water that does not soak into the ground. It flows into our storm drainage system without being treated or cleaned. Managing stormwater runoff is crucial to O'Fallon's quality of life. That includes maintaining and improving our stormwater drainage system to reduce flood risks and working to reduce pollution levels in our creeks and lakes. The cost of O'Fallon's stormwater program is anticipated to be funded by the fee, Prop S and General funds. The fee is based on:

1. how much each property contributes to stormwater runoff, and
2. the cost of providing stormwater services in O'Fallon.



What is the anticipated Stormwater Fee?

\$3.45 per month per equivalent residential unit (ERU).

How is a fee calculated?

The fee is based on how much hard surface is on your property. Those who use the storm drainage system the most pay the most. All O'Fallon property owners who have impervious surfaces (such as roofs, driveways, parking lots) pay the storm water fee. Impervious surfaces do not absorb rainfall. The more impervious surface, the more storm water runoff flows from that property into our culverts and streams. The more runoff, the more demand on our drainage system. Single family residents pay \$3.45 per month, while commercial, institutional and multi-family properties pay based on their impervious surface divided by 3,650 square feet times \$3.45 per month.

How do I know if the Storm Utility will fix a drainage problem?

Call 624-4500, Ext. 3 or fill out the online form and an inspector will visit the site within two business days to determine if it qualifies for repairs.

If the flooding on a property is covered, how soon will the problem be fixed?

Repairs are ranked by priority, "not first come, first-served." See the priority categories.

Who pays for repairs done by Storm Water Services?

Qualifying repairs are covered by the monthly stormwater fee to be paid by all O'Fallon property owners.

How long will the backlog for repairs be?

It is anticipated that the waiting list for repairs could be several years.

How long will it take to re-build the Presidential streets to relieve the poor drainage in that part of the City?

Since the current estimated cost of the reconstruction is approximately \$10,000,000 it will take 20 years or more to completely reconstruct the area under consideration. Stormwater Utility monies will need to be blended with Prop S and General Funds to take on this formidable project.

Can a project be moved up on the waiting list?

Some property owners may cause projects to be moved-up on the waiting list by paying half of the total cost of repairs. This will be considered on a case-by-case basis.

What is an easement?

An easement is a right to use land owned by another party for a specific purpose. Easements would provide a Stormwater Utility with permission from property owners to come onto their property and repair drainage problems and perform on-going maintenance.

There are two types of easements for drainage purposes:

A **Storm Drainage Easement** is a document executed by a property owner and recorded with St. Clair County conveying to the City the right to access a specific portion of the property for the purpose of repairing and maintaining a storm drainage system.

A **Public Drainage Easement** is the area denoted on the survey or recorded plat showing where storm water runoff must be allowed to flow across the property, either through open ditches or through an underground pipe system. In some instances, a public drainage easement may be similar to road right-of-way in that it is considered an offer of dedication that can be accepted by the public entity for adoption and incorporation into the public drainage system. It is the general practice of a stormwater utility to acknowledge this acceptance by obtaining a Storm Drainage Easement. With a public drainage easement, the flow of water cannot be blocked in any way. In general, buildings or walls are not allowed in a public drainage easement.

What's NOT permitted in a storm drainage easement?

- Trees planted over storm water pipes
- Tennis courts or swimming pools
- Dams or anything that might block the flow of water
- Walls or structures made of brick or block
- Sheds or other buildings

Why isn't storm water runoff treated in O'Fallon?

Throughout O'Fallon, storm drains and swales flow directly into our creeks and ponds. That means anything dumped down a storm drain is dumped directly to our streams.



Some cities have connected or combined systems for stormwater and wastewater (sanitary sewer.) It would be very expensive to connect those systems in O'Fallon and would require building more wastewater treatment plants. During heavy rain, the treatment plants may not be able to handle flood water. The good news is that we don't have combined sewers like many communities.

What's the difference between a Stormwater Utility and the Water Utility the City of O'Fallon already operates?

O'Fallon water is provided by the City and sanitary sewer service is provided for O'Fallon homes in Caseyville Township by the Caseyville Township Sewer District and for those homes in O'Fallon Township by the City of O'Fallon.



Whatever enters our storm drain system goes directly to our creeks

An O'Fallon Stormwater Utility would handle the drainage of water that falls from the sky onto properties in the City of O'Fallon regardless of what township they are in. The utility would maintain the curbside storm drains and pipes that carry that stormwater runoff into our creeks and ponds. Because that runoff picks up pollutants along the way, the utility would endeavor to create natural ways to filter stormwater. The utility

would enforce clean water regulations. The utility would also deal with problems that result from too much rain water, such as flooding and poor drainage on public property as well as on private property resulting from stormwater collected from public right-of-ways.

Is there a difference between a “storm sewer” and a “sanitary sewer”?

Yes. In O’Fallon, the storm drainage system and the sanitary sewer are two completely separate systems. The sanitary sewer system takes household wastewater from toilets, sinks, showers and washing machines and routes it to the two wastewater treatment plants in O’Fallon. The water is cleaned and must meet specific water quality standards before it is discharged into a creek. The stormwater drainage system flows directly into creeks without treating or cleaning the water. The system was designed to remove excess rainwater from streets and land. However, the storm water carries with it urban runoff such as oil, trash, and chemicals into the creeks.

What is a BMP (Best Management Practice)?

A storm water BMP reduces water pollution. It can be:

- something we do, such as cleaning up spills of oil or paint on our driveways.
- specially-designed structures created by people, such as rain gardens, that keep excessive pollution from entering our creeks and streams
- efforts to preserve natural structures that reduce pollution such as wetlands.

BMPs can also limit flooding. Stormwater runoff is rain that is not absorbed into the earth. Instead, it runs off streets, rooftops, parking lots, even lawns. As it flows, stormwater picks up pollutants such as pesticides, fertilizers, bacteria, oil and grease, and sediment. In O’Fallon, storm water is piped directly to creeks. It does not go to a wastewater treatment plant. 70% of the pollution in our streams, rivers and lakes is carried there by stormwater.

How can BMPs help?

BMPs are designed to improve water quality by reducing pollution in our streams, rivers and lakes. Nonstructural BMPs are good housekeeping practices such as not using too much fertilizer or pesticide, cleaning up pet waste regularly, properly disposing of used oil and cleaning up spills, doing preventive maintenance on vehicles, and decreasing impervious surfaces to allow stormwater to soak into the soil.



Structural BMPs are nature's water treatment facilities. They treat stormwater runoff by retaining it until harmful chemicals are allowed to settle, be absorbed by plants, or be filtered through the soil. In addition to removing or treating pollutants, many BMPs detain storm water and release it at a slower rate into storm drains, streams, rivers and lakes. This reduces erosion and the danger of flooding. Some examples of Structural BMPs include wetlands and rain gardens. Wetlands usually occur naturally but can also be created by people. Wetlands store floodwater, maintain surface water flow during dry periods, and the plants and soil filter many of the pollutants out of stormwater.



Rain gardens are bowl-shaped gardens near homes or businesses designed to absorb stormwater runoff from impervious surfaces such as roofs and parking lots. The plants in rain gardens remove many of the common pollutants in stormwater.



Other structural BMPs include sediment retention ponds, vegetation strips and grassy swales that collect stormwater runoff, reduce soil erosion and remove many pollutants.

What is Stream Restoration and Drainage Improvement?

Stream restoration and drainage improvement projects typically are large endeavors with a variety of components or goals that may include:

- Reducing house and street flooding by improving the storm drainage system
- Changing the stream path to a more natural design
- Stabilizing eroded creek banks
- Restoring the floodplain to its natural state and function
- Enhancing water quality

- Improving habitats for aquatic life and wildlife

What if I have drainage or flooding problems?

Call 624-4500, Ext 3. For dangerous flooding after hours, call 911.

- Before you report a drainage problem, evaluate the situation. Does it happen every time it rains or only after a particularly hard rain?
- Is it something I've done? Am I blocking a drainage path? Have I allowed trees, brush or sediment to build up in a drainage area?
- Is it new?
- Has something changed the drainage pattern?



What are floodplain maps used for?

Floodplain maps are used to guide new construction and remodeling, to determine when flood insurance is required, and to set the cost of flood insurance premiums. Local officials use the maps to make sure new construction meets the requirements of floodplain regulations. Mortgage and insurance companies use the maps to determine the risk of financing or insuring buildings in or near the floodplain.



What's the difference between a FEMA Floodplain and a Community (Future) Floodplain?

One is set by the Federal Emergency Management Agency (FEMA). FEMA Floodplains is shown on the floodplain map in light blue. Property owners in a FEMA-regulated floodplain must have flood insurance. The City of O'Fallon has re-accomplished the FEMA mapping and has a more current and accurate floodplain mapping that we believe FEMA will adopt in the near future.

Can I build in a floodplain or renovate existing structures in a floodplain?

There is no simple, single answer that applies to all property in or near a floodplain.



Keep in mind:

- Building Codes are different in the floodplain than outside of the floodplain.
- A special permit is required before any floodplain construction takes place to make sure it complies with the additional regulations.
- Floodplain development restrictions apply to grading, new construction and some renovations for floodplain property.

To get approval to renovate or repair a structure in a floodplain, you need to know:

- 1) What is the required elevation for a building in that part of the flood zone?
- 2) Is the floor of my building below this required elevation?

For buildings below the required elevation and therefore are at a higher risk of flood damage, there are restrictions on renovations.

If the cost of repair or construction is greater than 50% of the value of the structure, then the entire building must be elevated above the projected flood level or otherwise modified to meet current flood code.

If a number of renovations or construction activities are done over time, the value of that work must be counted together over a ten year period. When you add together the value of various smaller construction projects done over time, the sum must be below 50% of the current building's value. If not, the entire building must be elevated or changed to meet current flood code.

What is defined as the lowest floor elevation depends on the foundation type.

After elevating or otherwise modifying the building to meet flood code, an Elevation Certificate must be completed and submitted by a surveyor registered in the State of Illinois. A FEMA Elevation Certificate must be submitted and approved before electrical power can be turned on.



The damaged house could not simply be repaired. To meet current flood code, the living area of the house also had to be elevated.

Who should buy flood insurance?

Every property has some risk of flooding. About 25% of the National Flood Insurance Program's (NFIP's) claims each year come from outside high-risk flood areas and 40% of flood insurance claims come from outside of the 100-year floodplain.



Standard homeowners insurance or business insurance does not cover flood damage.

Flood Insurance is required for most property owners in the FEMA regulated floodplain. But anyone can buy flood insurance—for property inside or outside of the floodplain. Some mortgage lenders even require flood insurance for property that is not actually in a floodplain, but touches one. Often, flood insurance is a good investment. During a 30-year mortgage, there is a 1% chance that a home will burn. During that same 30-year period, there is a 26% chance that a home in a regulated floodplain or Special Flood Hazard Area will have flood damage. You can buy flood insurance to cover damage to the building itself or what's inside. Coverage is available for residential

and business property. Renters can buy flood insurance for their furniture, clothing and other possessions.

How much flood insurance coverage is available?

Homeowners: can buy coverage up to \$250,000 for the building and up to \$100,000 for contents.

Business owners: can buy coverage up to \$500,000 for the building and another \$500,000 for contents.

Renters: can buy coverage up to \$100,000 for contents.

How do I buy flood insurance?

It's a good idea to have your flood insurance through the company that provides your homeowners' or your business' private insurance. If your agent does not write flood insurance or you do not have an agent, contact the National Flood Insurance Program (NFIP) at 1-888-379-9531 or <http://www.floodsmart.gov/>.



Flood insurance can be purchased at any time. However, there is a 30-day waiting period before a flood insurance policy can become effective. O'Fallon participates in the National Flood Insurance Program (NFIP), making homeowners eligible to purchase flood insurance if their property is in the floodplain or not. Because of on-going efforts by the City of O'Fallon to update flood maps, educate citizens and maintain a safe storm drainage system, O'Fallon residents get a discount of up to 25% on their flood insurance premiums. If you are buying a house or other building that has flood insurance coverage, talk to your insurance agent about having the flood insurance policy "assigned" to you by the seller so that the coverage is continuous.



What is the Cost of flood insurance?

The major factors that determine how much you'll pay for flood insurance are:

1. If the property is located in a FEMA floodplain
2. If the structure was built before there were floodplain maps
3. If the floor of any part of the building's living area is likely to be under water in a "100-year flood"
4. Amount of insurance coverage
5. Deductible

Common information your flood insurance agent will need:

- Date of construction (date of the original building permit)
- Completed FEMA elevation certificate

The dates of any substantial renovations, additions and/or damage (valued at greater than 50% of the market value of the building prior to the substantial improvement or damage).



Why everyone should be concerned about flooding?

Every year, more homes in the US are damaged by flooding than by any other natural disaster. One-in-four flood insurance claims come from low to moderate risk areas. Floods don't just damage buildings. Floods also can damage our creeks. As our community has grown, new roads, homes, businesses and parking lots mean less open

space to absorb rainfall. Excess runoff surges into storm drains, then fills our creeks—sometimes to overflowing. More buildings are now at risk of flooding.



Street flooding can occur when storm drains are blocked or drainage pipes aren't large enough. Sometimes, rain is so intense that it overwhelms the storm drainage system and floods streets. Because it's often hard to tell how deep the water is, emergency crews say don't drive through standing water.



Even if your property isn't flooded, you can be impacted indirectly. Flooding damages our creeks. Floodwater often flows very fast, scouring the sides of the stream banks. Soil particles are swept away, changing the path of the stream and making the stream banks unstable. When the water speed eventually slows down, the sediment sinks to the bottom, often smothering aquatic life. Sediment is one of the top pollutants in O'Fallon area streams.



Badly-eroded stream banks can topple trees and add to sediment pollution